

Saath Savings and Credit Cooperative Society Ltd.

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Saath Charitable Trust

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Saath Mahila Savings and Credit Cooperative Society Ltd.

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SAATH's

Institutional Annual Report

2013 - 2014



Celebrating
25
Years

Thank you

for
your support,
encouragement
and love



SAATH

Creating Inclusive Societies

SAATH is a non-government organization registered as a Public Charitable Trust in Gujarat, India. In Gujarati the word SAATH means, "Together, Co-operation, a Collective or Support." SAATH's one-stop, integrated services reach over 4,60,576 individuals in Gujarat and Rajasthan. Since 1989, SAATH has facilitated participatory process that improves the quality of life for the urban and rural poor.

Saath Charitable Trust

Vision

SAATH envisions inclusive and empowered communities and individuals.

Mission

To make human settlements an equitable living environment, where all residents and vulnerable people have access to basic needs for development like health, education, essential infrastructure services and livelihood options, irrespective of their economic and social status.

Approach

SAATH pioneered the Integrated Community Development Programme in 1989, an initiative to turn slums into vibrant neighbourhoods. Saath caters to multiple needs of the poor by providing them with one-stop centres, through which they have access to services such as livelihoods, health, education, employment, micro finance and affordable housing.

Since 2007, Saath's focus has been strengthening the community, building up leadership skills and overall development of the community. The new approach of Saath for the coming years is to work for vulnerable youth and women of the society. Saath will also focus on betterment of vulnerable people reaching out to the bottom of pyramid people.

Organisation Structure of Saath



Saath
Livelihood Services

Saath Livelihood Services (Saath Livelihoods), a not for profit company registered under Section 25 of Company's Act 1956 (No.1 of 1956) on 12 February 2007, is promoted by Saath to further its vision of inclusive development.

Saath
Savings and Credit Cooperative Society Ltd.

Initiated in 1994, Saath first started providing opportunities 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 a co-operative society structure. In 2002, two co-operatives were formed to work in two different areas of Ahmedabad. In March 2010, all the co-operatives came together to form, The Saath Savings and Credit Co-operative Society Ltd.

Saath
Mahila Savings and Credit Cooperative Society Ltd.

Saath started working in Dholka and Viramgam district in the year 2009 under Child Rights for Change programme. One major component of the programme was women empowerment. After working for one and a half year in 2011, Saath decided to start its own initiative “Saath Mahila Saving And Credit Cooperative Ltd”. The independent and legal identity provided us scope and opportunity to work on both the components of saving and credit as well as concentrate on overall development of women.



Partners and Supporters

“ SAATH has created an impactful change in the states of Gujarat and Rajasthan, reaching out to 4,60,576 individuals and their respective families. Such a stature could have not been achieved without the benevolent support of our partners, corporate and individuals. ”

Government	Corporates	Foundations	Institutions
Rajkot Municipal Corporation	HSBC Bank	American India Foundation	Indian Institute of Management, Ahmedabad
Ahmedabad Municipal Corporation (AMC)	Ford Motors	Michael & Susan Dell Foundation	Institute of Rural Management Anand
Integrated Child Development Scheme	Quest Alliance	Ford Foundation	Janvikas
Gujarat Urban Development Mission	Shivia Microfinance	J R D and Thelma J Tata Trust	Polio Foundation
Nadiad Nagarpalika	DBS Affordable Housing Pvt. Ltd.	Bosch India Foundation	Vastu Shilpa Foundation
Rajasthan Mission on Livelihoods	HDFC	Give India	Observer Research Foundation
Vadodara Municipal Corporation	KPMG	Global Giving	Delft University of Technology, Netherlands
Sabarmati Riverfront Development Corporation Ltd	IGate	Save the Children	Loughborough University, UK
Reproductive & Child Health	Synergi Institute	Friends of World Women Banking	United Nations Students Association, Maastricht
	Incube Ventures Pvt. Ltd.	Paul Hamlyn Foundation	Mahatma Gandhi Labour Institute
		British Asian Trust	Centre for Environmental Planning and Technology University
			The Gateway Hotel Umeed, Ahmedabad
			Utrecht University, Netherlands
			Just Jobs Network

Letter From Director

2013-14 was an exciting year for Saath, we turned 25 on the 28th of February and it was a time for celebrating the years of creating social change with communities across Gujarat. We hosted a gala dinner where we launched a coffee table book on the 25 years of Saath with stories of stakeholders since 1989. A must have, if you want a copy, write to us.

We took the year to define inter-organizational relationships between Saath Charitable Trust, Saath Livelihoods, the Saath Savings and Credit Cooperative Ltd. and the Saath Mahila Savings and Credit Cooperative. This process has helped clarify roles and spaces of partnership, further strengthening the bond within the Saath institutional framework. I take this opportunity to congratulate Saath Livelihoods on its new vision for the future and look forward to opportunities of collaboration and support.

Programmatically, there have been changes. Our year ended with our flagship Umeed Program coming to a close after 7 years with 51,497 youth trained and 38,368 placed. We have continued our youth livelihood program with Saath's original brand name – Udaan. The Youth Force program has expanded to over 24 groups and 1,554 members. The quality and impact of the program has been phenomenal and you can watch a brief video about the program on youtube. Our program of Skills to Succeed is the innovative next step in our efforts to create youth as learners and this blended learning program has been carried out in 5 centres with 271 students and has the potential to grow. Nirman – our program with construction workers has picked up and communities have been positively responding, currently 8 centres have trained 1,048 men 113 women. From this program, we began innovating in the space of non-traditional livelihoods for women in jobs and as entrepreneurs. A mobile application Saath Service Point was launched which is available on Google play store containing a database of Nirman trainees who can be contacted through the app for services. An index for Nirman has been created which works as a comprehensive tool for impact assessment of any informal sector programme. The Youth Force program is helping rebuild Saath's base in communities and community leadership within these areas. Our short and welcome program with women in Juhapura, unfortunately had to be closed due to lack of funds, but the program received great community feedback and we are looking to renew it.

Our education programs have continued at a steady pace and have reached 5,500 children in 8 slums, and 799 children have been enrolled in formal school. We have initiated projects for installing RO plants for clean water in 20 aanganwadis in Sanand. Along with our work on EWS housing sites, we have initiated a project on increasing awareness on housing schemes and rights of communities. GrihaPravesh has grown reaching 8,346 families with 620 having bought their own houses.

I was invited to participate in the Innovation Week hosted by Pakhuis de Zwijger in Amsterdam and shared Saath's community based approach through SNP and SEP. This at a time when Europe is trying to learn how to work beyond or without government support in many cities. Saath also co-sponsored the JustJobs Network Conference in New Delhi that focused on jobless growth and what it means for India.

Fundraising has become a challenge and this has impacted Saath's overall budget, but we hope to be able to grow our flagship programs for the youth, informal sector, livelihood for women and education for children in need in the future. We are looking forward to the impact of CSR in the coming year.

We have had over 32 volunteers and interns and they have supported Saath's many programs and helped develop strong research as well in the areas of child education, youth employment and community development.

I take this opportunity to thank the Paul Hamlyn Foundation, whose support over the last 7 years has helped us improve services to people in Juhapura and advocate for health services and primary education. I thank all our supporters, donors, funders, volunteers and interns for your generosity. To, the Board of Trustees and the Executive Committee for being an unwavering guide and support in all times. To, the Saath team – which continues to amaze – it is your hard work, commitment, respect for communities and passion for everything you do that makes it possible for Saath to reach the most vulnerable communities.

**To the next 25 years!
Inclusively,
Keren Nazareth**

Saath Charitable Trust

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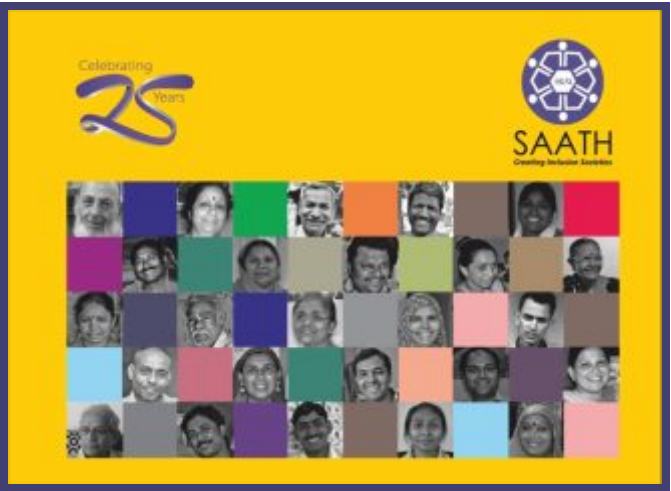
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The Silver Jubilee

Coffee Table Book Launch



Saath completed its silver jubilee on 28th February, 2014

The Book

An event was held to launch the book at which the Chief Guest was Mr. Piyushbhai Desai, MD, Waghbakri. Saath's entire Board and over 300 well wishers were present.

The book is also for sale in order to help raise funds. A copy of the book can be purchased from Saath.

The Celebration

To commemorate this milestone event Saath released a book on “Tribute to Communities”. This book commemorates the communities and people who have worked behind the scenes to create some amazing change. The book is an effort by Saath to thank all men, women, youth and children of every community who have engaged with Saath over its journey.

Along with the coffee table book Saath is also developing a documentary on the 25 year long journey of Saath which will be made available soon on our social media.



Mr. Piyushbhai Desai, MD Waghbakri, Chief Guest

Coffee Table Book Launch



Balghar

Running since 2004 this programme works towards providing basic education, health and nutritional support to the children belonging to vulnerable households between 3 to 5 years of age. A curriculum has been specially designed for them with the help of child psychologists in collaboration with teachers, to improve the quality of preschool education components. They are taught through Montessori Method of training. Paul Hamlyn Foundation and KPMG are the supporter of the project.



Mantassa Ayubhai Sheikh

Mantassa Ayubhai Sheikh, called Alfeena with love at home, is 10 years old, is a resident of Ronakpark, Juhapura. She was left at the hospital by her real mother right after her birth and was then adopted by Kausar Shaikh. Her step father, Ayub Shaikh is a driver. Our Balghar teachers regularly met with parents in the area and when they met Alfeena's parents they expressed their concern regarding Alfeena's behaviour. They told our Balghar tutors that Alfeena was stubborn and wasn't able to express herself properly. It was through the constant joint efforts of our Balghar tutors and Alfeena's parents that helped her develop both mentally and physically. Balghar helped her change from a coy girl to a jovial child. Alfeena's mother says, **"Alfeena has a sharp mind and the practical learning at the Balghar has helped a lot in her development. She is currently in the third grade and is doing considerably well. I am very grateful to Balghar for making my daughter what she is today."**

Major Activities

Parents meeting are regularly organised in Balghars and last year 5 such trainings were organised in which over 75 parents were present. A special parents training on the aspect of child care was conducted in which 50 parents were present. Apart from this training of 4 days for the Workers and Helpers of government run aanganwadi's (preschools) was carried out by our Balghar teachers in which 44 workers and helpers were present. The teachers of our Balghars also impart training to the teacher of the Child Friendly Spaces programme of ours. For the social development of the children all the National Holidays such as Independence Day and Republic Day and Festivals such as Holi, Diwali, Christmas and Eid were celebrated by the children.

In the year through **7** preschool centres **242** children passed out and **188** out of them were enrolled in formal schools

Child Friendly Spaces (CFS)

Initiated in 2008, the programme provides four hours of informal education to child labourers and also provides them with health and nutritional support. The aim is to create interest in education and reconnect these children back to formal education and pull them out of the system of child labour. SAATH has successfully implemented the programme in 7 centres- three in slums of Ahmedabad and four on construction sites. The project is supported through individual donations and donations through Give India and Global Giving online portals.



Sanya Mohammad Siddique

Sanya Mohammad Siddique, a 12 year old girl, lives in AL-arsat Park, Vejalpur with her parents and has two younger sisters and three younger brothers. Her father, a tuberculosis patient was diagnosed with asthma and his health started to deteriorate. He now drives a rented rickshaw but only around his house. Her mother, a cardiac patient, due to her poor health was not able to support the family too. Due to this Sanya quit her studies and started working as a maid and earns Rs. 50 per day. Ruksana Shaikh, our teacher went for house visit in the community and came across Sanya. She encouraged her to enrol herself into classes. It has been observed that Sanya is very dedicated towards her studies and she never misses any lecture. She attends class in the afternoon. CFS hopes to enrol her in school soon.

Major Activities

Over 20 Employee Engagement activities were conducted with the children by Corporates such as KPMG, Coca Cola, OpenXcell etc. as part of their CSR initiatives. Riverside School's aProCh initiative joined as a partner with Saath to carry out exposure activities for the underprivileged children. As part of aProCh, over 100 children took part in various initiatives such as "Parents of the Park", "Movie Screening Experience", "Independence Day Celebration" etc. 15 volunteers from Lycee International School France visited the CFS classes and carried out Arts and Craft activities with 20 children.

In the past year **610** children were enrolled in **7** different centres- **4** on construction sites and **3** in slums, out of which **18** were enrolled in formal schools.

Sujal

Started in November 2013 with the support from Ford Motors, the aim of the project is to provide safe drinking water to the Aanganwadi (preschool) going children (3 – 5 year old) of the villages of Sanand Block of Ahmedabad District through installation of RO systems at these aanganwadi's. The project also keeps an eye on the health status of the children studying in this aanganwadi's and will conduct regular health checkups of the children as well as monitor the RO systems.



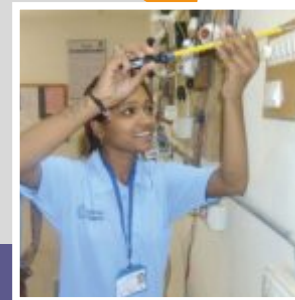
Major Activities

In the Phase 1 of the project 30 RO Water Purifier units were installed. 19 preschools and 5 schools of 20 villages were covered. 450 preschool children and 750 school going children now have access to clean and safe drinking water in their schools. Along with this 20 meetings were organised in the villages to create awareness regarding the importance of the purified drinking water and effects of health. In the meetings over 50 women from different villages participated.

Over **1000** children across **20** villages now have access to safe drinking water at their schools.

Nirman

Initiated in 2011 the program aims at improving the skills, working efficiency and proficiency of the construction workers. Workers are provided with both practical and theoretical training. Masonry, Electrician, Plumbing and Carpentry are the 4 informal trades currently being taught to them. The project is run with the support from Shivia Microfinance and Bosch India Foundation.



Ashwini Parmar

19 year old Ashwini Parmar is a resident of Asarwa area of Ahmedabad. There are 7 members in her family and her father has passed away. Her mother is a housemaid, her uncle has a private job and their total household earning is Rs. 8,000 per month. Being the eldest child in the family Ashwini became responsible at very young age. She was always interested in electrician work and when she came to know about Nirman's special electrician batch for women she immediately joined the course. About Nirman she says, **"I learned a lot during the training and thoroughly enjoyed the course. In the future I want to start a small business on my own and currently will do some small electrician's work within my neighbourhood. Currently I've got a job and I've been selected as a faculty in Nirman to teach the electrician course to other women. I want to inspire other women like me so that they realise their true potential and consider themselves equal in all aspects."**

Major Activities

3 day training was organised in which 2 architects from Micro Home Solutions taught technical concepts of construction through manual and simple graphic presentation to 15 trainees of the masonry batch. Saath Service Point mobile application was launched with the support from SAP to connect the Nirman trainees with the mainstream market. 115 trainees have registered for the mobile app. Volunteers from FedEx worked with Nirman on conceptualising a safety campaign for presenting to construction site owners regarding safety of workers.

Impact Analysis :

- An Index has been created in Nirman which is a comprehensive tool for impact analysis of any program of the informal sector.
- After the completion of training the trainees have been able to improve their skills by 25%.
- The increase in income for men as per their skill level has been 8-10%.
- For the women earning Rs. 250 as daily wages there has been an increase of Rs. 50 to Rs. 100 in their daily wages

448 men and **48** women trained in the courses of Masonry, Plumbing, Electrician and Carpentry in the year.

Since 2005 Umeed centres are run in Gujarat to provide job training and placement opportunities to the youth belonging to economically weak backgrounds who due to social and economic constraints; are not able to pursue their education and thus, are unemployed. The programme ensures the training of such individuals in professional courses, which in turn helps them earn money for their living. It aims at the age group of 18-35 years and enables them to gain access to opportunities for sustainable livelihoods and growth in the new emerging economy. The project is run with the support from American India Foundation, Godrej Saloni and Gujarat Urban Development Mission. The project has been closed in March 2014



Hetal Rajul

23 year old Hetal Rajul lives with her family of 5 people. Due to bad financial condition of her family she studied upto 12th standard and then she helped her mother in the household work. She always wanted to economically help her family but was not getting any proper direction until she met the team of Umeed programme. Knowing about the courses she decided to join the Beauty parlour job. After completing the course, she was offered a job of Beautician at Nitin beauty parlour and now she earns Rs. 3,500 per month. About her Umeed experience she says **“Umeed has been a change factor in my life, through programme apart from training I learned so many added life skills and much more. Umeed has helped me to become independent and now I can financially help my family and for that I would like to thank Saath and Umeed programme which provides a platform and job opportunities to girls like me from the vulnerable background.”**

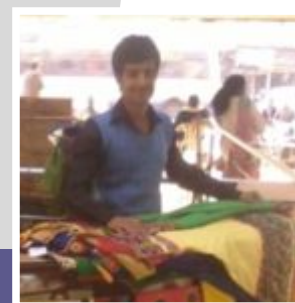
Major Activities

As compared to last year the job retention ratio of the youth increased from 23% to 40%. Tie ups were done with 5 new companies: Team lease staffing solution, Max New York Life Insurance, Tech Mahindra and RJ Infotech for placement of trainees. The programme received a donation of 96 computers from IGATE for the training of the youth.

14 centres across Ahmedabad, Baroda & Nadiad trained **2,637** youth and **1,834** were placed.



The Skills to Succeed Program was piloted with Saath for the first time in 2009. Since then the program has been scaled up in 2013 to 5 centres across 3 cities. The project is supported by Quest Alliance and Accenture with an aim to create opportunities for training disadvantaged youth who are dropouts or due to weak economic situation lack skills to hold a job to provide for their families. As part of the programme the trainees are also provided additional sessions on Life Skills, Conversational English, Work Readiness and Retail Customer Interaction Skills. The Skills to Succeed programme is unique as it follows a blended learning model. This includes – e-modules, peer learning, self learning, facilitation and learning through activities. Quest Alliance carries out an intensive training of trainer programme through which all faculty who want to teach this course must undergo.



Amit Sejvani

Sejvani Amit is 19 years old and he is living with his parents and 2 siblings. His father has a small business from which their family monthly income is Rs. 4,000. Amit came to know about Skills to Succeed – Digital Learning programme through a road show conducted by our team. He joined the Retail Management course at our Nadiad Centre. Along with the retail training he was also provided additional sessions in Computer Basics, Spoken English and Life Skills. After completion of the course he got a job Surya Prakash Textile at Revdi bazaar Ahmedabad at salary of Rs 5,000/- per month. He says, **“I am very satisfied with my job and at present along with the job I am running my own business since”.**



271 youth were trained through **5** centres in Ahmedabad, Vadodara and Nadiad and out of them **188** youth were placed

Started in 2008, Udaan is an Employability Training Programme in Rajasthan, which aims to provide young adults from economically weak backgrounds an opportunity to assimilate in to the competitive job market. Udaan promotes customized programmes targeted for youth in the age group of 18-35 years from economically weaker sections and enables them to gain access to opportunities for sustainable livelihoods and growth in the new emerging economy. It aims in providing a platform where employable youth can be trained to meet the skilled manpower requirements of business and industry. The project is run with the support from Rajasthan Mission on Livelihoods and American India Foundation.



Prabhu Ram Jat

Prabhu Ram Jat is a resident of Dangivya village of Jodhpur district. He is the oldest among his siblings and has 3 younger brothers and 1 sister. He was looking for a job so as to support his siblings studies but wasn't able to find any suitable work. He came to know about the Udaan's mobile van training programme which had come to his village to provide computer training to youth. As computer knowledge is a basic requirement in many jobs and it wasn't possible for him to go to the city to get such training, Prabhu joined the course. After completion of training he got a job in the public school of village as a Computer Instructor and his salary is Rs. 4,500 per month. He says, **"I'm very happy as I got the job within my village only and didn't have to shift or travel. I'm heartily thankful to Saath for starting this initiative for us rural youth"**.

Major Activities

With the help of the Mobile Training Van, 6 blocks and 24 villages of the Jodhpur district were covered. 150 rural youth were provided training with the help of mobile van and out of them 80 youth were placed. The salary range for the trainees after the completion of training has been between Rs. 4,500 – Rs. 6,000 per month.

Started in December 2012 this programme aims at providing a platform to empower the youth of the urban poor settlement. Youth force groups are formed to discuss day-to-day issues, plan and execute activities and drives which form a platform for learning activities. Groups have been formed in 5 cities; 4 in Gujarat namely Ahmedabad, Surat, Rajkot, Vadodara and 1 in Mumbai, Maharashtra. The programme is supported by the HSBC Bank.



Ranjan Solanki

30 year old Ranjan Solanki used to live in Katargam area of Surat, where she and her husband ran a grain shop. When the Surat Municipal Corporation decided to demolish their slum area, they were provided a house in the Kosad area which is quite far from the city. Due to this Ranjan and her husband lost their business and financial problems started. During this time Ranjan came to know about a micro entrepreneur training organised by Youth Force and she was advised to join the training. The training program lasted for 4 days and she was very happy with the knowledge she gained during the sessions. Before the training she used to work in hospitals and in the houses. Now she has started working on her own, and she sells vegetables and is able to earn Rs. 3,500 per month from her venture. Talking about her experience she says, **"I am thankful to Youth Force for giving me training through which I gained enough confidence of starting my own business and now I want to move ahead in life. I am very happy that I am also contributing to my family. Our life is now slowly coming back on track."**

Impact Numbers

Activity	Numbers
Total Youth Groups Formed	11
Total Youth Members	1152
Urban Youth Animators	26
Livelihood Linkages provided to Youth	5809
Total Youth provided Micro Entrepreneurship Training	197
Linkages to youth with Micro finance Institutions	1991
Livelihood Linkages through organizing Job Fairs	715 (4 Job Fairs)

Women Development Center

Established in August 2012, based out of Juhapura, It is a community based women empowerment and livelihood centre 'Falah – e - Niswa' as they themselves have named it, aims at linking these vulnerable women to various 'sources-of-income' which at the end of the day uplifts their power and dignity. Currently provides trainings in English Speaking, Computer Courses and Beauty Parlour Courses. The project was funded by American India Foundation. It has been closed due to no funds.



Nazima Shaikh

Shaikh Nazima a housewife and mother of two children, lives with her husband in Juhapura. She wanted to become a helping hand for her family but could not find any viable options in Juhapura area till Women development centre (WDC) was started in the Area. WDC centre gave her much needed opportunity to fulfil her dreams. She got enrolled into computer course. Initially she joined the course just out of curiosity but later on developed a deep interest into the subject now she wants to learn advanced level of this course. By doing this course she wants to earn some money and want to help her husband financially. **“ Women development centre has opened a new door of opportunity for me and many other under privileged women of this area , it has given me a kind of self-confidence that I can also become financially self reliant and for that I want to thank WDC and Saath” says Nazima.**

Major Activities

Posters were put up in the centre regarding Domestic Violence and who to approach when in need. Various workshops were organised for women regarding their rights in the constitution and health issues of women. Guest lectures were conducted on beauty parlour and English speaking were for trainees.

54 women were trained in **3** different courses in the year.

Urmila Home Manager

Started in 2004 Urmila was initiated to train women who are unemployed and belong to the weaker section of society. Women are trained to look after the well-being of the house and then placed; keeping in mind their share of earning and social comfort. After getting trained, they are called Home Managers and earn more than what they did before. The project is run with the support from JRD Tata Trust.



Chandrikaben Parmar

Chandrikaben Parmar, a 27 year old woman, lives in Vasna with her in-laws and husband. Her husband does informal jobs related to plumbing and automobiles. The meagre income of her husband was not sufficient to fulfil their family needs and so, to assist him, she started working with a firm at the age of 22. After two years of service at a firm, she left the job but was not refunded with her Provident Fund of Rs 12,000. She lost all hopes of recovering this amount and this added up to the on-going financial problems of her family. She then undertook a month's training at our Urmila centre. During that period, she learnt house-hold chores like cooking, cleaning, geriatric care and child care. After completion of her training, she has been working at Mrs. Aarti Mehrotra's place as a home manager. Chandrikaben says, **“I am now earning more as compared to before which in turn has made my family's life more comfortable. Thanks to Urmila.”**

Major Activities

A special Diwali Cleaning scheme was launched during Diwali giving an opportunity for Home Managers to earn additional income through which women were able to earn up to Rs. 10,000 more. A special Home Managers kit is distributed among all the trainees for them to start their work. Depending on the level of experience the women are trained in the categories of Silver, Diamond and Platinum and earn accordingly.

99 women were trained as Home Managers in the year 2013-14.

Rweaves

To save two dying arts of Patola and Tangalia, R Weaves was initiated by Saath Livelihoods in 2010. It supports the artisans in villages of Surendranagar district in Gujarat. They are provided with small capitals to buy raw materials and also provided with skills training in order to increase their productivity, networking, diversifying their product range and marketing for their products. They are helped to become more innovative; and this helps them to introduce modern designs in order to attract customers to buy their products turning them into entrepreneurs. A small outlet has been opened at our head office in Ahmedabad to sell artisans products.



Babubhai Rathod

44 years old Babubhai Rathod is a resident of Dedadra village of Surendranagar district. He lives with his parents, wife and 3 children and is a Tangaliya artisan. When Saath decided to work for the sustenance of Tangliya and Patola arts, it created a group of 10 people for Tangaliya artisans of which Babubhai also became a member. To the group Saath provided marketing and designing training along with a stipend to the artisans. Babubhai says this training helped a lot for him to diversify his product range and also expand his market base. Since then he has been associated with Saath. Of the 10 people who originally joined the group 8 people are still pursuing the art. Before joining RWeaves Babubhai has 2 artisans under him and now 5 more artisans have joined him and hence he is now supporting a total of 7 artisans. He now makes various products such as Kurtis, Kurtas, Mufflers, Folders, Bags, Covers, Duppattas etc and is now going to work on the Sarees as well. About Saath he says, **“Saath and RWeaves has helped a lot in increasing our market base which has helped us to sustain our traditional art form.”**

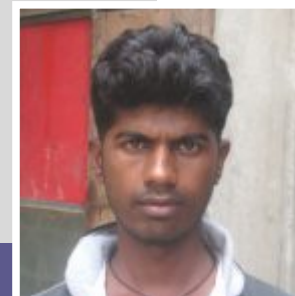
Major Activities

The programme has achieved 60% self sustainability. RWeaves has initiated an effort to tie up with Asian Philanthropic Foundation for selling RWeaves products. In the last year new product range was developed containing products such as laptop bags, jackets, purses etc. The Project along with Urban Resource Centres of Saath won the **“Innovative Livelihood Promoter of the Year”** award for 2013 from Citi Microenterprise.

In the year products amounting to **Rs. 5,08,840** were sold through participation in **6** different fairs and exhibitions.

Economically Weaker Section (EWS) Housing Sites

This housing resettlement is an initiative started by SAATH in 2012 under JNurm, and is working towards the formation of resident associations, facilitating the collection of maintenance charges and proper rehabilitation of resettled communities owing to Sabarmati Riverfront Development Project. SAATH is currently working at 9 different sites which includes Odhav, Vatva, Isanpur, Ganeshnagar, Dudeshwar and Behrampura area of Ahmedabad.



Devchand Chauhan

28 year old Chauhan Devchand lives at Swarnimnagar Vasna EWS housing site with his family. He used to live in Khanpur area before shifting due to Sabarmati Riverfront Development Project. He was a vegetable vendor but after the resettlement as his travel costs increased he has to give up his business. He then started working as a rickshaw driver. At the new housing site he saw that there was no cleanliness, no proper facilities of drainage and water, garbage, no maintenance etc. People didn't know whom to approach or how to approach regarding their solution. After he met Saath team working at the site he started working for the issue of cleanliness in the area. With the help of Saath he created awareness among the people regarding how to approach the local corporation for their issues and get solutions for them. He is very happy with the guidance that Saath has provided at the site for proper resettlement of people. He says, **“It has been because of Saath now we have fully functional cooperative society at our site which is looking after various maintenance issues”.**

Major Activities

A total of 14 housing service societies have been formed at 8 different sites. Saath works for providing linkages with the municipal corporation to people residing at the sites regarding their issues of water, draining, electricity, streetlights etc. The societies are awaiting their registration. Capacity building of the committees is being done on a continuous basis by Saath.

6,120 houses come under the EWS project affecting around **30,600** resettled individuals.

Griha - Pravesh

Started in 2011 the programme equips people from the community to make the right choices and educates them through the process of buying a house. It works with an aim of providing the low income group people with affordable home loan solutions. It also facilitates those who are unable to access housing finance from the formal market. It is working towards establishing a sustainable model of housing provision for the under privileged. Michael and Susan Dell Foundation is the major supporter of the project.



Pankajbhai Vaghela

Pankajbhai Vaghela lives in Amraiwadi area of Ahmedabad and has a family of 6 members. His monthly income is Rs. 15,000. Due to a debt he had to sell his present home and was looking for a new home to buy. He came to know about Griha Pravesh and contacted us to buy a house. Since Pankajbhai was in a hurry he got ready to buy a new house without NOC. GP team then counselled him to buy a legal housing. Pankajbhai's wife was not ready to move out of their area to buy a new house as she was not ready to change the locality for which GP team counselled her regarding benefits of moving to a new location. After this the GP team showed them a house in Vastral area which they liked and immediately booked by paying Rs. 50,000. After this Pankajbhai faced difficulty in getting a loan for Rs. 7,00,000 for buying the home which was also solved by our GP team. Pankajbhai says, **“Now I'm ready to move into my new home and whenever I have any doubts or difficulty I contact the GP team and they are always ready to help”.**

Status of Griha Pravesh

- 15 committed Team members.
- Socio-economic profile of more than 33,000 people from target income groups
- Tie up with 27 affordable Housing Developers at Ahmedabad and Surat
- Linkages with 6 Housing Finance Institutions

In the past year the programme reached over **19,837** people. **217** new members joined to buy houses and **370** people booked their homes with the help of Griha Pravesh in the last year.

Housing Rights

Started in November 2013 with the support from Ford Foundation, the program aims at creating awareness among the people who belong to slums and those who have been relocated or resettled due to different development projects, about their housing rights, so that they are better able to organize themselves against unlawful and illegal evictions and resettlements or housing that are less adequate. It also secures their policies and programs that are being initiated in the state. Currently the project is running in Ahmedabad, Surat and Rajkot cities of Gujarat.



Housing Rights and Resource Cell

The HRRC is a single-window where city-level information on eviction notices, relocation, resettlement and rehabilitation proposals and progress will be made available and where actions will be coordinated. It is also the place where CBOs can easily access information on housing related issues, training initiatives, and evictions, notices etc. Three HRRC cell are operationalised in Ahmedabad, Rajkot and Surat. The work done by HRRC has helped many people and people in the community have now also started approaching the centre directly after getting to know about it for their housing related issues.

Major Activities

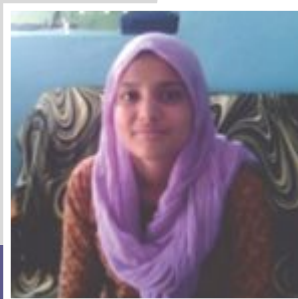
A quarterly newsletter 'Awast Samachar' is published in Gujarati regularly along with an E-bulletin in English on housing rights issue that is shared with stakeholders. 2 Housing Rights awareness campaigns in Vadaaj and Isanpur area of Ahmedabad with over 260 participants were organised last year. A sharing of Rajiv Awas Yojana (RAY) research 'Status of RAY in Gujarat State' at State and National level forum was done by the project to raise awareness.

Road Map Ahead

Creating awareness and building Community Leadership
Research and build database on policy, legal framework, government schemes related to housing and their implementation at Gujarat State level
Information dissemination and creating community based development tools
Identifying and working on advocacy issues for good governance
Creating a State level platform/network on Housing Rights issue.

Urban Resource Centers

Started in 2007 the Urban Resource Centres work towards creating awareness among the slum dwellers about the services and rights available to them by the government such as ration card, election card, pan card, birth registration etc. They are one-stop centres, which facilitate knowledge exchange between communities (service users) and service providers.



Mubassira Pathan

17 years old Pathan Mubassira is currently studying in 11th Std. Her mother used to pass Saath Juhapura Urban Resource Centre everyday and one day she saw a board outside the URC for providing scholarship to the poor students for studying further. Her mother contacted Zuberbhai, our coordinator and Zuberbhai applied online for the scholarship for Mubassira after which she got a scholarship of Rs. 12,000 from Maulana Azaad Foundation. When her mother got a check of Rs. 6,000 as the first instalment of scholarship, her mother got really happy and couldn't believe it. She says, **“I didn't know about any such schemes before which I got to know through the centre. The URC guided me completely through the whole process of Scholarship. This is not the only service they provide. The URCs are helping the local people a lot by giving them information and connecting them with over 40+ different schemes and services. The work they are doing is really commendable.”**

Major Activities

A drainage line is under construction in the Juhapura area because of the advocacy done by the URC. The URC worked for providing Election Cards and reached to over 4,000 slum households. The URC project along with the RWeaves initiative of Saath won the **“Innovative Livelihood Promoter of the Year”**, Citi Microenterprise award for the year 2013. A primary health care centre has been constructed in Juhapura area due to advocacy work done by the centre

With **4** centres, **3** in Ahmedabad and **1** in Rajkot in the past year the URC's covered **31,243** households, received **11,706** inquiries about different services and provided **4,752** linkages.

Night Shelter

In 2012 the Supreme Court passed an order that as per Article 21 of the Constitution right to shelter is to be included in right to life. The State owes to the homeless people to ensure at least minimum shelter as part of the State obligation under Article 21. With the Ahmedabad Municipal Corporation Saath manages once such centre located in Isanpur area since June 2012 for the underprivileged providing shelter at night without any charges. Various facilities provided are electricity, beddings, water, bathroom, toilet and security. Most of the people using this facility are migrants.



Dinesh Maganbhai Parghi

Age : 25 year
District : Dahod
Village : Ita
Trade : Masonry

When I come to the shelter, I feel completely safe. Through the shelter I can now send more money to my family as I'm saving expenses on rent. The facilities provided at the shelter such as toilet, and bathing are maintained clean and proper. Earlier I used to sleep in open and there was a constant harassment from local police and goons so the night shelter for me has proved to be a saviour of my life.



Shukalbhai Masar

Age : 22 year
District : Banswada
Village : Chakli
Trade : Masonry

I came from a Banswada to Ahmedabad in search of better livelihood. I worked as Mason, earning Rs. 600 per day but had no place to stay as I couldn't afford rent. Before coming to the shelter I used to sleep on pavements at night. Every day I was harassed by police and local goons and most of my hard earn money were snatched away. I found the shelter safe and it has all the basic facilities of toilet, bathroom and bedding which makes my night stay here comfortable.

In the past year over **9,668** people without homes in Ahmedabad used the shelter facilities.

Research Documentation & Communication Cell

The Research, Documentation and Communication (RDC) cell is the entry point for all the interns, volunteers or anybody else who wants to get associated with SAATH. This cell provides research and documentation support and apart from that, sends award applications on behalf of SAATH for its various programmes and achievements. It also looks after fundraising, proposals, CSR activities, social media and research facilitation of the organization.



Sam Bowers, Utrecht University - Netherlands

My internship with Saath has been a truly unforgettable experience. My research focused on the experiences of male youth in slum communities in Ahmedabad, and how this can be used to inform and shape effective youth and gender policy and programmes. Living in Ahmedabad I soon settled into this friendly, welcoming, and undoubtedly vivacious city. I started my time here with an orientation in Saath's various programmes, all of which demonstrate a high level of initiative, transparency, and accountability. I've gained valuable professional and personal experience, made some great friends, and had the opportunity to visit some wonderful places and eat some fantastic food. I'd like to thank everyone at Saath for making me feel so welcome and happy during my time in Ahmedabad, and especially Irbaaz for taking care of so many practical issues that I could never have begun to figure out alone! Additionally, I had the good fortune to be a part of Saath's inspiring 25th anniversary celebrations, on which I would like to congratulate and commend them.

Major Activities

The RDC cell facilitated over 10 different organisations visiting Saath in the past year. Around 55 visitors from 30 different countries were facilitated by the cell. The cell also provided research support to Loughborough University, UK and TuDelft University, Netherlands for their 'Reinventing the Toilet' challenge. Through its research facilitation support to various organisations and individuals the cell raised over Rs. 72,375 in the past year for Saath. The cell worked for coordination and organisation of over 6 events in the past year, the major one of them being the completion of 25 years of Saath and along with it the RDC worked on the special Coffee Table book of Saath's launched on its silver jubilee.

32 interns and volunteers from India and countries like Netherlands, UK, Germany, Japan visited and worked with various programmes in 2013-14

Corporate Social Responsibility and Saath

Why Partner with Saath

The spotlight this year has come through the introduction of the Companies Act which has mandated companies to dedicate spending to Corporate Social Responsibility (CSR) activity. The CSR activities recognised under the bill includes promotion of education, promoting gender equality and empowering women, imparting employment enhancing vocational skills, social business projects etc.

The current programmes at Saath includes vocational training for youth, women and informal sector workers, promoting health and education for underprivileged children, housing rights for the urban poor, youth and women empowerment and rehabilitation.

Saath has all the compliances in order and is also a member of Credibility Alliance and follows its rules and guidelines to keep complete transparency and accountability towards its stakeholders. we also understand the business benefits derived for a company from being associated with meaningful programmes that drive real and tangible change in the community: employee recruitment and retention, competitive advantage and best practice initiatives to promote health and safety in their operations, all contribute to public and stakeholder perceptions of a business, and its operations.

Saath and CSR Engagement

Our engagement with corporates is multifaceted. Different partners support us in different projects to help the underprivileged communities. Given below are some of our major corporate partners

Corporate	Project	Duration	Funding Amount
KPMG	Nutrition support to underprivileged children	1 years	INR 6,50,000
KPMG Foundation	Nutrition support to underprivileged children	1 years	INR 2,97,000
HSBC	Youth Empowerment and Livelihoods	3 Years	INR 2,98,69,982
HDFC Bank	Career counselling for the urban slum youth	1 Years	INR 10,00,000
Ford Motors	Health and Education support to rural underprivileged children	1 years	INR 6,10,664
Shivia Foundation	Training support to informal sector workers	2 years	INR 55,48,180

Opportunities for CSR

For corporates looking to support projects, the opportunities available at Saath under different projects and initiatives are as follows:

- Nirman – Skill training for informal sector workers in construction industry
- Women Empowerment – Non Traditional courses training for women
- Youth Livelihood – Providing training and placement support to youth
- Health and Education – Supporting underprivileged and children in labour system by providing education and nutrition support

Our Board & Team Members

Sr.No	Name	Code
	Trustee	
	Mr. Rajendra Joshi	
	Mr. P. K. Ghosh	
	Dr. Darshini Mahadevia	
	Mr. Sudhin Choksey	
	Mr. Gagan Sethi	
	Management	
1	Keren Nazareth	E6
2	Chinmayi Desai	E19
3	Niraj Jani	E6
	Accounts	
4	Jayana Oza	E1
5	Vandana Patel	E5
6	Aslam Shaikh	R
7	Anil Parekh	R9
8	Jignesh Patel	E4
	Administration	
9	Shobhanaben Rangwala	E1
10	Maitry Shah	C1
11	Nilesh Rangwala	E1
12	Pratapsinh Solanki	E23
13	Harikrishna Sharma	C1
	Balghar- Education	
14	Hoorbanu Pathan	C7
15	Raisaben Chhipa	C8
16	Sanjidaben Sheikh	C11
17	Sarfunishaben Pathan	C11
18	Shakeraben Shaikh	C1
19	Shakilaben Sheikh	C6
20	Suhana Ajmeri	C
21	Zarina Mansuri	C6
	Child Friendly Spaces	
22	Kamini Modasia	C2
23	Ruksana Zakirbhai Shaikh	C3
24	Sherbanu Maniar	C4
25	Lalita Yadav	C
26	Seema Yadav	C
27	Dinesh Bohra	C3
28	Jitendra Saragra	E12
	Economical Weaker Section	
29	Bhanubhai Chauhan	E24
	Governance	
30	Nitu Pandya	R
31	P.K.Das	R8
	Griha Pravesh - Affordable Housing	
32	Apexa Valand	C1

Sr.No	Name	Code
33	Bharti Solanki	C2
34	Madhuben Solanki	C2
35	Parul Prajapati	C2
36	Bhavna Parekh	C2
37	Jagruti Shah	C2
38	Mayuri Parekh	C2
39	Mona Patel	C
40	Nita Raval	C2
41	Priti Oza	C2
42	Bhavesh Tailor	C2
43	Chetan Patel	C
	Housing Rights	
44	Chandani Parmar	C
45	Geeta Chauhan	C
46	Nazima Shaikh	C
47	Sayra M Madhara	C
48	Alpa Ganatra	R
49	Jalpa Sukhanadi	E
50	Kalpana R Patil	C
51	Tamanna K Patel	C
52	Daksha Sonara	C
53	Anil Solanki	C
54	Danabhai Solanki	C
55	Naresh Parmar	C
56	Ramshi Solanki	C
	Sujal	
57	Paresh Solanki	C
	Management Information System	
58	Priyanka Mecwan	C2
59	Padma Sharma	E1
	Microfinance - Rural & Urban	
60	Divyang Bhatnagar	E7
61	Shyam Prakash Singh	E5
	Nirman	
62	Richa Prajapati	C
63	Pratima Bhavsar	C2
64	Anand Parmar	C
65	Baljibhai Vaghela	C2
66	Balkrushna Gajjar	C
67	Chetan Makwana	C1
68	Jagdish Sargara	C1
69	Kasturbhai Solanki	C1
70	Mahesh Meheriya	E5
71	Kurbanbhai Habiyani	C
72	Manan Raval	C1
73	Rakesh S Patel	C

Sr.No	Name	Code
	Research Documentation & Communication Cell & Fundraising	
74	Jenny Parekh	C1
75	Vama Rajpal	C1
76	Irbaaz Shaikh	C1
77	Kunal Patel	C1
	Umeed	
78	Hema Parmar	C2
79	Himansha Parmar	C4
80	Priti Mevada	C2
81	Ramilaben Solanki	C1
82	Magdeline Christian	C
83	Falguni Pal	C2
84	Kashmira Dataniya	C2
85	Asha Patni	C
86	Pallavi Dobikar	C
87	Priti Raykuvar	C
88	Surbhi Khatri	C3
89	Ankit Parmar	C
90	Dinesh Sargara	C2
91	Dipak Panchal	C3
92	Kanjibhai Chauhan	C8
93	Mukesh Pancholi	C5
94	Nilesh Thakore	C2
95	Pappu Sonara	C1
96	Pravin Panchal	C2
97	Ranjit Mochi	C2
98	Sunil Chauhan	C6
99	Anil Christen	C1
100	Ashesh Purohit	C1
101	Jiten Shukla	C2
102	Kalpesh Agarwal	C6
103	Kinchit Thakkar	C4
104	Nilesh Parekh	C1
105	Nishant Dave	C5
106	Nitesh Oza	E12
107	Nitin Mathur	E2
108	Nitul Soni	C1
109	Sumit Kakkar	C
110	Krupaba Zala	C1
111	Khyati Soni	C1
112	Ranjitsinh Kannade	C1
113	Geetaben Chauhan	E15
	Urban Resource Centre	
114	Kiran Parmar	C
115	Ramilaben Shrimali	E21
116	Gopal Chauhan	E9
117	Kishore Ghelot	E14
118	Malkesh Prajapati	E4

Sr.No	Name	Code
119	Mansing Maurya	E24
120	Dina Solanki	C4
121	Rehana Shaikh	C10
122	Amrin Shaikh	C
123	Firdaus Pathan	C1
124	Khurshidabanu Shaikh	C1
125	Mubinabanu Shaikh	C1
126	Sultana Shaikh	C1
127	Ela Someshwar	C
128	Riyaz Mirza	C
129	Bhavna Muliya	C1
130	Damyanti Gondaliya	C1
131	Jignesh Kacha	C1
132	Kiran Parmar	E18
	Urmila	
133	Devuben Parmar	E21
134	Jaya Parmar	C
135	Ramilaben Vaniya	E12
136	Arpisha Rajpurohit	C1
	Youth Force	
137	Dipika Parmar	C1
138	Hansa M Makwana	C
139	Kanchan Chauhan	C
140	Mittal Gondaliya	C
141	Mamta Patel	C1
142	Shital Patil	C
143	Jyoti Vaghani	C
144	Purnima Sharma	C
145	Ramila Ravat	C
146	Abhishek R Maurya	C
147	Ashish Valand	C
148	Jaydipsinh Rathod	C
149	Jignesh Solanki	C
150	Nishant Chaudhari	C1
151	Nitesh Vasava	C1
152	Sameer Jadav	C1
153	Sandip Panchal	C1
154	Yogesh Prajapati	C
155	Azaz Pathan	C
156	Minesh Sheth	C
157	Paresh Sakariya	E7
158	Dipak Vaghela	C
159	Nikunj Sakhreliya	C
160	Sandeep Gamit	C
161	Virendra Vaghela	C

Distribution of Staff According to Salary

Slab (Rs. INR)	Male	Female	Total
< 5000	4	21	25
Between 5000 to 10000	44	44	88
Between 10001 to 25000	22	15	37
Between 25001 to 50000	6	5	11
Between 50001 to 100000	0	0	0
> 100000	0	0	0
	76	85	161

Particulars	Amount
Highest Paid	5,40,000
Lowest Paid	63,552
NGO Head	5,40,000

Gender Break Up

Hindu Dalits				Hindu Non Dalits			
	Male	Female	Total		Male	Female	Total
Senior	5	1	6	Senior	8	4	12
Middle	40	30	70	Middle	17	29	46
Total	45	31	76	Total	25	33	58
Minority				All Staff			
	Male	Female	Total		Male	Female	Total
Senior	0	3	3	Senior	12	8	20
Middle	6	18	24	Middle	64	77	141
Total	6	21	27	Total	76	85	161

Details of Board of Trustees

Name	Age	Gender	Qualification	Occupation
Mr. Rajendra Joshi	55	M	B.Sc.	Social Entrepreneur, Founder of Saath
Mr. P. K. Ghosh	70	M	IAS (Retd.)	Ex Principal Secretary, Urban Development Department, Government of Gujarat
Dr. Darshini Mahadevia	62	F	Ph.D.	Professor CEPT
Mr. Sudhin Choksey	59	M	B.Com (Hons), F.C.A.	MD, Gruh Finance Ltd.
Mr. Gagan Sethi	57	M	M.Sc.	Organisation Development Expert, Human Rights Activist

Accounts Statement

SAATH CHARITABLE TRUST			
TRUST REGD.NO. : E / 7257/ AHMEDABAD			
BALANCE SHEET AS ON 31 ST MARCH 2014			
PARTICULARS	ANNEXURE	2013-14	2012-13
FUNDS AND LIABILITIES			
TRUST FUNDS	A	23,12,228	26,67,393
GENERAL FUNDS	B	80,31,117	81,39,661
UNUTILIZED GRANT EARMARKED	C	76,90,352	92,63,006
INCOME & EXPENDITURE A/C	D	16,38,601	35,14,667
TOTAL		1,96,72,298	2,35,84,727
ASSETS AND PROPERTIES			
NET FIXED ASSETS	E	23,12,228	26,67,321
INVESTMENTS	F	1,00,00,000	1,00,00,000
NET CURRENT ASSETS	G	73,60,070	1,09,17,406
TOTAL		1,96,72,298	2,35,84,727
NOTES FORMING PART OF ACCOUNTS - O		AS PER OUR AUDITED REPORT OF EVEN DATE	



For Saath Charitable Trust



Rajendra Joshi
Trustee
Saath Charitable Trust
Place : Ahmedabad
Date : 11th September 2014



For H. Rustom & Co.
Chartered Accountants
Firm Regd.No.108908W
HRD Dalal
Proprietor
Membership No.31368
Place : Ahmedabad
Date : 11th September 2014

Accounts Statement

Consolidated Receipt

SAATH CHARITABLE TRUST			
TRUST REGD.NO. : E /7257/ AHMEDABAD			
INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR 1 ST APRIL 2013 TO 31 ST MARCH 2014			
PARTICULARS	ANNEXURE	2013-14	2012-13
INCOME			
GRANTS AND DONATIONS INCOME	H	3,65,96,198	3,51,98,120
OTHER INCOME	I	28,74,853	22,89,398
INTEREST INCOME	J	9,88,361	11,02,698
EXCESS OF EXPENDITURE OVER INCOME	D	18,76,137	20,18,750
TOTAL		4,23,35,548	4,06,08,966
EXPENDITURE			
EXPENDITURE ON OBJECT OF THE TRUST	K	3,97,69,498	3,80,61,307
ESTABLISHMENT EXPENSES	L	14,23,354	6,11,778
CHARITY COMMISSIONER CONTRIBUTION	-	50,000	50,000
PAYMENT TO TRUSTEES	N	6,65,395	4,20,000
AUDIT FEES	M	3,76,406	2,90,592
DEPRECIATION	E	5,14,533	6,34,049
TRANSFER TO SPECIFIC FUNDS	A & B	(4,63,637)	2,07,688
LOSS ON SALE OF FIXED ASSETS	-	0	3,33,552
TOTAL		4,23,35,548	4,06,08,966
NOTES FORMING PART OF ACCOUNTS - O AS PER OUR AUDITED REPORT OF EVEN DATE			
For Saath Charitable Trust		For H. Rustom & Co.	
			
Rajendra Joshi		HRD Dalal	
Trustee		Proprietor	
Saath Charitable Trust		Membership No.31368	
Place : Ahmedabad		Place : Ahmedabad	
Date :11 th September 2014		Date :11 th September 2014	

Receipt	Amount	Payment	Amount
Opening Balance	2,09,17,406	Expenditure towards Object of the Trust	3,97,69,499
		Programme Cost	1,98,57,727
Grants & Donations	3,50,23,544	Programme Staff Cost	1,97,06,996
		Programme Admin Cost	2,04,776
Other Income	28,74,853		
		Establishment Expenses	14,23,354
Interest Income	9,88,361		
		Capital Expenditure	1,59,440
		Audit Fees	3,76,406
		Payment to Trustees	6,65,395
		Charity Commissioner Contribution	50,000
		Closing Balance	1,73,60,070
Total	5,98,04,164	Total	5,98,04,164

Remuneration, Reimbursement & Travel Detail of Trustees

Name	Remuneration	Reimbursement	Domestic Travel	International travel
Mr. Gagan Sethi	INR 2,28,091	Nil	Nil	Nil
Mr. Rajendra Joshi	INR 4,37,304	Nil	Nil	Nil
Mr. Sudhin Choksey	Nil	Nil	Nil	Nil
Dr. Darshini Mahedevia	Nil	Nil	Nil	Nil
Mr. Prabhat K Ghosh	Nil	Nil	Nil	Nil

Traveling details for the year 2013-14

Sr. no.	Name of Person	Designation	Purpose of visit	Gross Expenditure (In INR)	Sponsored by
A.	International Air Travel				
	Keren Nazareth	Executive Director	Trip to Netherland for Urban Innovation Week	83,751	PAKHUIS DE ZWIJGER, Nethrelands
B.	Domestic Air Travel				
	Rajendra Joshi	Trustee	Workshop at International Labour Organization.	26,337	Saath General Fund
	Chinmayi Desai	Director - Urban Programmes	Meeting, Seminar, Monitoring & Evaluation of Urban Programmes	18,118	HSBC
	Kunal Patel	RDC Co-ordinator	American Express Leadership Workshop	30,660	HSBC
	Keren Nazareth	Executive Director	Meeting, Seminar, Monitoring & Evaluation of Programmes	92,293	HSBC, Shivia, AIF, Saath
	Nitesh Oza	Mangager - Livelihood Programme	Seminar and Workshop for livelihood pogramme	38,338	Quest Alliance
C.	Domestic Train Travel				
	Jalpa Sukhnandi	Project Manager	RAY Status Workshop for the programme	5960	Ford Foundation
	Nitesh Oza	Mangager - Livelihood Programme	Meeting, Seminar, Monitoring & Evaluation of Livelihood Programme	5,270	HSBC
	Vama Rajpal	Fund Raising Manager	CSR event at Delhi	6,025	HSBC
	Manan Raval	Field Officer	Programme Training	4,070	Shivia
	Nishant Dave	Mobilisation Manager	Training Workshop for the programme	7,660	AIF
	Paresh Sakariya	Youth Coordinator	Monitoring and Evaluation of Youth Programme	51,410	HSBC, Saath
	Niraj Jani	Associate Director	Annual Meeting of Give India	1,160	Give NFC

Responsibility Statement by Management

1. The total funds mobilized during the year amounted to 40.46 million rupees of which self-generated and internal accruals amounted to 3.86 million rupees. The organization is dependent of external support to the extent of 90%.
2. The total application of funds amounted to 41.65 million rupees out of which the administrative components was 1.42 million rupees which is 3.41%
3. There were no complaints received from employees, stakeholders or members during the year.
4. The total remuneration, fees or other payments to board members and trustees amounted to Rs. 6,65,395.
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.

Support Us

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 - FCRA
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 :

Global Giving	http://www.globalgiving.org/dy/v2/content/search.html?q=SAATH+ahmedabad
Give India	http://www.giveindia.org/m-18-SAATH-Initiatives-for-Equity-in-Development.aspx

Fundraising Coordinator :

VAMA RAJPAL | +91 9978916174
vama@saath.org

Saath has: 35AC – 100% Tax Exemption (Under Renewal)
80G – 50% Tax Exemption | FCRA No.: 041910159
Registration No.: E-7257

SAATH Charitable Trust

O/102, Nandanvan V, Near Prernatirth Derasar,
Jodhpur, Ahmedabad – 380 015
Phone: +91 – 79 – 26929827
Website: www.saath.org | Email: mail@saath.org

 [saathahmedabad](#)

 [saathahmedabad](#)

 [user/SaathNGO](#)

 [Company/saath-cheritable-trust](#)

 [saath.wordpress.com](#)



The Saath Savings and Credit Co-Operative Society Ltd. Annual Report

2013 - 2014



From the chairperson's desk

I extend my warm greetings to all of our members. I convey my thanks to all of my employees for their hard work and cooperation throughout the year. This year has been a milestone year for the cooperative as we received the permission to work in semi urban and rural areas of the Ahmedabad District, which will definitely lead us to next stage of reaching out to more people.

From the year 2010 to 2014, our membership has increased by 63 percent, cumulative savings and outstanding loans have been increased by 2.3 times and 2.9 times respectively. This year we have tried to make our products and services more user friendly with providing accounts statement in every quarter to the members. To reduce staff's labour and time in counting the cash, each branch was made equipped with cash counting machine. In future we are also planning to introduce mobile banking in our systems. Further with some amendments in cooperative laws, we have been able to complete our audits timely.

Since last few years microfinance sector has witnessed a lot of ups and downs. The microfinance bill has brought up lots of regulatory measures turning around for better financial discipline. The major challenges before cooperative sector today are to grow and remain profitable/cost effective.

As we enter in the future, we need a low cost organization. We hope adequate infrastructure, technology, quality manpower, proper control system and optimum size in terms of service branches and varied products will grow this cooperative exponentially.

Now we are also planning to design products and service for the middle income segment. For this we have started a new branch and have received a positive response with a deposit of Rs. 33,51,275 till date.

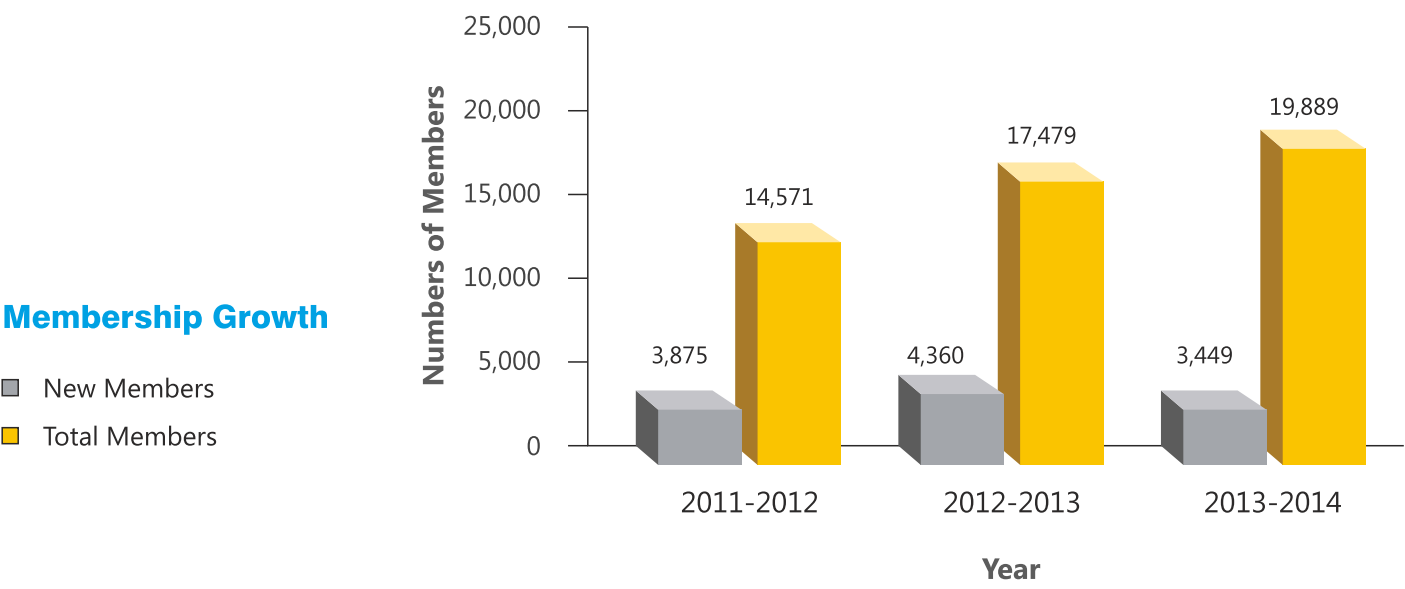
We hope in coming years we will maintain this sustained growth.

We don't want only satisfied customer's , we want delighted customers.

We seek support and best wishes from all our customers and well wishers.

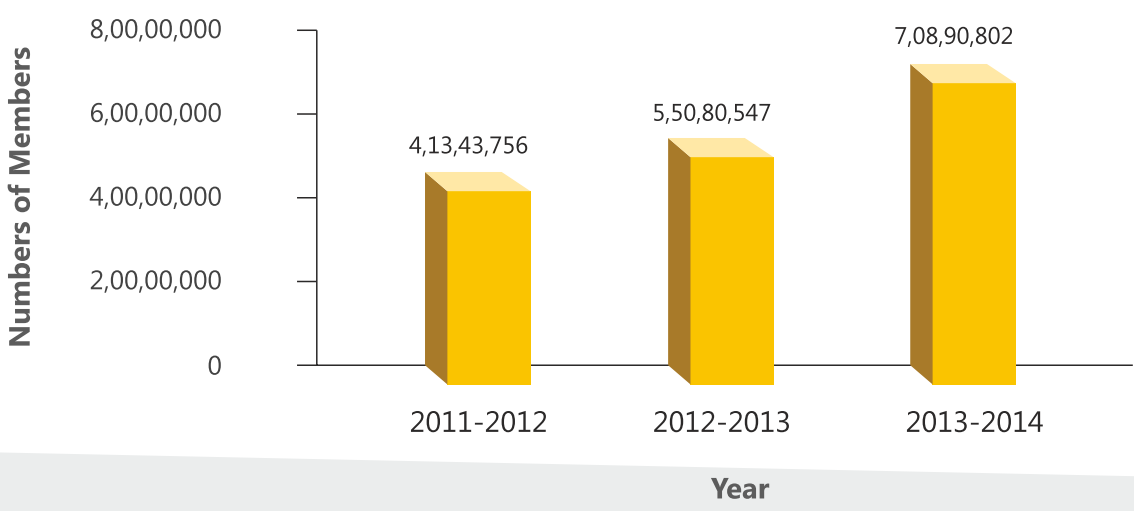
Chinmayi Desai
Chairperson

Our members are both shareholders and compulsory saving account holders. In the year 2011-12, the total number of new members was 3,875. In the year 2012-13, new memberships stood at 4,360 and in 2013-14, the increment in new members was to the tune of 3,449. Till March 2013, The Saath Co-operative had a total of 19,889 shareholders continuing the upward trend in membership growth.



Membership Deposits

Savings has become a regular part of their lives. This custom of saving is reflected in the amount of cumulative savings of The Saath Co-operative's members. The total amount of cumulative savings was INR 7,08,90,802 by the 31st of March, 2014.



Method & Approach

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

The Cycle from Membership to Loan :

Becoming a Member	- Fill out an application - Address proof & photo-id - Fee & share purchase
Regular Savings	- Compulsory savings of INR 200 per month - Eligibility for first loan post a 3 months period
Loan Process	- Form a JLG for 4 to 6 members - Loan appraisal and receipt
Repayment Process	- Monthly repayment schedule till settlement - All the JLG members' loans repaid
Additional Loans	Repay 1st loan and go for 2nd and 3rd cycles in the same manner

After regular saving for three months, the member becomes eligible for a loan in the first cycle with a Joint Liability Group (JLG). The group is formed of 4 to 6 members from the same area who are acquainted with each other. They should be able to take responsibility for each other. A loan to a group ensures that repayment of the loans is done on time. This approach has proved to be successful and has resulted in a default rate of less than 2%. Furthermore, The Saath Co-operative experiments with different research techniques. We are keen on evolving our approach to bring innovation to our Co-operative services so that our clients continue to benefit. We have a strong emphasis on participatory techniques as we have found that it is hugely empowering for clients to reflect on their habits and patterns and notice the difference that microfinance can make to their lives.

Saving's Products

Compulsory Saving

- All are required to have a compulsory saving account in order to fulfil our objective of not only developing a habit of having, but also to ensure that clients have a minimum amount saved at any given time.
- A deposit of INR 200 is required every month.
- Withdraw at any time; minimum balance of INR 4,800 is required.
- Interest rate is 6% annually on deposits.

Voluntary Saving

- This plan encourages savings and also functions as a fall back mechanism in difficult times.
- Any amount can be deposited at any given time.
- Withdrawal at any time.
- Interest rate is 6% annually on deposits.

Child Plan Scheme

- Three year Plan
- Monthly Deposit of Rs. 200 or more in multiple of 200
- Rate of Interest 8.50% annually
- On Rs.1000 monthly saving or above rate of interest will be 9.25% annually

Fixed Deposits

- One-year and two-year plans.
- If the client withdraws before maturity, 6% interest annually.
- 6 Months - 9%
- 9 Months - 9.25%
- 1 Year - 10%
- 2 Years - 10.50%

Monthly Income Scheme

- For 3 years rate of interest will be 9.50% annually & on maturity bonus 5% of deposit amount on maturity
- For 5 years rate of interest will be 9.57% annually & on maturity bonus 7% of deposit amount on maturity



Sama Meraj, Field Officer, Sarkhej Branch

After joining the Co-operative, I have been able to develop my personality a lot and I am Providing the organization's services to around 500 members and I am happy to see that all members trust me very much. Now I am able to map of areas and directions easily which I earlier was not good at.

Loan Products

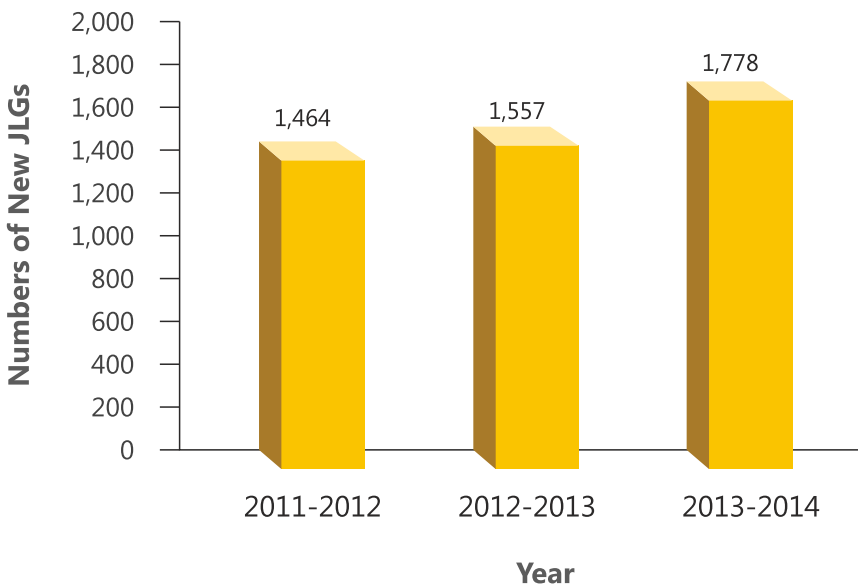
The Saath Co-operative offers loans for three different purposes :

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

Joint Liability Groups (JLG) :

Each member of a JLG has the liability of paying the loan of other members, if any default arises. Our field officers organise these groups and conduct meetings in the field. They also inform the members about the repayment schedules.

In the year 2011-12, the number of groups stood at 1,464. In the year 2012-13, 1,557 new JLGs were formed, which was almost an increase by 14% from the previous year. In the year 2013-14, the growth was 1,778 new JLGs.

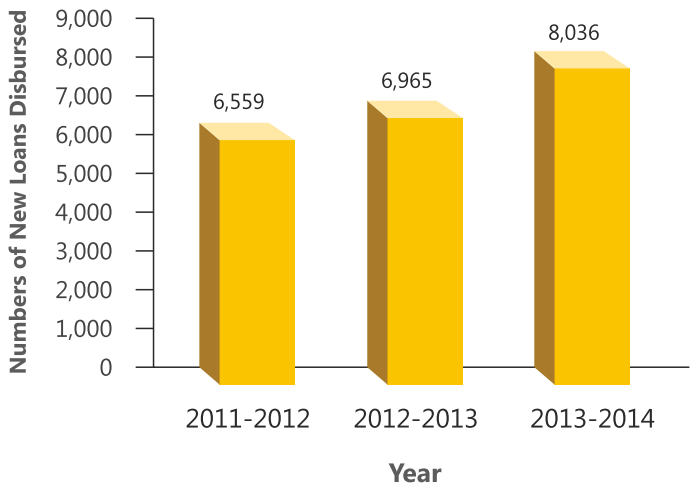


Ranison Parmar & Mahesh Chauhan, IT Personnel

Working at Saath Co-operative is challenging and hence, gratifying! We are constantly making for improvements to our operations to manage the huge volume of data across the seven branches in the city. Our work here, with high-end customized software, inspires us to constantly innovate and think on our feet to ensure smooth operations which is a rewarding experience.

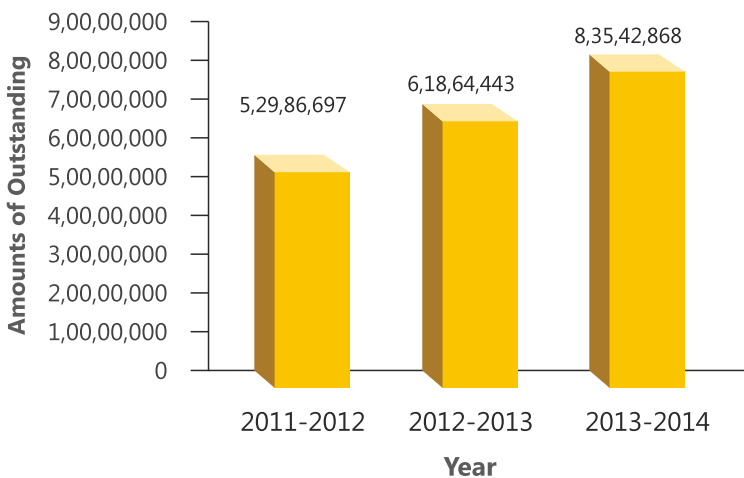
Loan Disbursal

The upward trend was visible in the total number of loans disbursed over the three-year period as well. While in 2011-12, the number of loans disbursed stood at 6,559, the increase in 2012-13 was nearly 7% of the previous year. The year 2013-14 saw a total number of 8,036 loans disbursed.



Loan Outstanding Trends

The average loan size was INR 9,483 per client in 2011-12. By the end of the financial year, we had 10,518 active loan accounts and INR 81.5 million loans outstanding.



Umang Soni, Yusuf Pinjara, Hardik Patel & Aakash Padhiyar, Account Personnel

The Saath Co-operative is a great ground for learning. We have a free hand to bring in innovations, throw up ideas for discussion and get improvements implemented across the branches. Currently we are looking at establishing a system of accounts and audit that will enable capacity building, investment avenues to secure the co-operative's future and foolproof fund managements across all levels.

Achievements & New initiatives 2013-14

Permission to work in whole Ahmedabad district

The biggest achievement of the year is we got the permission to expand our operations in Ahmedabad city as well as Ahmedabad District on 31st December 2013. Now we can work in the whole District. In the next financial year we are planning to start our operations in Sanand and Daskroi taluka. Initial surveys are completed and locations have been finalized to open a branch.

Upcoming Branches 2014-15

Ahmedabad City	Ahmedabad District
Rakhiyal	Bareja
Jasodanagar	Visalpur

Website Launch

Cooperative launched its website in November 2013 with the domain name of www.saathcooperative.org

New Products

In 2013-14 a new product Monthly income scheme (MIS) has been started to get some monthly regular income for the members with competitive interest rate and bonus in term end.

In the first quarter of the next financial year we are planning to introduce two more product such as monthly recurring and double scheme.

Organization is also planning to start individual loans up to Rs. 50000 for small businesses.

Upcoming Products 2014-15

Monthly Recurrings	Double Scheme
One to three year plan	Start from 5000 and multiple of 1000
Start from 500 to multiple of 500.	Double in 6 years
1 year - 9%	
2 year - 9.25%	
3 year - 9.50%	

Product development

Criteria have been revised for the new membership such as now if a member is investing any of our scheme, the member does not need to save in Compulsory Saving product.

Interest rates are also increased on all our fixed deposit products up to one rupee.

Some features of our compulsory saving products are also revised for the member's convenience.

Technology enhancement

In the year 2013-14, first time we provided accounts statement to all our members and it has been decided to provide these statements every quarter to all members. This initiative really benefited to our members as now they will be able to know their account balance at their home.

Now we are able to take receipt printout from the system immediate after entry in the software which reduced the manual receipt writing.

In this year every branch was provided currency counting machines. This machine has reduced around 20 percent time of branch staff. This machine also identifies the fake currency on the spot.

Organization is now planning to introduce passbook printing and mobile technology in future.

Insurance

Fire insurance introduced first time in the organization.

Staff mediclaim also shifted to another company for getting better cashless services.

In this year we have introduced a term life insurance for our members in association with Bajaj Allianz Life Insurance Company Ltd.

Guarantors are also added in credit term life insurance in 2013-14 which has proved very beneficial for our members.

In the year 2013-14 premium of Rs. 16,96,141 was paid to Kotak Mahindra Life Insurance Company Ltd to insure 16,391 members and Guarantors.

Activities 2013-14

Annual General Meeting (AGM) 2013-14

This year AGM was conducted on 25 September 2013 at Liladhar Bhatt Hall Behrampura Ahmedabad. As there was heavy rain and water logging in all places of Ahmedabad, the program started very late and only few members could attend the AGM.

Trainings and Workshops 2013-14 :

Motivational Sessions

According to Shariah Law, interest transactions are considered unethical. The organisation had called an expert and a psychologist from the Muslim community to address this issue with our staff members.

Participation in leadership Academy

As part of second line leadership organization recommended Ms. Shikha Gupta to join the leadership Academy organized by American Express for five days in December 2014.

Interns

Ms. Devina Sarvatay worked with the cooperative for 3 weeks in June 2013 as part of her course curriculum for Masters in Development Communication for Gujarat University. She designed annual report with creativity for the cooperative during her internship.

Three Management students Shikha Agrawal, Pavan Shetty and Karan Shah from Narsee Monjee Institute of Management Studies worked for 3 weeks with the cooperative in February 2014. These 3 students worked on need analysis of cooperative's expansion in middle income areas of Ahmedabad city. They have also suggested some products and areas to the cooperative. Last Year 5 students worked with us for 3 weeks.

Visitors

Mr. Chris Langridge (Shivia Finance Director UK) Ms. Chandrani Banerjee (Operation Head, West Bengal) and Mr. Joe Rao (Head of Partner's Program Shivia India) visited the cooperative in February 2014.

A seven people group from Disha Foundation visited us in January 2014

Case Studies



I want everyone to know about and benefit from Saath - **Leela Khatik**

Leela Khatik in the shop she set up with a Productive Loan from Saath.

She might look like an old, frail lady, but she surprises you with her feisty approach towards life. The 60-odd-year-old woman, Leela Khatik, has been an active member of Saath

since many years. She started with the Compulsory Savings Plan and went on to deposit more money in the Voluntary Savings Plan as well.

"Whenever I needed help, my field officer was there. She also helped me through the several loans I took for social events, home repairs and finally a loan, which was the fourth cycle in the programme, to set up my own shop. Today, I am financially independent and have paid off several loans that I had taken from the market, thanks to the support I received from Saath," said Leelaben.

She added, "I also work at a bungalow after having completed Saath's Urmila Home Managers' programme. I am so satisfied with the services I have received from Saath, that I ensure field officers cover any new residents in the area. I want everybody to know about their services so that they can also benefit from this microfinance initiative."



Taslim

Taslim lives in Fatehwadi, near Mastan Masjid. There are three members in her family. She was not able to educate her children, one daughter has studied till 10th second daughter has studied till 7th std and third daughter has studied till

11th std. Monthly income of family is 10,000. There are two earning members in family one is doing chuttakmajuri and the other cleans water cooler and earns 6,000. She got to know about SAATH from field officer in Juhapura. She has been a part of SAATH from four years. She took a loan of 5000 for her daughter's marriage then took a loan of 15,000 for marriage of second daughter and then took a loan of 25,000 to buy auto rickshaw and then took a loan of 40000 to built a new house with proper roof ceiling. After joining SAATH her financial problem was solved and so feels secured after being independent and saves regularly.

Governance & Staff

Governing Board	
Name	Position
Chinmanyiben Nileshbhai Desai	Chair Person
Madhuben Hasmukhbhai Parmar	Secretary
Divyang Alok Kumar Bhatnagar	Manager
Gopalbhai S Chauhan	Member
Bhanubhai Mohanbhai Chauhan	Member
Sanjidaben Ahmedbhai Sheikh	Member
Ramilaben Manubhai Shrimali	Member
Kiranben Baldevbhai Parmar	Member
Parsottambhai Shankarbhai Chauhan	Member

Branch	Designation	Contact Person	Status	Gender
Saath-100	Chair Person Co-operative	Chinmayi Desai	-	F
Saath-100	CEO	Divyang Bhatnagar	E7	M
Saath-100	COO	Madhuben Parmar	E18	F
Saath-100	Manager Operations	Purshottam Chauhan	E19	M
Saath-100	Operation Auditor	Aabedaben	E11	F
Saath-100	Operation Auditor	Yousuf Pinjara	E7	M
Saath-100	Accounts Manager	Umangbhai	C2	M
Saath-100	Finance Associate	Akash Padhiyar	E8	M
Saath-100	Head Office Accountant	Hardik Patel	C1	M
Saath-100	Trainee Accounts	Dixita Khamar	C	F
Saath-100	Manager Documentation	Shikha Gupta	E4	F
Saath-100	IT Manager	Ranison Parmar	C4	M
Saath-100	IT Executive	Mahesh Bhai	C3	M
Saath-100	Marketing	Jayshreeben	E7	F
Saath-100	Office Assistant	Rukmaniben	E19	F
Marketing	Field Officer	Rukshanaben	E6	F
Marketing	Field Officer	Shahinben	E6	F
SMC-101	Branch Manager	Alka Makwana	E4	F
SMC-101	Accountant	Mukesh	E1	M
SMC-101	Data Operator	Manthan Patel	E1	M
SMC-101	Field Officer	Archanaben	E8	F
SMC-101	Field Officer	Jignaben	E10	F
SMC-101	Field Officer	Nazmaben	E12	F

SMC-101	Field Officer	Ramila ben	E3	F
SMC-101	Field Officer	Shobhaben	E5	F
SMC-101	Field Officer	Vinaben Padhiyar	E8	F
SMC-101	Field Officer	Bhavnaben	E	F
SMC-101	Office Assistant	Naynaben Rabhadiya	E2	F
Vasna-102	Branch Manager	Fatimaben	E11	F
Vasna-102	Junior Accountant	Kaushar Jahan	E	F
Vasna-102	Data Operator	Amrin Shaikh	E	F
Vasna-102	Field Officer	Arunaben Srimali	E10	F
Vasna-102	Field Officer	Jamnaben	E7	F
Vasna-102	Field Officer	Jyotiben	E	F
Vasna-102	Field Officer	Padmaben	E4	F
Vasna-102	Field Officer	Rekhaben Patel	E10	F
Vasna-102	Field Officer	Ushaben Goswami	E4	F
Vasna-102	Office Assistant	Sofiya Shaikh	E	F
Juhapura-103	Branch Manager	Rehanaben	E3	F
Juhapura-103	Junior Accountant	Hetal V Vasudiya	E1	F
Juhapura-103	Field Officer	Minazbib	E	F
Juhapura-103	Field Officer	Rizvanaben	E3	F
Juhapura-103	Field Officer	Sayrab	E3	F
Juhapura-103	Field Officer	Taslimben	E	F
Juhapura-103	Field Officer	Yasminben	E4	F
Juhapura-103	Office Assistant	Rubinaben	E	F
Saraspur-104	Branch Manager	Kokilaben	E7	F
Saraspur-104	Accountant	Jignesh	E4	M
Saraspur-104	Field Officer	Damyantiben	E1	F
Saraspur-104	Field Officer	Jayshreeben	E1	F
Saraspur-104	Field Officer	sheetalben	E3	F
Saraspur-104	Field Officer	Rabiyaben	E3	F
Saraspur-104	Field Officer	Urvashiben	E3	F
Saraspur-104	Office Assistant	Savitaben	E3	F
Jethalal-105	Branch Manager	Kumudben	E6	F
Jethalal-105	Accountant	Reena Ahir	E4	F
Jethalal-105	Data Operator	Nagma Shaikh	E	F
Jethalal-105	Field Officer	Ameerunisha	E3	F
Jethalal-105	Field Officer	Chandrikaben	E20	F
Jethalal-105	Field Officer	Geetaben Padhiyar	E20	F
Jethalal-105	Field Officer	Minaben	E5	F
Jethalal-105	Field Officer	Rehanaben	E11	F
Jethalal-105	Field Officer	Ritaben	E5	F
Jethalal-105	Field Officer	Vinaben Bhati	E14	F

Jethalal-105	Office Assistant	Varshaben Gohel	E	F
Sarkhej-106	Branch Manager	Irine Desai	E6	F
Sarkhej-106	Accountant	Dharmesh Gelot	E7	M
Sarkhej-106	Junior Accountant	Saleha	E	F
Sarkhej-106	Field Officer	Irfanaben	E4	F
Sarkhej-106	Field Officer	Karimanben	E1	F
Sarkhej-106	Field Officer	Mehrajben	E4	F
Sarkhej-106	Field Officer	Mumtazben	E	F
Sarkhej-106	Field Officer	Samimben	E	F
Sarkhej-106	Office Assistant	Nasimben	E1	F
Vadaj-107	Branch Manager	Chandni Patel	E	F
Vadaj-107	Junior Accountant	Akshay	E1	M
Vadaj-107	Field Officer	Ganpatbhai	E5	M
Vadaj-107	Field Officer	Kamlaben Sargara	E20	F
Vadaj-107	Field Officer	Vasantiben	E3	F
Vadaj-107	Office Assistant	Hemaben	E12	F

Employee Details : Female-66 | Male-14

Branches

Branch	SMC	Vasna	Juhapura	Saraspur	Jethalal	Sarkhej	Vadaj
Code	101	102	103	104	105	106	107
Opening Year	1994	1996	2002	2003	2005	2005	2012
Area	Kankaria	Vasna	Vejalpur	Saraspur	Behrampura	Sarkhej	Vadaj
Branch Manager	Alka Makwana	Fatima Chhipa	Rehana Pathan	Kokila Makwana	Kumud Patel	Irin Desai	Chandni Patel
Total Membership	4116	3903	2022	3405	3014	1709	1720
Cumulative Savings	13844074	15154039	7171724	12685914	11718028	4837107	2212085
Active JLG Members	1861	1557	1163	2183	1890	935	909
Loan Outstanding	12837422	12486440	10323273	17291480	14953836	7295008	6354179
Staff	10	9	8	9	11	9	8

Address



Addresses

SMC – 101
Sakal Chand Mukli ni Chali, Near Behrampura Post Office, Behrampura, Ahmedabad

Vasna - 102
B/H Jalaram Pan Parlour & Bahmariyo Kuvo, Nr. Pratap Kunj Bus Stand, Pravinanagar, Sarkhej Road, Vasna, Ahmedabad

Rakhiyal – 103
31, Rame Ni Chali, Near Harsidh Mata Mandir, Opp. Rakhiyal Nava Vas, Rakhiyal Gam, Ahmedabad – 380023

Saraspur – 104
Sulemani Roza ni Chali, Near Nutan Mill char rasta, Next to Vorana Roja, Saraspura, Ahmedabad

Jethalal - 105
Rasul Kadia ni Chali, Near Municipal Urdu School, Behrampura, Ahmedabad

Sarkhej – 106
1st floor, Dalal House, Ravalvas corner, inside Sarkhej Steep, Sarkhej, Ahmedabad

Vadaj – 107
Ramapir Tekra, Nr. Dus Mata Mandir, Above Ramdev Clinic, Opp. BRTS Bus Stop, Juna Vadaj, Ahmedabad

Accounts & Transparency

Accounts & Audits

- Operations audit were conducted by internal team in all the branches quarterly, which is proved very helpful in developing discipline on operations of the branches.

Provisional Balance Sheet of The Saath Saving and Credit Co - Operative Society Limited as on 31-03-2014					
Liabilities	Sch	Amount	Assets	Sch	Amount
Share Capital	A	72,89,450.00	Fixed Assets	H	5,87,699.00
					12,600.00
Profit & Loss	B	17,68,739.46	Stamp Duty	I	
Reserves and Funds	C	78,19,717.42	Loans and Advances		
			Advances to clients	J	8,35,42,868.27
Loans and liabilities	D	67,48,554.00	Advances to Branches	K	1,35,54,167.93
			Other Advances	L	13,83,990.00
Deposites	E	7,08,90,801.66			
			Investments	M	82,47,944.00
Current Liabilities					
Liability to Branches	F	1,40,28,968.81	Bank	N	9,78,686.32
Liabilities to Others	G	4,97,366.00			
			Cash	O	7,35,641.83
Total		10,90,43,597.35	Total		10,90,43,597.35

Provisional Profit and Loss account of The Saath Saving and Credit Co-Operative Society Limitedat 31-03-2014					
Expenses	Sch	Amount	Income	Sch	Amount
Administrative Expenses	P		Interest Income	S	
			Interest on Loan		1,75,63,435.00
Audit Fees		2,24,000.00	Bank Interest		86,126.00
Office Rent		5,98,740.00	FDRInterest		5,76,426.00
Salary to Staff		44,98,685.00			
Consultancy Fees Expenses		14,85,118.00	Administrative Income	T	
Training & Marketing		1,20,984.00			
Gratuity Exps		1,58,314.00	Passbook Fees		39,140.00
Interest Expense	Q		Loan Processing Fees		11,09,270.00
Interest on Compalsory		28,37,278.00	Child Plan Passbook Fees		10,600.00
Interest on Voluntary Saving		7,71,475.00			
Interest on Fixed Deposit		8,89,927.00	Other Income	U	18,89,715.75
Special Interest on Compulsary		33,459.00			
Interest on Child Plan		68,866.00			
Other Expenses	R	78,19,127.29			
Profit Carried Forward to Balance Sheet	B	17,68,739.46			
Total		2,12,74,712.75	Total		2,12,74,712.75

Supporters

Saath Charitable Trust

ICICI Bank

State Bank of India

Vayak Technologies

Shivia Microfinance

Indian Grameen Services

Ahmedabad District Cooperative Bank

Kotak Mahindra Life Insurance Ltd.

Bajaj Allianz Life Insurance

ICICI Lombard General Insurance Company Ltd

LIC India P & G Department

The Oriental Insurance Company Ltd

Main Branch Office

Behind Jalaram Pan Parlour & Bahmariyo Kuvo, Pravinanagar,
Sarkhej Rd, Vasna, Ahmedabad. | Phone: 9879558588



The SAATH
Savings & Credit
Co-operative Society Ltd.

Registration No. એએચએમ/સે(શ)૩૬૩૩૯

The Saath Mahila Savings and Credit Co-Operative Society Ltd. Annual Report

2013 - 2014



SAATH Mahila Savings and Credit Cooperative Society Ltd is presently working in 120 villages of Dholka and Viramgam taluka of Ahmedabad district from two field offices. The Dholka taluka has a total of 132 villages and The Viramgam taluka has a total of 82 villages. In these talukas, most of the people are involved in agriculture based activities. The aim of SAATH Mahila Cooperative is to offer the rural poor women access to savings and credit so as to advocate the promotion of gender equity within a community, encouraging women leadership capacity within community with the quality to ascertain gender equality and she starts taking decision in her family as well as society and ensure socio economic rights of women

Mission

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

Vision

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

Organisation Structure of Saath Mahila Co-operative



From the CEO's Desk

Today is a very humbling day for me. It reminds me of my very first day at SAATH six years ago. Like all, I had a choice about where to come to work. I came here because I believed SAATH as one of the NGO which works for overall development and empowerment of community, which matches my dream in life. Over the years I saw my dreams fulfilling by working with SAATH, empowering people to do magical things with our creations and ultimately make the world a better place for all of us.

SAATH Mahila Cooperative is one of the initiatives which empowers women in fulfilling their needs/dreams. Over last three year SAATH Mahila Cooperative has learnt about microfinance and how community based organizations also work as a professional organisation. SAATH Mahila Cooperative also supports in channelizing things and systems which are cost effective, easy to handle and can sustain for longer periods.

In short duration of three years SAATH Mahila Cooperative succeeded in introducing software for data management which gets updated every month and introducing a passbook similar to bank pass book.

Our strategy remains geared towards the steady organic growth through our products, services and trust. We promote best, innovative and transparent practices throughout the chain, grass root to top management. In addition to these growth initiatives, we are striving to continually expand our geographical area and in the year 2014-15 we are planning to expand our reach to Sanand and Bavla blocks of Ahmedabad district.

On behalf of my colleagues and Board Members, I would like to take this opportunity to thank our dedicated employees who are actually the pillars and success behind making a vital contribution to the holistic development of women.

I would like to thank our business partners i.e. Yes Bank, Indian Grameen Services for the financial support, trust and belief they had on SAATH Mahila Cooperative and have made our journey successful.

I would also like to thank team of Save the Children, Child Rights for Change Program without whom these 120 villages would not have become possible. More than a funder they were teammates who wanted to make change in the community by empowering children and women.

This initiative would not have been possible without support of Mr. Rajendra Joshi, Ms. Chinmayi Desai and Ms. Keren Nazareth, who provided me the opportunity to explore and experiment. They allowed me to face successes and failures, but were always there to support and guide. My heartiest thanks to all three of them and entire SAATH Family for their support and love.

Shyam Prakash Singh
CEO

The Cycle from Membership to Loan :

Becoming a Member	- Fill out an application - Address proof & photo-id - Fee & share purchase
Regular Savings	- Compulsory savings of INR 100/200 per month - Eligibility for first loan post a 3 months period
Loan Process	- Form a JLG for 4 to 6 members - Loan appraisal and disbursment
Repayment Process	- Monthly repayment schedule till settlement - All the JLG members' loans repaid
Additional Loans	Repay 1st loan and go for 2nd and 3rd cycles in the same manner

First of all a group discussion is done with the women to know their needs and requirements and also counsel them regarding benefits of savings and access to affordable credit. After this the women become member of the Cooperative in a group and a name is given to the group and they are explained all terms and conditions of the Cooperative. The group then starts voluntarily savings Rs. 100 to Rs. 200 per month. We try to get the group to save the same amount to keep homogeneity. After 3 months every member becomes eligible for loan and can avail it. Otherwise they can also continue their savings at 6% annual interest and withdraw the amount after 36 months. The loan amount starts at Rs. 5,000 and the maximum amount of loan that can be availed is Rs. 25,000 at a reducing interest rate of 24%.

Membership Growth

Our members are both shareholders and compulsory saving account holders. In the year 2011-12, the members increased to 1,323 and in 2012-13, total members were 2,540. Till March 2014, The SAATH Women Cooperative had a total of 2,563 members.

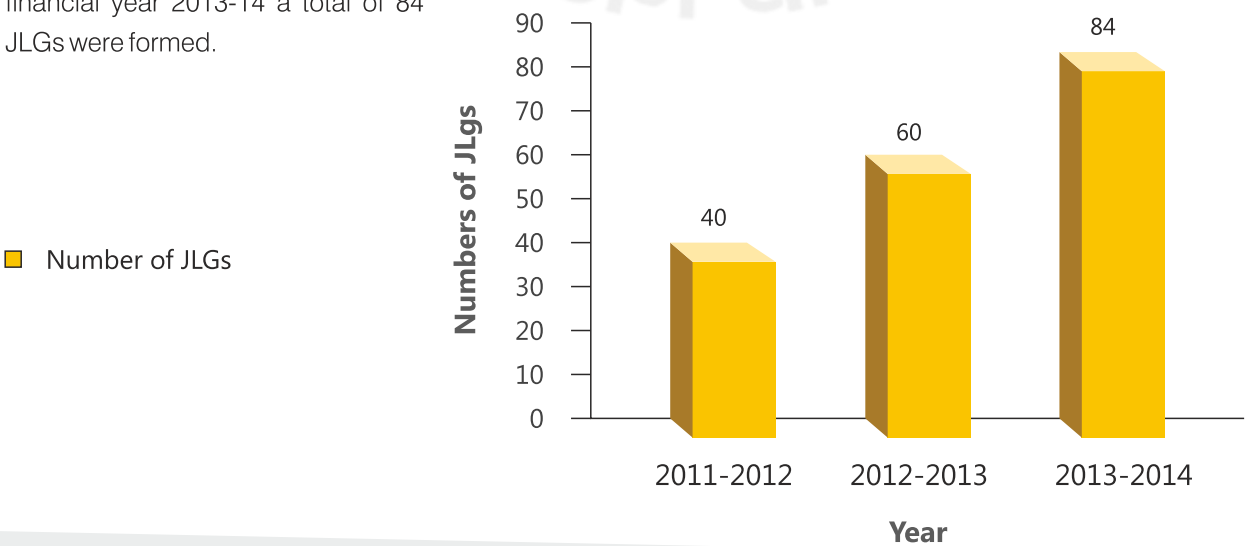
Number of Members

Our members are both shareholders and compulsory saving account holders. In the year 2011-12, the total number of new members was 3,875. In the year 2012-13, new memberships stood at 4,360 and in 2013-14, the increment in new members was to the tune of 3,449. Till March 2013, The Saath Co-operative had a total of 19,889 shareholders continuing the upward trend in membership growth.



Joint Liability Group (JLG) :

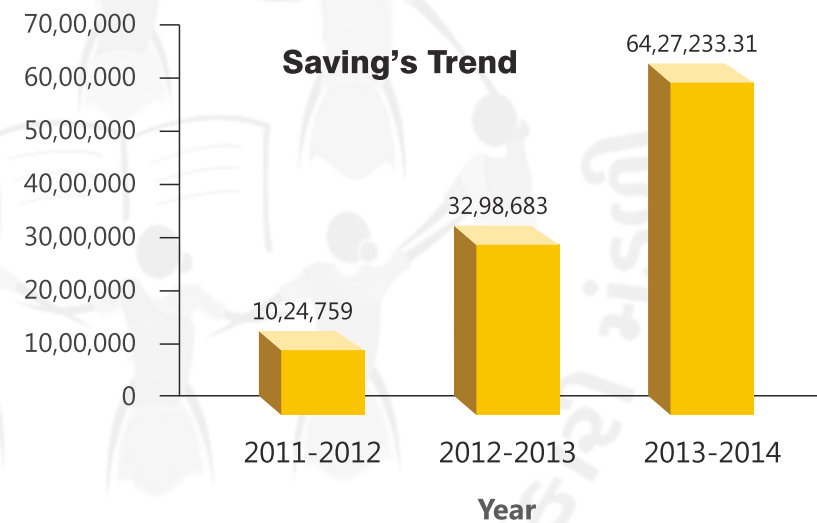
In the SAATH Mahila Cooperative the JLG group is formed first and all the group members join the Cooperative together. As can be seen from the graph below in the first year of operation i.e. 2011-12, 40 JLGs were formed. The JLGs then increased over the next years and in the last financial year 2013-14 a total of 84 JLGs were formed.



Savings

Compulsory Saving	Voluntary Saving
<ul style="list-style-type: none"> All are required to have a compulsory saving account in order to fulfil our objective of not only developing a habit of saving, but also to ensure that clients have a minimum amount saved at any given time. A deposit of INR 100/200 is required every month. Withdraw after 36 months; Interest rate is 6% p.a. on deposits. 	<p>This plan encourages savings and also functions as a fall back mechanism in difficult times.</p> <p>Any amount can be deposited at any given time.</p> <p>Withdrawal at any time.</p> <p>Interest rate is 6% p.a. on deposits</p>

The savings of the members have shown an upward trend over the past years. The total cumulative savings amount for the last financial year was Rs. 64,27,233 as shown in the graph below.

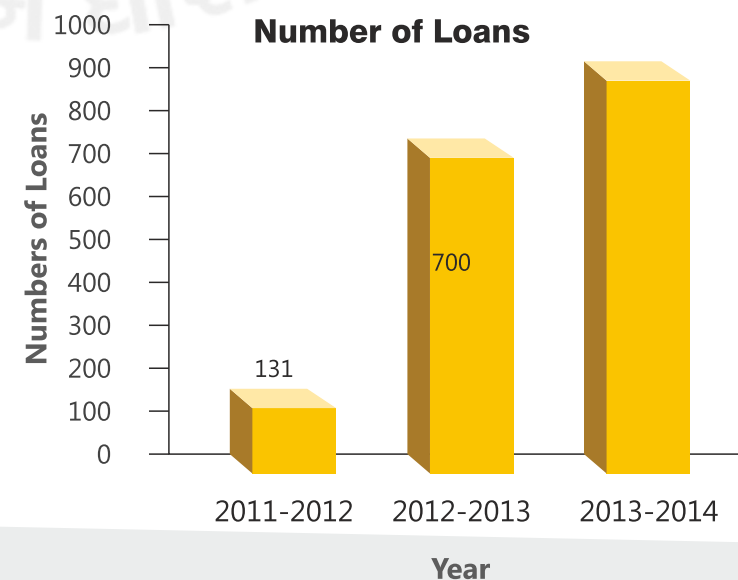


Loans

The SAATH Mahila Cooperative offers loans for three different purposes :

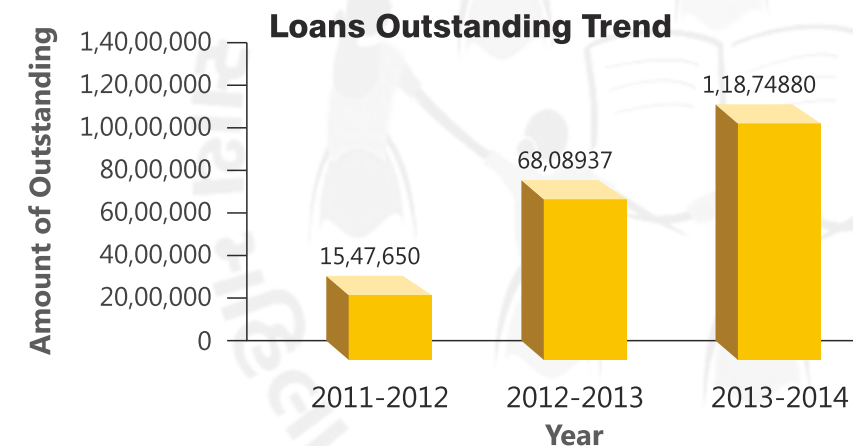
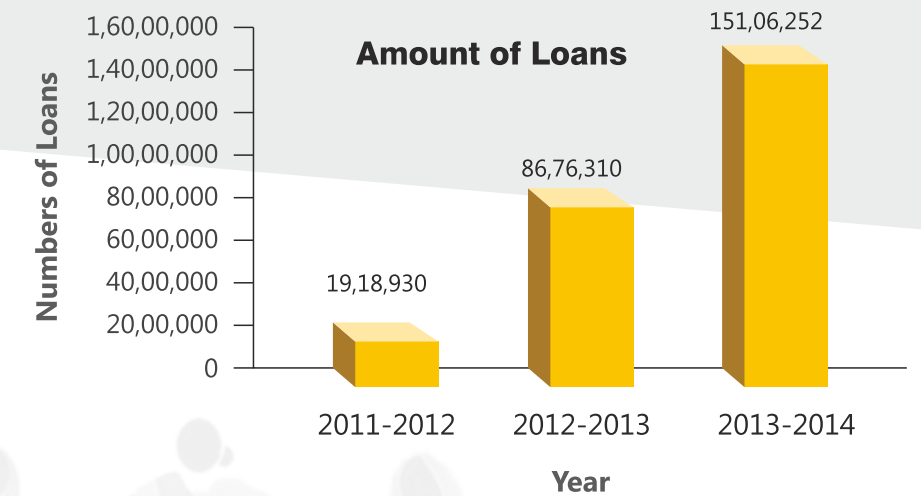
- Consumption Loan: Health, education, social events, household expenditures
- Productive Loan: For the purpose of establishing micro-enterprises, enhancing livelihoods
- Asset Creation: Includes debt redemption, house repairs and purchasing assets

The upward trend was visible in the total number of loans disbursed over the past years period as well. While in 2011-12, the number of loans disbursed stood at 131. In 2012-13, loans were disbursed to 700 members, which changed to 909 in 2013-14



Loan amount disbursed has increased from roughly INR 1.9 million to INR 15.1 million in the three-year period from 2010-11 to 2013-14.

By the end of the financial year, we had INR 11.8 million loans outstanding.



Insurance

Kotak Life Insurance is a partner with The SAATH Mahila Cooperative for a credit life cover for our clients. The minimum sum assured for the flat cover is INR 5,000 and the client should be between 18 to 60 years old.

Integration of Technology in Systems

The SAATH Mahila Cooperative introduced a computerised passbook updation for its members as a step towards become more transparent towards its members. This is our first step towards digitalisation of whole system to help the Cooperative in establishing a transparent, accountable, sustainable and cost effective system for future prospective.



Case Studies



Ramilaben, Vautha Village, Dholka

Ramilaben resides in Vautha village of Dholka district along with her husband, two children, father-in-law and brother-in-law. Her father-in-law looks after their Pan parlor, while her husband and brother-in-law work in an office. Their average monthly income is about Rs 9500. They had some financial issues and because the situation demanded, she worked as a housemaid. The monthly income was not enough to manage her father-in-law's medicinal expenses as well as her child's education. This forced her elder son to work as a laborer. Her house roof was shingled and had pores in it which created a lot of problem for them during the monsoon season. Since she had no savings, it was difficult to get the roof repaired. Sometime later, she heard about the savings scheme of SAATH and after getting convinced by this scheme, she took a loan of Rs 10,000 to get her roof repaired. After repaying this amount in due time, she took another loan of the same amount to repair their pan parlour. On being asked about her experience with SAATH Mahila Cooperative, she said, **“In the time of need, SAATH although being a stranger to us, helped us as if they were someone from our own family. We are grateful to SAATH for being there for us.”**



Rekhaben, Rampur Village, Dholka

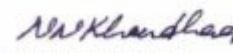
Rekhaben resides in Rampur village of Dholka district along with her husband and father-in-law. Her husband, Maheshbhai, used to earlier work in a shooting company and earned only Rs 2000 a month. Her father-in-law used to remain indisposed and so, managing the house as well as heavy medical expenses with such meagre income had become difficult. Due to this, Rekhaben also started working in the same shooting company but still both of them were able to earn only up to Rs 4000. The financial condition of their family had become very weak. It was Madhuben, in charge of our rural microfinance programme who met Rekhaben and after knowing her story, advised her to start a monthly saving of Rs 100 and also assisted her in getting a loan of Rs 40,000. This money helped her husband to buy a rickshaw, which increased his daily income to Rs 400. She has now started saving Rs 200 per month. She recently bought a fridge and television with the saved money. Making up for the expense of medicines has also become easier. On being asked about her experience with SAATH Mahila Cooperative, she said, **“Good days of my life have begun and the credit for this goes to the services provided by Saath's rural Mahila Cooperative.”**


Governance & Staff

Designation	Name	Gender
CEO	Shyam Prakash Singh	M
Area Manger	Malkesh Prajapati	M
Data Manger	Mo. Yunus Shaikh	M
Branch Manger	Govindbhai Narsinhbhai Rathod	M
Branch Manger	Shamjibhai Kanjibhai Thakor	M
Cluster Coordinator	Madhuben A. Amin	F
Cluster Coordinator	Bhartiben Atulbhai Parmar	F
Cluster Coordinator	Hetalben Bhupendrabhai Rajpara	F
Cluster Coordinator	Ankitaben Jayantibhai Patel	F
Cluster Coordinator	Paresh Solanki	M
Cluster Coordinator	Gopi Makvana	F
Cluster Coordinator	Akhilash Kumar	M

Accounts & Transparency

SAATH MAHILA SAVINGS AND CREDIT CO-OP SOCIETY LTD. DHOLKA BALANCE SHEET AS ON 31/03/2014			
Liabilities	Amount	Assets	Amount
Share Captial	304600.00	FIXED ASSETS	
Reserve and Surplus		Vayak computer software	14406.00
Celibration Fund @10%	72,261.39	Current Assets	
Devidend Equalisation Fund @5%	36,130.70	Cash in Hand	4704.00
Dharmada Fund @10%	72261.39	Bank Account	
Education Fund @2.1/2 %	24917.72	Yes Bank Current A/c	72983.32
Employee Welfare Fund @10%	72261.39	Icici bank Current A/c	319273.00
Housing Fund @20%	144522.75	Icici bank Current Loan A/c	63120.00
Members Compare@40%	289045.60	Yes bank Saving A/c	13921.70
Reserve Fund @25%	1177456.45	Bank Of India Current A/c	31341.00
Sahkar Prachar Fund @ 5%	36,130.70	ADC Bank	5813.00
Training Fund	200000.00		
Vocational Training Fund	95,746.00	Yes Bank Saving A/C 022894600000018	210211.23
		Current Assets	
Loan(Liability)		Loans to Members	9922268.26
Unsecured Loan		Saath Livelihood Se. Yes Isu.	1952612.67
Basix (IGS) Loan	1990922.00	Saath Livelihood Services (F D)	165614.22
		Interest Receivable	
Saath Livelihood Se Loan Yes R	2046734.00	Interest Receivable Provision	287279.00
Current Liabilities			
Savings Accounts	6427233.31		
Provisions			
Insurence Exp. Payable	28788.00		
Khandhar & Co.	11236.00		
N B & Associates	26000.00		
Tds Payable	7300.00		
Total	13063547.40	Total	13063547.40

AS PER OUR REPORT OF EVEN DATE
For, N B & ASSOCIATES
CHARTERED ACCOUNTANTS

(NISHIL N KHANDHAR)
(MEM NO. 157541)
(FRN 137865W)

FOR, SAATH MAHILA SAVINGS AND
CREDIT CO-OP SOCIETY LTD.

(AUTHORISED SIGNATORY)

DATE : 02/09/2014
PLACE : AHMEDABAD

SAATH MAHILA SAVINGS AND CREDIT CO-OP SOCIETY LTD. DHOLKA			
Income and Expenditure statement for the period 1-April-2013 By 31-Mar-2014			
Expenditure	Amount	Income	Amount
Direct Expenses		Direct Income	
To Interest on Savings accounts	1004712.00	By Interest on Loan	2471999.92
Indirect Exp		Indirect Income	
To Bank Charges		By Insurance Fees	151400.00
To Insurance Exp	82699.00	By Loan Processing Fees	226170.00
To Audit Fees	11236.00	By Bank Interest	4300.22
To Bad Debt Exp	23352.00	By PassBook Fees	9741.00
To Depreciation	21609.00		
To Internal Audit Fees	28247.00		
To Office Rent Exp	20350.00		
ADMINISTRATIVE EXP.			
To (Petro)Fuel And Mainantace	142834.99		
To Bonus Exp	5380.00		
To Salary Exp	383930.00		
To Tds Exp	718.00		
To Traveling Exp.	32371.31		
To Vayak Software Annual Mantennce Exp	7500.00		
To Vehcale Exp.	8005.00		
To (Food) Refreshment And Food Exp	6756.00		
To Electricity Exp A/C	2827.00		
To Office Exp	3120.00		
To Printing And Stationery	45625.00		
To Telephone And Mobile Exp	28000.00		
To Xerox Exp	50.00		
To Misc exp	7580.00		
Excess of Income over Expenses	996708.84		
Total	2863611.14	Total	2863611.14

AS PER OUR REPORT OF EVEN DATE
For, N B & ASSOCIATES
CHARTERED ACCOUNTANTS

N B Khandhar

(NISHIL N KHANDHAR)
(MEM NO. 157541)
(FRN 137865W)

DATE : 02/09/2014
PLACE : AHMEDABAD

FOR, SAATH MAHILA SAVINGS AND
CREDIT CO-OP SOCIETY LTD.

[Signature]

(AUTHORISED SIGNATORY)

Branch Address

Dholka

Tirthnagar Society, Plot no. 17, 18,
Dholka Ahmedabad Road, Block Dholka District, Ahmedabad

Viramgam

Flat no. 404, Devpuja Apartments, Behind Sarvodya Society,
Block Viramgam District, Ahmedabad

Head Office

O/102 Nandanvan V, Near Prernatirth Derasar, Jodhpur, Ahmedabad.
Phone: 079-26929827.

Contact Us

O/102 Nandanvan V, Near Prernatirth Derasar, Jodhpur, Ahmedabad.
Phone: 079-26929827 | Email: mahilacoop@saath.org

Partners

SAATH Charitable Trust	SAATH Livelihood Services	Yes Bank
Indian Grameen Services	ICICI Bank Ltd	Kotak Life Insurance
Bank of India	Oriental Insurance	

