



SAATH'S INSTITUTIONAL ANNUAL REPORT

2016-17



ORGANISATION OVERVIEW

SAATH CHARITABLE TRUST



Saath was registered as a Public Trust in 1989. With an aim to transform slums to vibrant neighbourhoods, an Integrated Community Development approach was adopted. Projects were designed to address poverty especially through job creation and restoration of economic and social infrastructure in marginalized slums of Ahmedabad. This was done by enabling access to a range of basic needs for the poor through one stop centres. Partnerships and capacity building of communities to plan and implement their own programs, form the backbone of the Saath's work. Saath collaborates with institutions, corporates and individuals across the globe to realise its vision of inclusive, participatory and sustainable development in India.



SAATH LIVELIHOOD SERVICES (SLS)

Saath Livelihood Services was registered in 2007 under Section 25 of the Companies' Act (1956). It seeks to tackle the issue of less opportunities for skill building and poor access to sustainable livelihoods among vulnerable communities. By improving livelihood and entrepreneurship opportunities, the organisation aims to improve wellbeing and quality of life for Below Poverty Line (BPL) families.

SAATH SAVINGS AND CREDIT COOPERATIVE SOCIETY LTD.



Initiated in 1994, Saath first started facilitating and providing services for savings in a community-based model. In 1999, Saath expanded its services with small loans. As demand grew, Saath established its operations in a more formal manner, with the establishment of Community Based Organisations (CBOs). In 2002, two new CBOs were formed to work in two different areas of Ahmedabad. In March 2010, all the three CBOs came together to form The Saath Savings and Credit Co-operative Society Ltd. The cooperative has required permissions to operate across the entire district of Ahmedabad.



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 a year and a half in 2011, Saath decided to start its own initiative called 'Saath Mahila Saving and Credit Cooperative Ltd.'. The independent and legal identity provided the scope and opportunity to work on both savings and credit components, as well as concentrate on the holistic development of women. The rural cooperative has also received permissions to operate across the entire district of Ahmedabad.

FOREWORD

While India's urban population is projected to increase to about 600 million by 2030, its growth has not been matched with increases in urban housing, infrastructure, and service delivery. The Indian Government launched a \$15 billion plan in 2016 to develop 100 'smart cities' by 2022, which will result in massive migration to cities and towns. The effort is supposed to revolutionise urban India, with internet connectivity, uninterrupted power and water supply, modern infrastructure, efficient public transport and living standards comparable to developed nations across the world. However, integral to the concept of smart cities should be inclusion of the informal sector, migrants and vulnerable communities. Smart cities should be aligned with Sustainable Development Goals (SDGs) by way of shelter, security and economic empowerment of the informal sector.

For these ambitions to translate into realities, civil society organisations like Saath will play an important role, in terms of bridging the communication gap between authorities and vulnerable communities. All the work of Saath aims to improve the quality of life by strengthening the capacity of local people and their institutions to engage with local stakeholders and other service providers for the sustainable provision of basic services. Interventions support income-generation activities, and community-managed savings and credit schemes that enable households to secure funds for the improvement of physical facilities.

We realise that poverty is multidimensional and a lack of basic needs is intrinsically interwoven. For this reason, Saath adopts an integrated approach to development with a focus on livelihoods, skill development, health, nutrition, education, housing, governance, service provision and financial inclusion. We have moved from being an urban centric organisation to one which is also involved in development of rural villages, since we recognise the close linkage between rural and urban areas. This has enabled us to expand our geographic and sector specific priorities over the last few years.

When the Government of India announced the demonetisation of all 500 and 1,000 banknotes, it raised expectations of a transparent, accountable and equitable society. However along with the positives that came with demonetisation, India's vast informal economy, almost entirely dependent on cash, has been the worst hit, putting the marginalised and economically vulnerable at risk. It significantly affected Micro Finance Institutions (MFIs) due to high dependency on cash transactions and the informal sector comprising of micro entrepreneurs and daily wage labour. This has strengthened our resolve to concentrate on empowering the informal sector and capacitate vulnerable communities for financial inclusion.

Saath brings together local, national and international partners in galvanizing disadvantaged communities to partake in their own development and empowerment. We focus on forging partnerships and creating synergies among different stakeholders. Significant impact has seen an increased involvement and support offered by Corporate Social Responsibility (CSR) initiatives, over the last few years. These efforts by businesses have not only substantiated donor and individual contributions but have considerably led to increased scale and impact of Saath's programs.

Looking at our successes over the last decades, we are certain that the interventions we design and implement will not only help India meet its national and international legal and moral commitments, including the Sustainable Development Goals but also ensure that India achieves sustainable and balanced urban-rural development with an emphasis on inclusion, equality, and social justice.

Rajendra Joshi,
Founder

Niraj Jani,
Executive Director
Saath Charitable
Trust

Chinmayi Desai,
Director
Saath Livelihood
Services

Divyang Bhatnagar,
CEO
The Saath Savings
& Credit Cooperative
Society Ltd.

Shyam Singh,
CEO
Saath Mahila Savings
& Credit Cooperative
Society Ltd.

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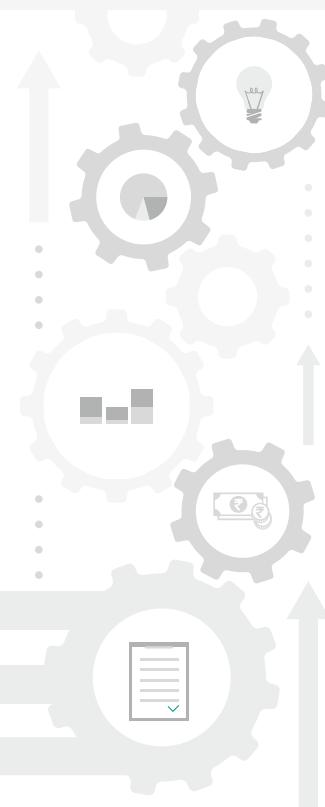
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INTRODUCTION

Overview

Saath's mission is to make human settlements equitable living environments, where all residents and vulnerable people have access to health, education, essential infrastructure services and livelihood options, irrespective of their economic and social status.

Saath runs programmes for women, children, men and youth in areas of livelihoods, capacity building, health and education, physical infrastructure improvement, slum development and natural resource management. We impart knowledge and skills to people to enable them to develop a comprehensive approach to address pressing socio-economic problems.

Vision and Mission

With over 25 years of engagement with vulnerable communities, the Saath team has gained in-depth knowledge about the underlying causes and problems associated with slums and informal settlements. We believe that since the problems of inadequate housing, absence of basic services, tenure insecurity and forced evictions, poor health and nutritional levels, unemployment, and stark levels of inequality are ubiquitous across India, a holistic approach aimed at country-wide development is the need of the hour.

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

Building 'Smart Cities'

Against the backdrop of urban inequality and inadequate living conditions in Indian cities, the Smart Cities Mission (SCM) was launched to create 100 'smart cities' by 2020.

Research shows that smart cities do not exist in a vacuum; they depend on smart territories that recognize the complementary assets of urban and rural areas, ensure integration between them, and advance effective rural-urban partnerships to ensure positive socio-economic outcomes throughout the rural-urban continuum.

We believe that a balanced urban-rural development approach will lead to greater equity and social justice while ensuring that investment in rural areas is also prioritized to address rural poverty, unemployment, homelessness, food insecurity and distress migration. This is also in line with the Sustainable Development Agenda 2030 to "leave no one behind."

Management Information System (MIS)

Internal data management and learning framework which involves the collection, validation, analysis and summarizing of impact results, used for programme improvement and planning, accounting, and developing impact reports.

21
programs
monitored

51,000 +
participants included
in the database

Responsible for sharing social commitments, objectives and progress of programs through informative communication material for funders, media, interns, visitors, and researchers.

**Research,
Documentation &
Communication
(RDC) Cell**

Table of Institutional summary



Saath Charitable Trust

4.3 **4.22** **13,756**
Income (in crore) Expenditure (in crore) Individual Clients (Service Delivered)



The Saath Savings & Credit Cooperative Society Ltd

4.15 **3.84** **10,634**
Income (in crore) Expenditure (in crore) Individual Clients (Service Delivered)



Saath Livelihood Services

1.62 **1.51** **10,756**
Income (in crore) Expenditure (in crore) Individual Clients (Service Delivered)



Saath Mahila Savings & Credit Cooperative Society Ltd.

0.58 **0.54** **3,555**
Income (in crore) Expenditure (in crore) Individual Clients (Service Delivered)

Alignment with Sustainable Development Goals

Saath's 21 initiatives and four institutions contribute towards 14 out of the 17 Sustainable Development Goals set by 193 UN member countries, to transform the world by 2030.



The Saath Savings and Credit Cooperative Society Ltd (SSCCSL), works towards the 1st SDG, of 'No Poverty'. It provides community based saving services and affordable credit to the disadvantaged populace in urban areas, left out by main stream financial institutions. Strengthening livelihood of its members by providing business loans also contributes towards the 8th SDG related to employment and economic growth. The fact that SSCCSL's two third members are women belonging to socio- economically backward sections makes it contribute toward the 5th SDG related to Gender Equality, as these SSCCSL women members are empowered to take economic decisions in their families.

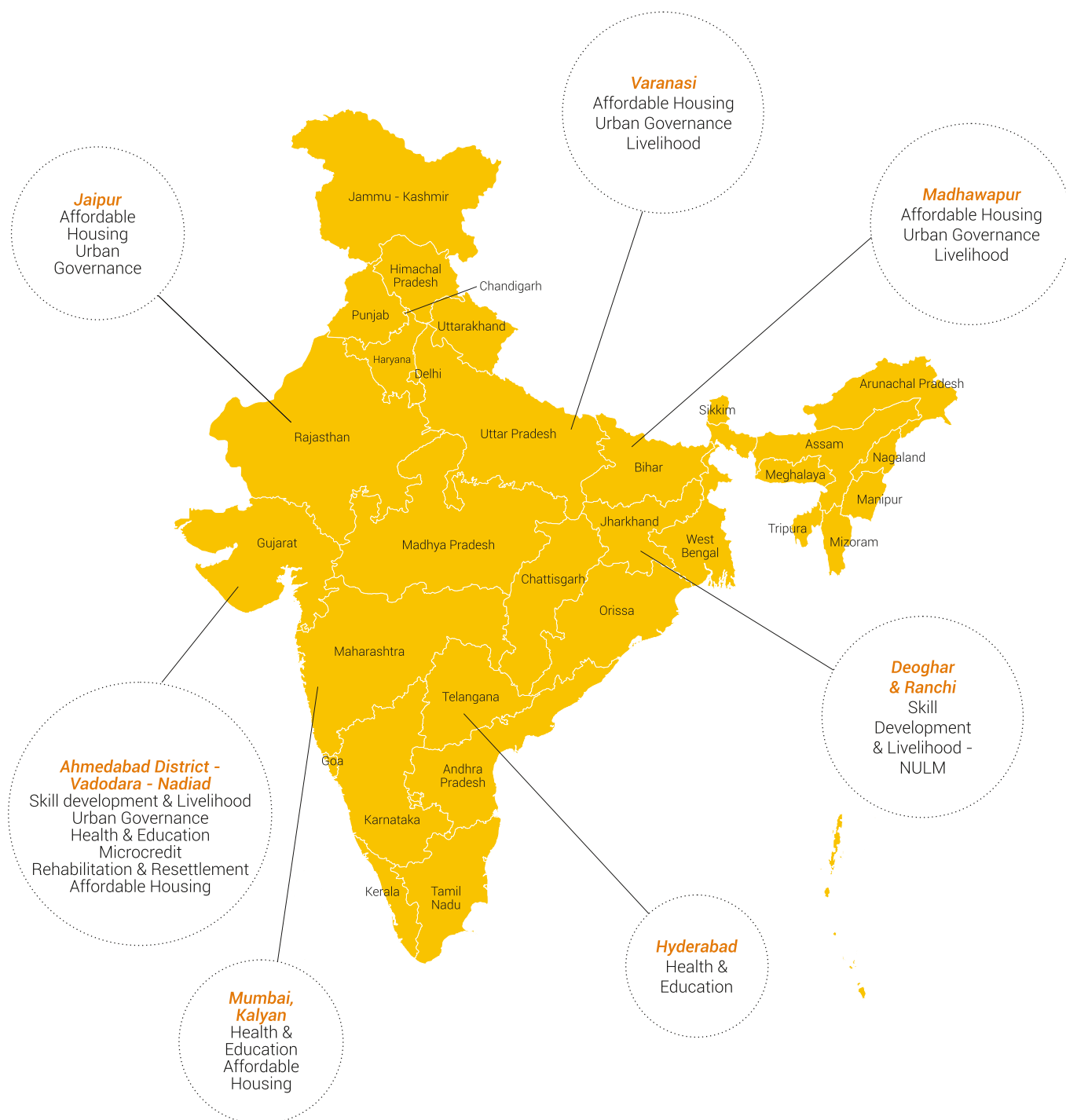
Saath's two other programs- Urmila Home Manager, and Women at Work also contribute towards Gender Equality with Urmila training women as home managers catering to high net worth working professionals; and Women at Work training women in trades like electrical repair, plumbing, mobile phone repair, and petrol pump attendants breaking the gender bias prevailing in these livelihood areas.

Saath's Balghar and Pre Schools program providing education and nutrition to vulnerable children between 3-5 years and then enrolling them in formal schools contributes towards 4th SDG related to quality education. The other program for child labourers as well as children of construction workers, i.e., Child Friendly Spaces program, contributes towards 3rd SDG i.e. Good Health and Well-being; as more than an education initiative, it focuses on the well-being of these children and their families.

Three of Saath's Program- Udaan, Business Gym, and Nirman contribute towards 8th SDG of Decent Work & Economic Growth. Saath's programs - Grih Pravesh and Samaveshi Shahar extend affordable housing opportunities, and related awareness to the urban homeless. The RWeaves supports artisans by being an interface between them and urban markets. Holistic development of youth from urban slums through its Youth Force Program contributes towards 10th SDG i.e. Reducing Inequalities.

Saath's Slum Networking Project contributes towards the 11th SDG related to Sustainable Cities, and Communities; whereas, its programs for rehabilitation and resettlement of people affected with urban development projects contributes towards the 12th SDG. By extending partnership to researchers, students and volunteers, working directly or indirectly towards SDGs, Saath showcases its commitment towards the 17th SDG.

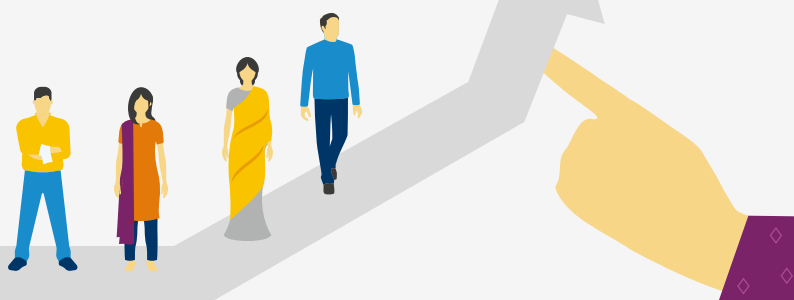
PROGRAM OVERVIEW



EMPOWERMENT THROUGH EMPLOYMENT

Skill Training and Livelihood Programs for Vulnerable Communities

Improved quality of life by providing jobs and increased incomes



UDAAN

- Trains youth from underprivileged families for employment in the formal sector



KEY TRADES

- ITES & Tally
- Retail Management
- Hospitality
- Beautician

1000
Trained



198



802

620
Placed



162



458



KEY TRADES

- Carpentry
- Masonry
- Electrical
- Plumbing

- Provides up-skilling training to skilled or semi-skilled workers in the informal sector

NIRMAN



421
Trained



222



199



WOMEN@WORK

- Focuses on micro-entrepreneurship and vocational skilling of women in non traditional trades



KEY TRADES

- Carpentry
- Electrical
- Masonry
- Plumbing

- Rekindles interest in education among adolescent girls by imparting activity based learning in Science, Technology, Engineering, Maths (STEM) subjects

421
Trained

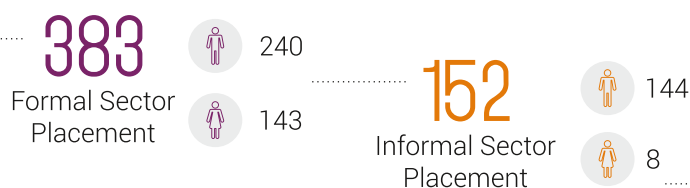


89
Placed



LIVELIHOOD RESOURCE CENTRE

Provides direct placement, largely in the formal sector to aspiring youth



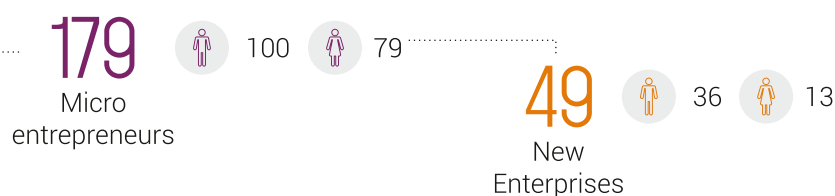
Dignifies the work of domestic help, catering to the demand by urban households for trustworthy skilled home managers

URMILA HOME MANAGER



BUSINESS GYM

Supports micro-entrepreneurs with guidance and counselling to establish and expand their small scale businesses



25 Artisans

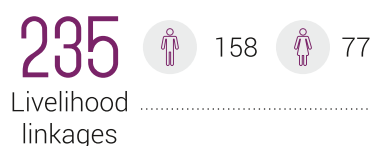
Rweaves is reviving the dying art of Tangaliya weaving in Surendranagar district of Gujarat by supporting weavers with working capital, design inputs and marketing support. Similar support is provided to Patola weavers in Surendranagar district

RWEAVES



YOUTH FORCE

Empowering youth from urban slums to become responsible citizens, by providing opportunities for networking and citizen engagement activities



ACHIEVEMENTS

Saath has been appointed as the only Nodal Agency of Godrej Consumers Pvt. Ltd. in the state of Gujarat, providing beautician's training through its 29 centres and seven partner organizations.

1

A new collaboration with National Skill Development Corporation (NSDC) in two cities of Jharkhand

2

Rweaves has tied up with famous online portals to sell its 'Tangaliya' and 'Patola' products; also, its pilot phase of supporting artisans through credit at low interest rates has successfully been accomplished with an increase in lending amount from Rs. 50,000 to Rs. 1,00,000.

3



"Saath and Godrej Goods and Green has been partners now for the last 3 years. We both have grown, expanded and have come to understand and work with each other in more innovative ways to reach the unreached. Saath is doing some exemplary work with the urban marginalized and has a dedicated team, which has enabled us to reach women and communities in the process of enabled empowerment. We hope this partnership grows and continues and moreover, with our new exploration in the area of Entrepreneurship with Dhriiti as the guiding mentor, we aim to scale newer heights."

Poulomi Pal

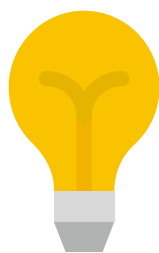
Deputy General Manager, Goods & Green, Godrej Consumer Products Ltd.



IMPACT

Informal Sector

1,278
Total Trained



939

Skill enhancement in
Traditional Livelihoods



222



717

89

Micro Entrepreneurs



36



53

250

Training in
non-traditional
Livelihoods



131

STEM training
to adolescent
girls



Increase in
Income:
755 participants

New Joinees in
the Workforce:
419

Other Work
Opportunity
Linkages: 182

Formal Sector

426
Trained313 [73%]
Placed618
Direct
PlacementSalary Range of
Placed Candidates

Candidates

292

<= Rs. 5,000

Candidates

595

Rs. 5,000 -
10,000

Candidates

44

> Rs. 10,000

SUPPORTING GIRLS TO SUPPORT
THEIR FAMILIES!

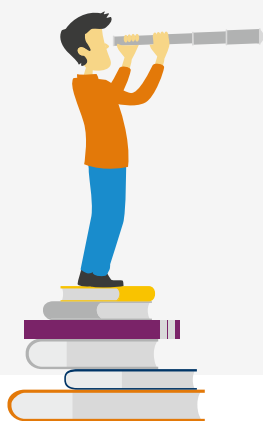
Moving towards Dream Fulfilment

Hasumati Solanki, a 21-year-old dynamic young woman, living with her mother and younger brother in the chawls of Dariyapur, Ahmedabad lost her father three years ago. She had to quit school to financially support her unwell mother towards household expenses and educating her brother. She joined a packaging firm paying her merely Rs. 3,500 per month, which was a very low compensation in return of nine hours of daily hard work.



She underwent 15-day training as a home manager and got a job in childcare. It earned her Rs. 5,100 for six hours. Once she got acquainted with work, she expressed her desire to work for longer hours. She was then placed for 12 hours, earning a monthly salary of Rs. 11,000.

Hasumati resumed her education, which was well appreciated by her client, who provided her full moral support. She utilized free hours in the afternoon to prepare for class 12 board exams. She cleared her 12th grade and enrolled herself in college, which she attends for an hour before her 12-hour work duty. The client gives her sufficient time for preparation when she has exams. She feels empowered that she can support her brother's education, help her mother and can take care of all the household expenses. She is proud to fulfil the duties that are traditionally borne by a son.



BUILDING CHILDREN'S FUTURES

Holistic Child Support Programs

Securing childhood through health, nutrition and education support



BALGHAR

- Provides children with pre-school training to prepare them for education in formal schools along with nutritional support for holistic growth

7

Balghars



Ahmedabad

303

Rolled out

208

Enrolled in
Balghar



101



107

144

Enrolled in
formal school



73



71

24

Overcame
malnourishment



8



16



22

No. of CFS



Ahmedabad,
Surat,
Hyderabad

1549

Rolled out

- Enabling child labourers and children of migrant construction workers to access mainstream formal education

1215

Enrolled
in CFS



595



620

48

Enrolled in
formal schools



24



24

CHILD FRIENDLY SPACES (CFS)

70

Promoted to upper
educational level



29



41

70

Overcame
malnourishment



35



35



SCHOLARSHIPS

- Extending financial support for education to children from socio-economically vulnerable families and households



Sanand

31

Students
supported



5



26

Scholarships are provided to orphaned, handicapped children or children from vulnerable families with handicapped, widowed or economically poor parents. Financial aid is also extended to bright students who are unable to finance their higher education.



SUJAL

Providing drinking water to primary schools



Sanand

55

Preschools
reached

1925

Children
benefitted

55

Maintenance of
water purifiers



Ahmedabad

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

1

No. of schools/
educational
institutions

225

No. of
mothers

625

Ration kits
provided

MOM'S TOUCH



REPRODUCTIVE AND CHILD HEALTH

Generating awareness on
reproductive health, pre-natal
and post-natal care among
pregnant and young mothers



Ahmedabad

1836

Antenatal care for
pregnant women

1818

Post natal care for
lactating mothers

3362

Children
vaccinated

ACHIEVEMENTS AND IMPACT

Education support

- 99% children enrolled into formal education after completion of pre-school training in Balghars
- Scaled CFS to four new centres in Hyderabad



Nutrition support

- All the children in Balghar, CFS and Mom's Touch programs receive regular nutrition support



Health support

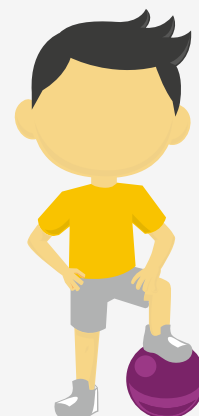
- Complete health check-up of children in Balghar and CFS on quarterly basis with supplements provided when needed
- Support to all the mothers and school going children under Mom's Touch Program



BUILDING CHILDREN'S FUTURES

Ganesh and Sunitha are farm labour hailing from Gattupalapalli village of Kalwakurthy in Mahbubnagar of Telangana State.

Before coming to work at the site in P&T colony a few months ago, they worked on someone else's land as contract workers and would receive only 50% of the total income. In their hometown, they also faced difficulties of a never ending water crisis, and their incomes were insufficient to purchase water. They migrated to Hyderabad where majority of their community migrates, to find livelihood opportunities. Ganesh currently works as a tractor driver and Sunitha as a domestic help in the constructed houses at the Hyderabad site. Both of them jointly earn Rs. 12,000 per month. They have two sons, Charan who is 6 years old and Kiran who is 4 years old, who were badly behaved and had never been to school before.



While migration can open new economic possibilities for families, it also comes with high risks. It has been estimated that around six million school-aged children in India participate in family-based migration every year. Millions more are impacted indirectly, forced to take on most of the household responsibilities in their parent's absence. The children do not go to school; and are usually seen roaming the streets.

CFS by Saath responds to children's rights to protection, psychosocial well-being, and non-formal education, and is used as temporary support that contributes to the care and protection of children. They provide opportunities for children to play, acquire contextually relevant skills, and receive social support. The impact of the CFS on the lives of these two boys in Hyderabad has been exemplary, showcasing the potential of these spaces for children.

The boys lacked discipline and opportunities for mainstream education. The CFS engaged them in fun activities, such as games and sports, provided them with learning opportunities in reading, basic hygiene and life lessons and was a chance for them to express themselves and learn important life skills. After being enrolled in the CFS, they are able to learn skills, gain knowledge and improve their attitudes to succeed in school and life, which clearly is reflected in their change of behavior.



HOUSING FOR ALL

Equipping communities to purchase homes

Facilitating affordable housing for communities



GRIHA PRAVESH

Provides handholding support like documentation, credit facilities and legal advice, for low income families to avail of affordable housing.



Imparts financial literacy among informal housing dwellers and guides them on channelizing their finances towards saving to buy their own houses.

FINANCIAL LITERACY PROGRAM



Facilitating loan requirements for incremental housing owing to the huge demand by economically weak communities



ACHIEVEMENTS

Operations have expanded to Jaipur

Innovative methods used for advocacy such as *Nukkad Natak* (street plays) and '*Sharmaji ke Sawal, Vinodji ke Jawab*' (financial literacy seminars)



MHFC closely works with Griha Pravesh. We have not come across any entity like Saath which exclusively works for bridging the gap between demand and supply in the affordable housing segment by providing access to finance, properties and legal counselling to economically vulnerable families. This is very important work as most families are buying a home for the first time and the process is very complicated. Their work does not just positively impact lower income families, but also helps the entire real estate industry as they are able to aggregate customers for builders and housing finance companies.

Rajnish Dhall

Managing Director, Micro Housing Finance Corporation (MFHC)



Door-to-door visits for information dissemination on affordable housing

• **2,105 HOUSEHOLDS**

1,295 PEOPLE

• **21** Street Plays to generate awareness about affordable housing



Socio-economic Baseline Survey

• **1,073 HOUSEHOLDS**

593 PEOPLE

• **8** Financial literacy seminars to discuss financial solutions to buy a new house



Financial Analysis Survey & Counselling

• **201 HOUSEHOLDS**

163

• Housing site visits for home buying



Home buyers

• **73**

Enabling Home Ownership



Fehmida separated from her husband 20 years ago. She has a son and 3 daughters, one of whom she currently lives with. She earns INR 11,000 monthly, by giving tuition classes and small tailoring jobs. She wanted to buy a house within a budget of INR 6 - 7 lakh but was unable to identify something in that range. She was also very apprehensive and unsure of the process to avail of a loan and the legalities involved.

She heard about the Griha Pravesh program through a door to door awareness visit. The Saath team helped to put her documents together (PAN Card and Aadhaar Card), open a bank account for her and counselled her on the steps to be followed to buy a home. Within a few months of her interactions with the Saath team and support provided by them, she was able to book a flat by depositing 10% of the total cost.

IMPACT

Outreach

11,038
People

3,235

Incremental Housing

7,803

New Housing



30 Tie-ups with developers



13 Tie-ups with microfinance institutions



429 Linkages with identification documents and government schemes



3 Tie-ups with other NGOs

An extensive survey was conducted with 11,038 people of which 3235 expressed interest in incremental housing while 7803 required new housing. To engage with these 7803 people, a step by step process was followed which began with door to door visits, followed by street plays for awareness. A baseline study was then conducted with 1073 people. Based on findings literacy seminars were conducted with them and counselling was extended. 163 people were taken for housing site visits and eventually 73 people availed of new homes.

FACILITATING ECONOMIC INDEPENDENCE

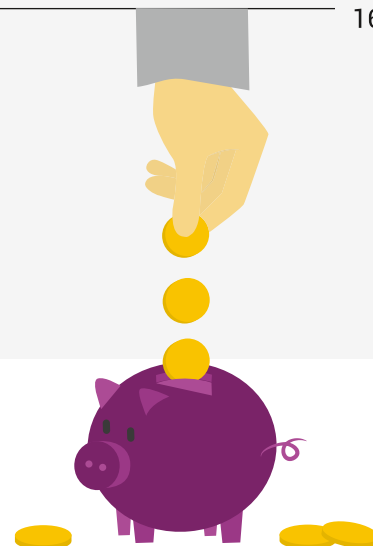
Assisting individuals to avail of investments

Programs for financial inclusion for economically weak families



The aim of the Savings & Credit Cooperative Societies are to enable and encourage savings for families in the informal sector.

2 Savings & Credit Cooperative Societies have been established for rural and urban markets.



URBAN COOPERATIVE

1

Savings Schemes

COMPULSORY SAVINGS

Mandatory monthly savings of Rs. 200 for creditors

RECURRING DEPOSITS

Savings of minimum of Rs. 500 for a period of 1-3 years

CHILD PLAN

Savings towards education expenses in multiples of Rs. 100



FIXED DEPOSITS

Savings option for 6 to 36 months starting with Rs. 3,000

DOUBLE DEPOSITS

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

MONTHLY INCOME SCHEME

Receiving monthly income upon long term savings of Rs. 10,000 or above

Loan Products

Loans disbursed either in Joint Liability Groups (JLGs) or individually

ASSET LOAN

Value addition and creation of assets

CONSUMPTION LOANS

For social and consumption expenses



BUSINESS LOANS

To support and strengthen entrepreneurial ventures

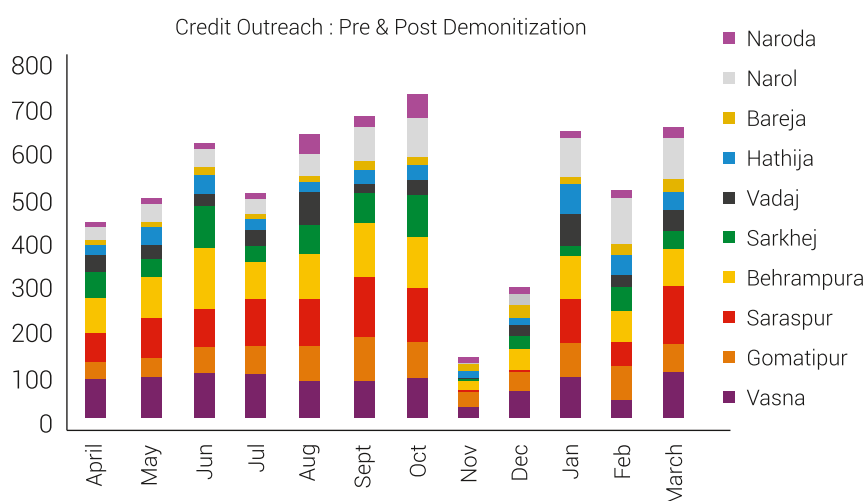
FAMILY PROPERTY LOANS

A new loan model for housing development

Demonetization: An Impetus to Financial Inclusion

Although demonetization affected all segments of society, the people among the most negatively impacted were families in the informal sector. Conversely, this also created opportunities for financial inclusion of members of the Saath Savings and Credit Cooperative Society Ltd. (SSCCSL). It provided the right environment to push SSCCSL's efforts of promoting cashless transactions, like National Electronic Fund Transfer (NEFT), Immediate Payment Service (IMPS), National Automated Clearing House (NACH) etc. Some members, who had a Jandhan account but were not given chequebooks, were helped with increased awareness to avail options like NACH.

SSCCSL's policy of disbursing loans directly to the respective bank accounts of its members has given its clients an edge over others during demonetization. With relaxed procedures, the policy was able to support its members and help absorb some of the shock during the initial days of demonetization.



Despite the setbacks, SSCCSL was able to register almost 10% growth in loans for livelihood purposes, giving business loans to 2,487 of its members compared to the 2280 of the previous year

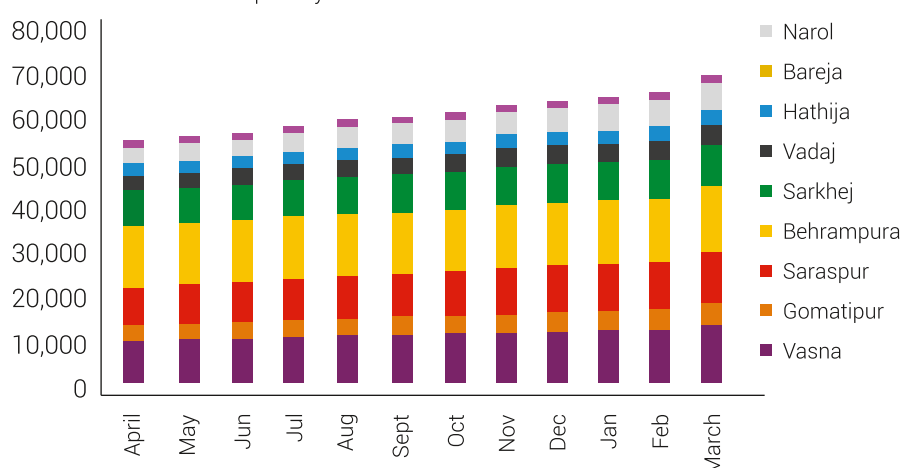
- During their loan collection, SSCCSL found that almost half of its members had chequebooks, but most were unused. They helped members get accustomed to using cheques, and maintaining chequebooks, for the timely payment of their EMIs.

- SSCCSL also attempts to link their members to mainstream banking. During this phase many illiterate members were taught to sign and were assisted in opening new accounts.

- The SSCCSL model includes a compulsory component of saving, which has helped members ensure they had money in their accounts to pay for loan instalments etc.



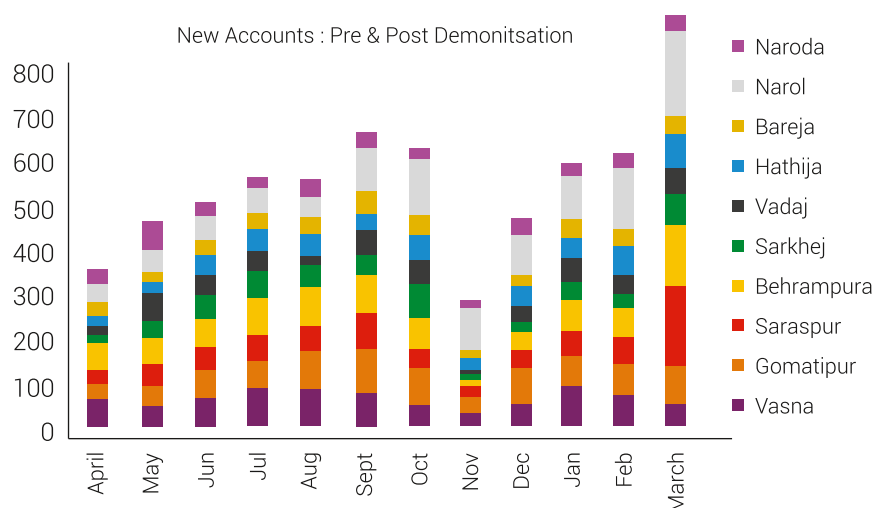
Compulsory : Pre & Post Demonitization



Standing out in a Crisis: Narol Branch during Demonetization

SSCCSL's Narol Branch staff implemented well thought out initiatives to impart digital financial literacy, which made efforts successful even during demonetization. Under the dedicated leadership of the Branch Manager Jignesh Parmar, the branch staff taught members how to make cashless transactions. The staff also assisted illiterate members in creating bank accounts, and taught them to deposit savings and avail of transactions through cheques, IMPS, NEFT etc.

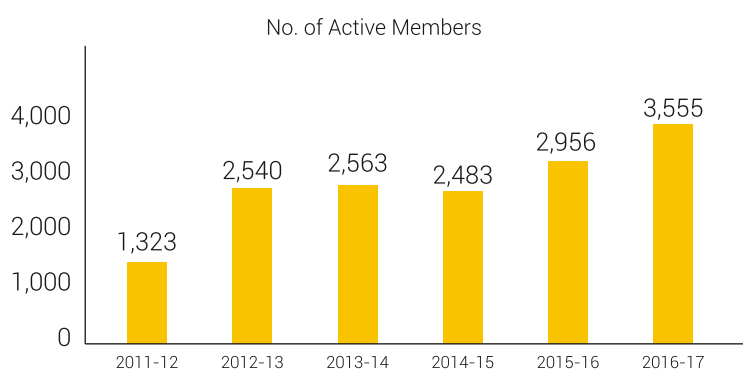
Narol Branch attained 80% of the targeted new accounts, and was able to make 90% of its collection for November 2016. The case of Narol Branch demonstrates the difference a well-informed and proactive leadership can make – not just for the bottom line of the business, but also to the lives of vulnerable people that SSCCSL works with.



RURAL COOPERATIVE

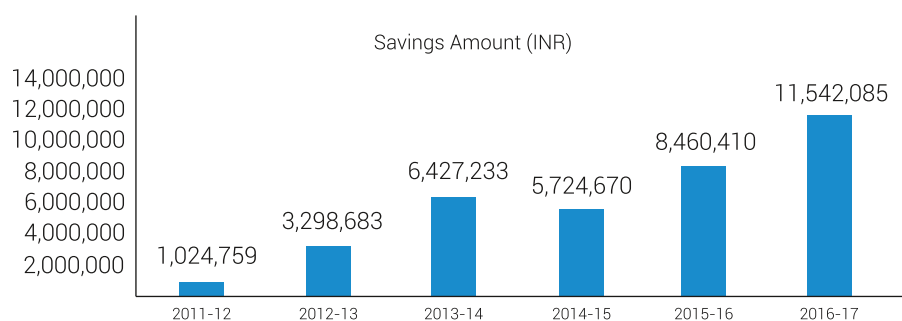
2

The Saath Mahila Savings & Credit Cooperative Society Ltd. has a presence in four blocks of Ahmedabad district, namely Mandal, Bavla, Dholka and Viramgam. It reaches out to women of 120 villages with two field offices in Dholka and Viramgam. It aims to provide a platform for women to come together, share, learn, save and create sustainable income-generating activities for themselves. This reduces their dependency on male members of the family and at the same time empowers them, develops their leadership skills, and ultimately increases their bargaining power within the community.



Whereas urban cooperative was greatly impacted by demonetization, the rural cooperative was not significantly affected. Reasons for this includes

- The Mahila Cooperative disburses loans in the member's bank account and does not deal with cash, whereas other Micro Finance Institutions (MFIs) in the vicinity faced challenges owing to disbursement of loans in cash.
- For security reasons during this phase, most of the MFIs stopped giving out loans assuming the risk of delayed EMI collection. Since Mahila Cooperative has only two branches and the staff knows the members personally, it was comparatively easier to take informed decisions regarding loan disbursement to the right members.



- Members preferred to avail of loans from this cooperative because they did not have to go to the bank to exchange old currency but could withdraw new currency notes.

Mahila cooperative started disbursing loans in bank accounts during the beginning of year 2016-17, which preceded demonetization. Among other benefits, the important ones are reduced administrative costs and processing time. Moreover, members' habit of using bank services has increased leading to greater confidence regarding their overall financial skills.

Small savings helped this woman and her family to move out of the poverty trap!

Kailashben Khatri, a resident of Viramgam, became a member with the Mahila Cooperative almost three years ago. She is 53 and has been educated up to class 10. She lives with her son and husband. Her two daughters are married and do not live with them.

The family makes a living through a glass and fitting business for years. Earlier they used to live with their relatives as their family income was not sufficient. Friends and relatives lent them money time to time without any rate of interest. However, Kailashben did not like to borrow from relatives even though she did not earn and mostly saved from the amount she received from her husband. When she learnt from her neighbours about the Mahila Cooperative, she started saving with an aim of using the cumulative amount for her family business. After three months of regular savings with the cooperative, she requested for a loan of Rs. 10,000. After the successful and timely completion of repayment, she availed another loan of Rs. 20,000. Currently, she is in the third cycle of a Rs. 50,000 loan for her family business. They no longer face financial constraints and now own their own house. After the repayment of the existing loan, they are planning to apply for a bigger loan to expand their family business.



Some of the successes of the last year include:



The mobile banking system that was introduced two years ago has now become the strength of the cooperative and acts as a tool in overall data management.

The compulsory savings amount has increased to INR 1.15 crore from INR 84.6 lakh last year.



The Loan disbursement term was reduced from three to one month of savings, making it more accessible for more members. This has led to 64 per cent increase in the loan disbursement amount.

Total member base is 7,582 of which 3,555 are active members.



INITIATIVES & ACHIEVEMENTS



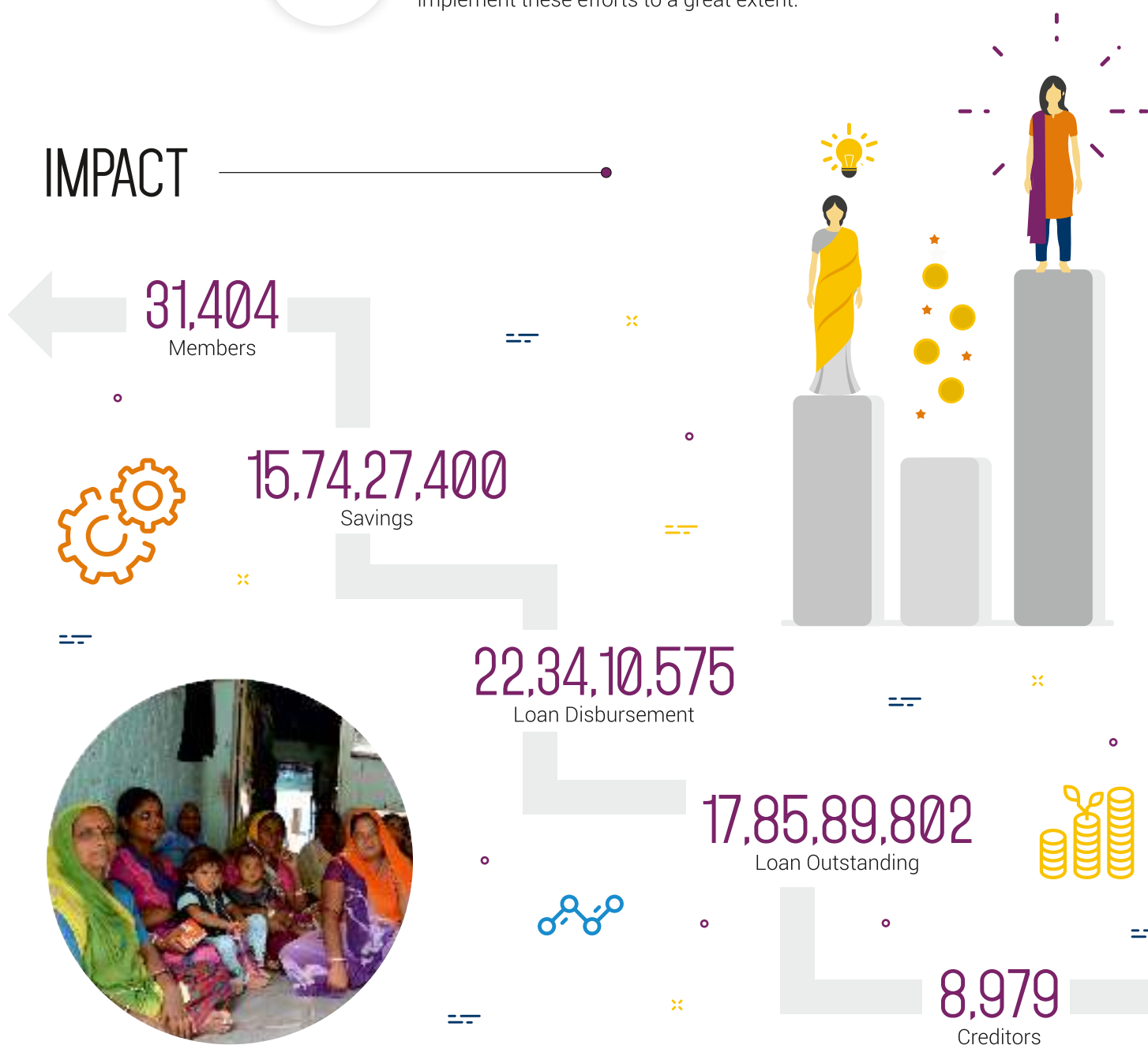
The Saath Mahila cooperative observed a loan recovery rate of 99.9%, which has become possible due to regular follow ups, and increased clarity on rules for non-repayment with members.

Family Property Loan was introduced to empower SSCCSL members to have a dignified living. The amount ranges between Rs. 1 and 2 lakhs, the largest in our cooperative SSCCSL, payable in 2-4 years period on a lower than usual rate of interest.



SSCCSL has been trying to convince members for cashless transaction for past few years and the cash crunch created during demonetization gave it an opportunity to successfully implement these efforts to a great extent.

IMPACT



REHABILITATION & RESETTLEMENT

Rehabilitation of Migrants for Housing and Livelihood

Aid people affected by infrastructure developmental projects and with affordable housing options



KEY PROGRAMS



SAMAVESHI SHAHER

- Works for housing rights of the migrants and assists them in availing government schemes



Surat

Migrant workers are helped to avail of Government identification documents like Aadhar Card, Election card, PAN Card, Driving License or Ration Cards. Schemes related to Economically Weaker Sections (EWS), pensions, education and school enrolment, health insurance, financial inclusion and bank accounts, etc. are extended to beneficiaries.

19

Awareness & capacity building workshops

57

Community meetings

1,352

Linkage with schemes & benefits



Ahmedabad

Provides accommodation facilities to migrants

NIGHT SHELTER

600+ migrants

This program is in collaboration with Ahmedabad Municipal Corporation. The facility has a capacity of 25 beds, with an average of 50 new people registering ever month. Registered migrant workers can stay at the centre for a maximum of three months at a stretch.



IMPLEMENTATION OF RESETTLEMENT ACTION PLAN

120 Community meetings



Ahmedabad

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

1090

Linkage with schemes & benefits

97

Compensation

203

House Allocation

INITIATIVES & ACHIEVEMENTS



Successfully organised a community meeting with the presence of a Member of Legislative Assembly (MLA) in accordance to the 74th Amendment of the Constitution of India. The meeting discussed issues and action plans, and was unique since usually it is very difficult to organise such public consultations with politicians.

A comprehensive format of presenting verification and recommendation forms to submit documents of Project Affected Persons (PAPs) has been developed. This format is also used by the infrastructure company, which is leading the Metro Rail Project. It has emerged as a very successful initiative to strengthen the rehabilitation process.



REHABILITATION FOR THE VULNERABLE

Transgenders in India face severe social exclusion that prevents them from full participation in social, economic and political life and from asserting their rights. Further, they have limited or no access to educational, legal and health services, and suffer from ruptured social cohesion. Employment options for them are very few, with many begging on streets to make a living. One such case is of a 44 year old transgender in Ahmedabad who made a living by begging near her house, earning Rs. 8,000 per month. With the Metro Rail Project, she was displaced and was moved to a new house as part of the R&R work. However, she could not continue earning an income near her new house. It was felt that she should receive special attention to protect her rights, minimize her losses and help her to have a secure means of livelihood. For this she was selected by Saath to undergo training to become an electrician. With this new skill, she has been able to improve her earning capacities, develop a new identity and change stereotypical notions about transgenders.



URBAN GOVERNANCE

Facilitating Informed and Empowered Citizens

Awareness generation and hand holding support towards government schemes

KEY PROGRAMS



— URBAN RESOURCE CENTRE (URC) —

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

6,000+

households reached



— GENDER RESOURCE CENTRE (GRC) —

171

Library
Members

A space built for women which is also a library, aimed towards improving their avenues for learning, dialogue and community action.



INITIATIVES & ACHIEVEMENTS

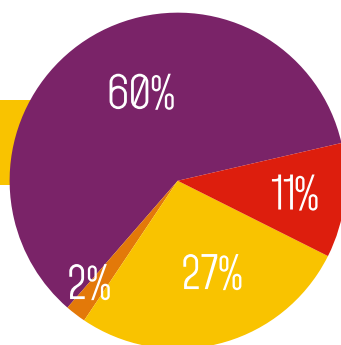


Women in communities who were always confined to their homes came together to protest against domestic violence after attending a session on human rights and gender sensitization.

IMPACT

3,322

Total Linkages



- Certification
- Govt. Schemes
- Livelihood
- Financial Institutions

SALMA: AN INFORMED CITIZEN NOW!

Salma Kukdawala, is a 45 year old widow, responsible for four dependent family members – her mother-in-law and three children. She works as a seamstress, earning merely Rs. 1,000-2,000 per month, which is grossly insufficient. After learning about URC through a neighbour, she was able to reap benefits of multiple schemes.

She got her income certificate and Pan Card along with Widow Certificate which gets her Rs. 700 every month. She has applied for a Below Poverty Line (BPL) Card, through which she will be able to get a one time widow pension scheme of Rs. 20,000. She also got a ration card in her name through which she gets six litres of kerosene every month as cooking fuel. She has also availed of a scholarship scheme through which her two sons receive Rs. 400 each every month, for their education. She is likely to get a house of her own from the government, with Saath's efforts. Her situation is not so grave and difficult anymore, thanks to the support URC offered her and her family.



AWARDS AND ACCOLADES

India NGO Award 2014-15 Winner in Medium Category



EdelGive Social Innovation Award 2011



Charities Aid Foundation 2017 - 2018



Credibility Alliance Certificate



**GSN 437 PLATINUM
2017**



**India NGO
2010**



**India NGO
2011**



**In-house Communication Excellence
Award 2016**



THE SAATH FAMILY

Board of Trustees

SAATH CHARITABLE TRUST: BOARD MEMBERS AS ON MARCH, 2017

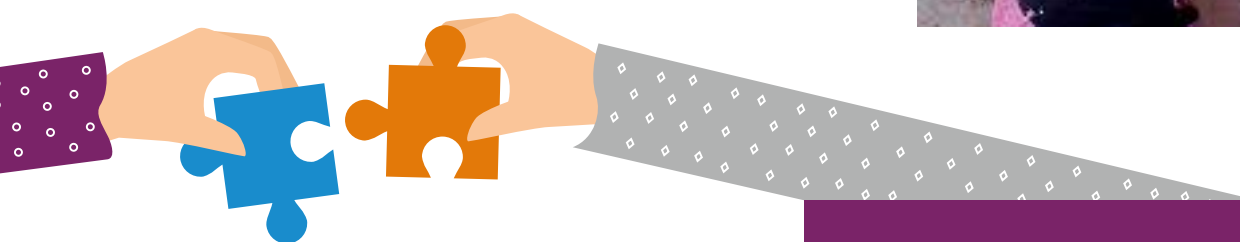
No	Name	Age	Gender	Qualification	Occupation
1	Mr. Rajendra Joshi	58	Male	B.Sc.	Social Entrepreneur, Founder of Saath
2	Mr. Piyush Desai	77	Male	Diploma in Commerce	Industrialist
3	Mr. P. K. Ghosh	74	Male	IAS (Retd)	Ex Principal Secretary, Urban Development Department, Government of Gujarat
4	Mr. Gagan Sethi	60	Male	M.Sc.	Organisation Development Expert, Human Rights Activist
5	Ms. Gazala Paul	52	Female	MSW	Managing Trustee, Saath Charitable Trust

SAATH LIVELIHOOD SERVICES: BOARD MEMBERS

No	Name	Age	Gender	Qualification	Occupation
1	Mr. Rajendra Joshi	58	Male	B.Sc.	Social Entrepreneur
2	Mr. Gagan Sethi	60	Male	M.Sc.	Organisation Development Expert, Human Rights Activist
3	Mr. Vishnu Swaminathan	42	Male	MBA	Country Representative, Ashoka Innovators for the Public in India
4	Mr. Manoj Chakravarti	70	Male	MBA	Chief Operations Officer, IIM Bangalore
5	Ms. Chinmayi Desai	46	Female	B.Sc.	Urban Programme Director, Saath
6	Mr. Niraj Jani	35	Male	M. Tech	Executive Director, Saath

Institutional Staff

Organization	Male	Female	Total
Saath Charitable Trust	59	74	133
Saath Livelihood Services	14	23	37
The Saath Savings & Credit Cooperative Society Ltd.	20	84	104
Saath Mahila Savings & Credit Cooperative Society Ltd.	7	9	16
Total	100	190	290



SAATH CHARITABLE TRUST

Highest / Lowest Paid employee

Particulars	Amount
Highest Paid	7,12,600
Lowest Paid	1,13,520
NGO Head	7,12,600

Based on Salary

Range (Rs. INR)	Male	Female	Total
Less than 5000	11	15	26
5000 to 10000	25	37	62
10001 to 25000	15	18	33
25001 to 50000	7	3	10
50001 to 100000	1	1	2
Above 1000001	-	-	-
Total	59	74	133

* Staff below Rs. 5000 /- are part timers

Diversity Chart - Based on gender vs caste

HINDU DALIT		Male	Female	Total
	Senior	2	1	3
	Middle	20	36	56
	Total	22	37	59

MINORITY		Male	Female	Total
	Senior	3	2	5
	Middle	6	12	18
	Total	9	14	23

HINDU NON DALIT		Male	Female	Total
	Senior	9	4	13
	Middle	19	19	38
	Total	28	23	51

ALL STAFF		Male	Female	Total
	Senior	14	7	21
	Middle	45	67	112
	Total	59	74	133

Partners & Supporters

- Ahmedabad District Cooperative Bank
- Ahmedabad Municipal Corporation (Night Shelter & Reproductive and Child Health)
- American India Foundation (Nirman)
- Awaz De
- Bihar Skill Development Mission (Udaan)
- British Council
- Centre for Environment, Planning, and Technology University
- Centre for Social Justice
- DHFL (Financial Literacy Program)
- Drishti Media
- Empower (Women@Work)
- Ford Motors (Sujal)
- Gaatha (e-commerce)
- Geneva Global (URC, Business Gym, Livelihood Resource Centre)
- Give India
- Global Giving
- Godrej Consumer Products Pvt. Ltd. (Udaan & Gender Resource Centre)
- Gruh Finance (Udaan)
- HSBC Bank (Youth Force & Udaan)
- HT Parekh Foundation (Udaan & Balghar)
- ICICI Bank
- ICICI Lombard
- IGSSS (Samaveshi Shaher)
- Indian Housing Federation
- Indian Institute of Management, Ahmedabad
- INTAS Pharma (Scholarship)
- Janvikas
- Jaypore (e-commerce)
- Just Jobs Network
- Kotak Life Insurance
- Kotak Mahindra Bank
- KPMG (Balghar)
- Lokhit
- Mahatma Gandhi Labour Institute
- Metro-linked Express for Gandhinagar & Ahmedabad (MEGA) Company Ltd.
- MHFC
- Mobile Crèches (Child Friendly Spaces)
- Mod Roof- Service Provider
- Nadiad Nagarpalika (Udaan)
- National Skill Development Corporation (Udaan)
- Nivea (Mom's Touch)
- Oriental Insurance
- Prayas
- Quest Alliance (Udaan)
- RA Padia Associates
- Radio City (Scholarship)
- Rang De (RWeaves)
- Sabaramati Riverfront Development Corporation Ltd.
- Samata Charitable Trust
- Samhita
- State Bank of India
- Tata Motors
- Vayak
- Vibha (Child Friendly Spaces)
- Indian Grameen Services
- Yes Bank



INTERNS, VOLUNTEERS AND VISITORS

190 140+ 13
 interns and visitors institutions
 volunteers

“

Saath is one of the most incredible organizations at which I received a memorable experience. I was surprised by how little I knew about the slum population and overwhelmed with the hardships and struggles they face on a daily basis.

During my time at Saath, I read more than 30 stories on the lives of the socially vulnerable, with some people being extremely capable of higher education owing to their intellect, skill and capabilities. While creating content based on their lives and changes which Saath has facilitated, I learnt about communities, their lives and understood potential avenues of creating lasting and sustainable change for them. I hold this experience very close to my heart and have learnt so much about compassion, hardwork and social support. I would accept the opportunity of working at Saath again in a heartbeat, with the friends and colleagues that I've made.

Dhwani Pandya
 Student of BA-LLB, Nirma University

RESPONSIBILITY STATEMENT

1 Mobilization of Fund

RS. 4.30 CRORES

Total funds mobilized during the year

RS. 0.28 CRORES

Self generated & internal accruals

93%

Organization's dependency on external support

2 Application of fund

RS. 4.23 CRORES

3

Remuneration to Trustees approved by the Board

RS. 0.06 CRORES

4

Salary ratio of top & bottom 5 % employees was

8:1

5

Awards received

- Platinum Transparency and Accountability Seal from GuideStar India
- Certificate of Merit awarded to Annual Report by ICE Awards in 2016

6

None of the Trustees are related to each other

7

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

8

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

9

Finance & Accounts

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

10

Social Parameters

Male Female ratio

2013-14

48 52

2015-16

43 57

2014-15

45 55

Projection by end of 2019

35 65

Dalit Non Dalit ratio

2013-14

64 36

2015-16

71 29

2014-15

67 33

Projection by end of 2019

75 25

FINANCIALS

SAATH CHARITABLE TRUST			
TRUST REGD.NO. : E / 7257/ AHMEDABAD			
BALANCE SHEET AS ON 31ST MARCH 2017			
PARTICULARS	ANNEXURE	2016-17	2015-16
FUNDS AND LIABILITIES			
TRUST AND CORPUS FUNDS	A	23,62,987	17,01,898
GRANT FUND	B	88,58,829	88,07,454
UNUTILIZED GRANT SANCTIONED	C	87,88,018	88,88,032
TOTAL		2,00,85,839	1,72,92,386
ASSETS AND PROPERTIES			
FIXED ASSETS	F	19,63,115	14,34,433
INVESTMENTS	F	82,71,888	88,88,811
NET CURRENT ASSETS	G	1,10,51,135	70,70,022
TOTAL		2,00,85,839	1,72,92,386
NOTES FORM PART OF ACCOUNTS			
<p>For Saath Charitable Trust</p> <p>Ref: Saath Charitable Trust</p> <p>Saath Charitable Trust</p> <p>Place : Ahmedabad</p> <p>Date : 31st August 2017</p> <p>For M. Rustom & Co.</p> <p>Chartered Accountants</p> <p>Firm Regd No. 108902W</p> <p>H/O: Dada</p> <p>Proprietor</p> <p>Membership No. 61328</p> <p>Place : Ahmedabad</p> <p>Date : 31st August 2017</p>			

SAATH CHARITABLE TRUST			
TRUST REGD.NO. : E / 7257/ AHMEDABAD			
INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR 1ST APRIL 2016 TO 31ST MARCH 2017			
PARTICULARS	ANNEXURE	2016-17	2015-16
INCOME			
GRANT AND DONATIONS INCOME	H	4,21,87,898	3,88,18,085
OTHER INCOME	I	10,12,827	13,28,875
INTEREST INCOME	J	8,12,589	8,88,781
TOTAL		4,39,43,380	3,49,57,980
EXPENDITURE			
EXPENDITURE ON OBJECT OF THE TRUST	K	2,58,48,919	2,17,16,780
ESTABLISHMENT EXPENSES	L	17,42,888	21,41,817
CHARITY COMMISSIONER CONTRIBUTION		50,000	50,000
AUDIT FEES	M	1,37,888	1,88,818
REMUNERATION TO TRUSTEES	N	6,20,302	7,09,328
WRITTEN OFF	O	8,08,888	0
DEPRECIATION	P	8,37,565	4,76,728
LOSS ON DISPOSAL OF FIXED ASSETS	Q	7,78,314	0
EXCESS OF INCOME OVER EXPENDITURE	D	7,92,581	-14,32,888
TOTAL		4,39,43,380	3,49,57,980
NOTES FORM PART OF ACCOUNTS			
<p>For Saath Charitable Trust</p> <p>Ref: Saath Charitable Trust</p> <p>Saath Charitable Trust</p> <p>Place : Ahmedabad</p> <p>Date : 31st August 2017</p> <p>For M. Rustom & Co.</p> <p>Chartered Accountants</p> <p>Firm Regd No. 108902W</p> <p>H/O: Dada</p> <p>Proprietor</p> <p>Membership No. 61328</p> <p>Place : Ahmedabad</p> <p>Date : 31st August 2017</p>			

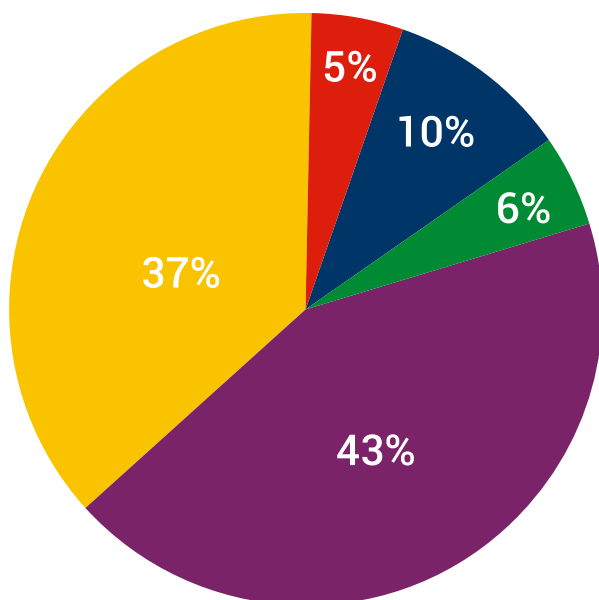
Saath Charitable Trust

Consolidated Receipt & Payment Statement for the year 1st April 2016 to 31st March 2017

Receipt	Amount	Payment	Amount
Opening Balance	15,767,933	Expenditure towards the Object of the Trust	
Grant & Donations	42,270,979		
Other Income	2,012,827	Programme Cost	19,541,967
Interest Income	832,569	Programme Staff Cost	16,381,048
Insurance Claim on Assets Disposal	719,896	Establishment Expenses	
		Capital Expenditure	2,661,459
		Audit Fees	437,838
		Balance Written Off	505,995
		Remuneration to Trustees	620,302
		Charity Commissioner Contribution	50,000
		Closing Balance	18,122,715
	61,604,204		61,604,204

SAATH CHARITABLE TRUST

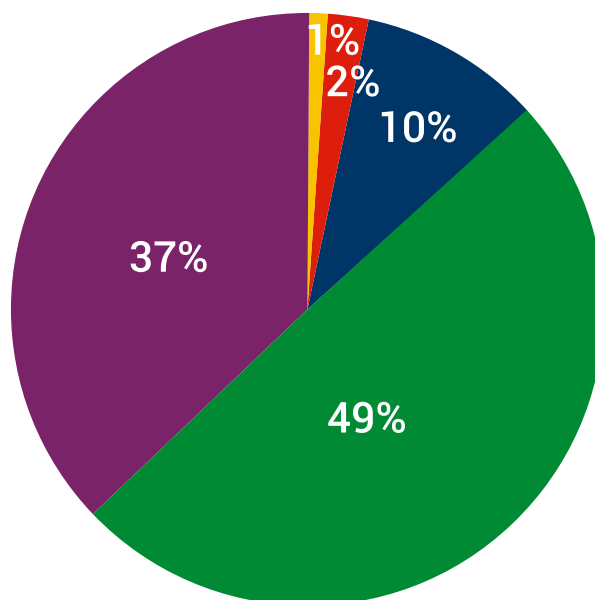
Where our Money came from



- Donation
43,43,007
- Govt. Grant
21,68,678
- Donor Agency
1,64,92,891
- CSR
1,92,66,403
- Community Contribution + Other Income
28,45,396

TOTAL AMOUNT : 4,51,16,375

Where our Money was spent



- Establishment
42,76,713
- Fund Raising & RDC
8,30,375
- Small Need Based Programme
5,80,738
- Health and Education
1,52,47,593
- Livelihoods
1,99,02,515

TOTAL AMOUNT : 4,08,37,934

Saath Livelihood Services

Balance Sheet as at 31/03/2017

Amount in Rs.

Particulars	Note No.	As at 31st March 2017	As at 31st March 2016
A. EQUITY AND LIABILITIES			
1 Shareholders' funds			
(a) Share capital	1	4,20,000	4,20,000
(b) Reserves and surplus	2	28,27,134	19,89,400
		32,47,134	24,09,400
2 Other application money pending allotment			
3 Non-current liabilities			
(a) Other long term liabilities	3	1,00,000	10,00,000
4 Current liabilities			
(a) Short term borrowing			
(b) Trade payables			
(c) Other current liabilities	4	47,49,089	29,18,347
(d) Short Term Provisions			
TOTAL		85,09,522	66,36,225
B. ASSETS			
1 Non-current assets			
(a) Fixed assets			
(i) Tangible assets	5	3,47,372	3,86,072
(ii) Intangible Assets			
(b) Long term Loans and Advances	6	24,262	95,002
2 Current assets			
(a) Current Investments	7	72,41,400	36,00,000
(b) Inventories	8	8,33,334	7,96,014
(c) Trade receivable	9	22,23,790	25,46,245
(d) Cash and cash equivalents	10	22,19,457	11,57,942
(e) Other current assets	11	15,63,901	14,37,801
TOTAL		85,09,522	86,36,225
Notes forming part of the financial statements	1		

For and on behalf of the Board
For Saath Livelihood Services

For H. Huskum & Co.
Chartered Accountants
Firm Registered No. 138468/A

For H. Huskum & Co.
Chartered Accountants
Firm Registered No. 138468/A

Place: Ahmedabad
Date: 10th September 2017

Saath Livelihood Services

Statement of Income & Expenditure for the year ended 31st March 2017

Amount in Rs.

Particulars	Note No.	For the year ended 31st March 2017	For the year ended 31st March 2016
A. COMPREHENSIVE INCOME			
1 Donations and Grants from Donor	12	18,81,167	22,54,363
2 Other Income	13	36,21,903	50,44,447
Total Income		55,03,070	72,98,810
B. Expenses			
Expenditure on the Object of the Institution	14	85,17,268	92,15,239
Employee Benefit Expenses	15	81,18,199	1,41,02,490
Provision for Depreciation	16	1,04,419	1,32,573
Marketing Expenses	17	2,06,850	0
Depreciation & Amortisation	18	1,90,204	90,571
Total expenses		1,51,36,930	1,65,39,873
Surplus / (Deficit) before exceptional and extraordinary		41,36,231	8,71,630
Surplus / (Deficit) before extraordinary items and tax		41,36,231	8,71,630
Surplus / (Deficit) before tax		41,36,231	8,71,630
Tax expense			
(a) Current tax expense for current year			
(b) Latent / MAT credit (where applicable)			
(c) Prior current tax expense			
(d) Deferred tax			
Surplus / (Deficit) after including expenses B-4		41,36,231	8,71,630
Surplus / (Deficit) after including expenses B-4		41,36,231	8,71,630
Balance Carried Forward		41,36,231	8,71,630

For and on behalf of the Board

For Saath Livelihood Services

For H. Huskum & Co.

Chartered Accountants

Firm Registered No. 138468/A

Place: Ahmedabad

Date: 10th September 2017

For and on behalf of the Board

For H. Huskum & Co.

Chartered Accountants

Firm Registered No. 138468/A

Place: Ahmedabad

Date: 10th September 2017

**Provisional Profit and Loss account of
The Saath Saving and Credit Co - Operative Society Limited
at 31-03-2017**

Expenses	Sch	Amount	Income	Sch	Amount
ADMINISTRATIVE EXPENSES	P		INTEREST INCOME	S	
computer exp & maintenance		634,222.00	Interest on Loan		29,192,618.00
Office Rent		1,011,127.00	Bank interest		2195.00
Salary to staff		8,131,091.00	FDR interest		1,228,224.00
Consultancy fees		1,022,395.00	ADMINISTRATIVE INCOME	T	
expenses			Passbook fees		6130.00
INTEREST EXPENSE	Q		Commission		11,940.00
Interest On Compulsory Saving		3,621,404.00	Loan inspection Charges		821,472.00
Interest On Child Saving		363,535.00	child plan passbook fees		1,825.00
Interest on Voluntary saving		1,048,227.00	Loan processing fees		1,760,119.00
Interest on daily saving		6,448.00	Fd interest receivable	U	0.00
Interest On Double		3,366,772.00	OTHER INCOME		2,860,184.84
Interest On Mis		502,443.00			
Interest on M.R.		357,577.00			
Interest on Fixed Deposit		1,695,611.00			
OTHER EXPENSES	R	13,223,855.84			
Total Expenses		34,984,707.84			
PROFIT CARRIED FORWARD TO BALANCE SHEET	B	900,000.00			
Total		35,884,707.84	Total		35,884,707.84

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FOR INFORMATION & ORDERING
CONTACT ADVISORY
NO. 11-111111

2018年12月20日
 2018年12月20日
 2018年12月20日

Table 2.1: *Summary of the main results of the paper*

[Signature]

DATE: 19 JUL 2017
PLACE: ALBUQUERQUE

[illegible]

— 100 —

TABLE 1. SUMMARY OF STUDY RESULTS

H. J. HALL, JR.

U.S. DEPARTMENT OF THE INTERIOR
BUREAU OF LAND MANAGEMENT



Provisional Balansheet as on 31-03-2017

Liabilities	Sch	Amount	Assets	Sch	Amount
Share Capital	A	13,310,975.00	Fixed Assets	H	1,026,010.00
Profit & Loss	B	900,000.00	Stamp Duty	I	12,800.00
Reserves and Funds	C	7,405,165.29	Loans and Advances Advances to clients Advances to Branches Other Advances	J	149,136,775.00
Loans and liabilities	D	2,400,193.00		K	59,593,619.48
				L	3,988,901.50
Deposites	E	145,339,006.29	Investments	M	18,767,489.00
Current Liabilities Liability to Branches Liabilities to Others			Bank	N	1,236,093.62
	F	58,150,463.83	Cash	O	823,310.81
	G	7,079,196.00			
Total		234,584,999.41	Total		234,584,999.41

DONATE TO SAATH

—● Write a cheque in name of 'Saath Charitable Trust'

Direct transfer to Bank Account

FOREIGN NATIONALS

A/c No. : 006401021364
A/c Name : Saath Charitable Trust - FCRA
Bank Name : ICICI Bank Ltd.
IFSC Code : ICIC0000064

INDIAN NATIONALS

A/c No. : 006401013082
A/c Name : Saath Charitable Trust
Bank Name : ICICI Bank Ltd.
IFSC Code : ICIC0000064

ONLINE GIVING

Saath Website (for Indian donors only) : <http://www.saath.org/donate-now/>
Foreign Nationals – Global Giving : <http://tinyurl.com/cun3ohg>
Indian Nationals – Give India : <http://tinyurl.com/cuphwer>

Fundraising Coordinator

—● Vama Rajpal | +91 99789 16174 | vama@saath.org

Saath has 80G – 50% Tax Exemption | FCRA No.: 041910159 | Registration No.: E-7257





SAATH CHARITABLE TRUST

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Instagram: saathcharitabletrust
Blog: <https://saath.wordpress.com/>



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