SAATH’S
Institutional Annual Report
2012-13
Saath Charitable Trust

Saath is a non-goverment organisation in Gujarat, India, registered as a Public Charitable Trust since 1989. In Gujarati the word Saath means, “together, co-operation, a collective or support.” Saath works with slum residents, migrants, minorities, children, women, youth and vulnerable people in urban and rural areas. In the last 24 years Saath has expanded into Gujarat (5 Districts), Rajasthan (6 Districts) and Maharashtra (Mumbai) and has affected more than 4 lakh individuals. Through its journey Saath has promoted two organizations for livelihood options and access to credit, Saath Livelihood Services and Saath Savings and Credit Cooperative Society Ltd.

Saath Livelihood Services

Saath Livelihood Services (SLS) is registered under Section 25 of the Companies’ Act 1956 (No.1 of 1956) and the company is limited (not-for-profit). The main objective is to improve the quality of life of vulnerable urban and rural population. SLS’s vision is to enhance livelihood skills; to promote, conceptualise, encourage, aid, organise, assist and undertake or to do or cause to be done, various aspects of livelihood creation by training, supporting, aiding and facilitating vulnerable urban and rural population.

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 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.
Foreword

This is an intensely satisfying and proud moment, for me to present to you the first joint Annual Report of three Saath Institutions – Saath Charitable Trust, Saath Savings and Credit Cooperative Society and Saath Livelihood Services. When Saath began 24 years ago, this seemed a faraway possibility.

Today Saath as an Institution, staffs approximately 300 people, of whom 90% are from different communities and with 50% who are women. In the span of 24 years Saath has impacted over 4,00,000 individuals and has spread its presence to two States. Nationally and internationally it is recognized as an Institution that carries out work with great impact, innovation and above all addresses the needs of the urban and rural poor.

At Saath Charitable Trust, the strategy after an intensive two year re-visioning exercise is working increasingly with youth and the informal sector. Two flagship programs that have been initiated to this end are – Youth Force and Nirman. Affordable Housing is another space which Saath has moved into through it’s Housing Facilitation Cell, Griha Pravesh. With over 932 member’s households and 250 households having purchased their own homes, this path-breaking initiative is being developed as a business model that will be run under the SLS banner. Saath has also set up a rural microfinance for women labourers in Viramgam and Dholka.

SLS is the youngest of the three and is taking off slowly but steadily through joint programs such as Rweaves, Griha Pravesh, Saath Mahila Savings and Credit Society and livelihood programs in Rajasthan. With today’s funding environment more inclined to section 25 companies and supporting financially sustainable business models, the scope for SLS is tremendous.

The Saath Cooperative has been steadily growing in Ahmedabad and becoming a more professional and transparent set up. With over 17,479 members and a loan outstanding of ₹ 6,10,92,813 the Co-op has begun focusing on products related to educational loans for member’s children’s education and insurance. In the coming years, the Cooperative plans on going National.

What has made all of Saath’s ventures successful, are the people, the trust and belief that the communities have, the dynamism and people-centric approach of the team. We are at a tipping point, from where the momentum gained over the years is now launching each of these institutions into a future where they will continue to be change makers and become strong models in their respective work.

For me, the word Saath represents all three and as beautiful as the word is, the strength of partnership can be seen in the programs managed and run through cooperation, support and faith in each other.

I wish each one, the very best. Stay relevant, always.

Rajendra Joshi
Founder, Saath
Partners and Supporters

“SAATH holds a credibility for an impactful change in the states of Gujarat and Rajasthan, reaching out to 4,00,000 individuals and their respective families. Such a stature could have not been achieved without the benevolent support of our partners, corporate and individuals.”

GOVERNMENT
- Ahmedabad Municipal Corporation (AMC)
- Gujarat Urban Development Mission
- Integrated Child Development Scheme
- Nadiad Municipal Corporation
- Rajasthan Mission on Livelihoods
- Rajkot Municipal Corporation
- Sabarmati Riverfront Development Corporation Ltd.
- Vadodara Municipal Corporation

CORPORATES
- DBS Affordable Housing Pvt. Ltd.
- Google
- KPMG
- Quest Alliance
- QX Ltd.
- Shivia Microfinance
- SNL Financial India Pvt. Ltd.
- The Honkong and Shanghai Bank Corporation Ltd.

FOUNDATIONS
- American India Foundation
- Bosch India Foundation
- British Asian Trust
- Charities Aid Foundation, India
- Friends of Women's World Banking, India
- Janvikas
- Michael and Susan Dell Foundation
- Paul Hamlyn Foundation
- Save the Children
- The J.R.D. and Thelma J. Tata Trust

SUPPORT US

http://www.globalgiving.org/dy/v2/content/search.html?q=SAATH+ahmedabad
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SAATH is a non-governmental 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 1,00,000 families in Ahmedabad, and many more in Gujarat and Rajasthan. Since 1989, SAATH has facilitated participatory processes that improve the quality of life for the urban and rural poor.

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 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.

Organisation Structure of Saath
Dear Friend of Saath,

This past year Saath has been implementing the re-visioning strategy that has been developed since 2011. Youth development and the informal sector are the largest areas of work that we have made inroads to. Saath’s overall impact in the community has been to 39,650 Households, 1,20,510 individuals.

On one hand India is set to become the youngest country by 2020 with 64% of our population in the working age group and on the other the government has acknowledged jobless growth, which is a global trend as well. How can we respond to both without letting youth lose out and offering them opportunities for employment? Saath is utilizing it’s experience in livelihoods to take work with youth to the next level through Youth Force. The program is building youth groups in slum communities and linking them to livelihoods - jobs or their own enterprise, along with exposure to their city, knowledge with action, and most of all building leadership at the community level amongst young people. In a matter of 6 months, over 400 youth have joined the program.

Saath is taking a closer look at the informal sector and what are the needs of this group of citizens that accounts for almost 93% of India’s workforce. It has been working with domestic workers through the Urmila Home Manager program, which remains it’s visibility with the larger community. To this Saath has added capacity building of construction workers through a program called Nirman and identification and training of micro-entrepreneurs from slums. The basic objective remains the same with each group - to improve their skills, linkages, income and therefore the overall quality of their lives.

The urban programs of Child Friendly Spaces continue to reach out to the most vulnerable children in urban slums, who are labourers, but the program needs funding to strengthen the intervention and expand to much needed areas. Saath’s project for child rights in Viramgam and Dholka came to a close in March. Through the program Saath was able to identify the need of over 30,000 poor households for savings and affordable credit and set up the Saath Mahila Savings and Credit Cooperative. The membership has already reached 2,503 women and is growing.

Fundraising through the 35 AC approval that Saath received has been slow, in order to boost this, a fundraiser has been hired in-house and Saath is soliciting donations from individuals and companies that are looking to support strong grassroots work. Saath has increased corporate partnerships with HSBC, KPMG, Bosch India Foundation, and Shivia UK. Our individual donor base is growing through Give India and Global Giving as well as direct contacts with Saath.

Our team has grown to 188 people and the gender balance within the organization is an even 50:50, which was at 40% of women two years ago. This has been largely due to an increase in more women hired at the middle management and at the field work levels. Saath has
continued it’s work with Rajasthan and plans on expanding other programs it has piloted to this State, as well as exploring other States such as Bihar, Uttar Pradesh and Assam.

To build the capacities within Saath, we have initiated training programs for our senior community leaders and a third line management training for promising members of various teams.

Being selected as an Aspen Fellow was one of my greatest moments of growth in the past year. I was the first Indian to be selected for the Emerging Non Profit Leaders program through the American Express Leadership Training with non-profits that had been held in India for the first time in 2011 in Gurgaon.

In my second year as Executive Director, I am grateful to the Saath team and community that gives of itself so wholly to the endeavours we undertake, who have supported risks and made us more accountable to the people we work with and for. To the Saath Board, your guidance in times of tough decisions has kept me balanced. To my mentors Rajendrabhai and Gaganbhai – in the words of Sir Isaac Newton, “If I have seen farther, it is by standing on the shoulders of giants”.

Inclusively,
Keren Nazareth
Executive Director
SAATH ANNUAL MEET

Memorable Parts of the AM

This year Saath completed 24 years. During the meeting around 200 members of Saath from its programmes across Gujarat and Rajasthan were present. In the meeting review of the future work and the past year work of Saath was done. The meeting was attended by Mr. Rajendra Joshi (Founder and Trustee), Mr. Gagan Sethi, Dr. Hafez and they shared their experiences about their journey with Saath. The people present were given a general presentation of Saath’s programmes and their impacts in the last year, the governing structure of Saath and its finance and account information. Cultural programmes were also organized and staff members of various programmes actively participated in them.

Experience sharing by Speakers

Mr. Rajendra Joshi
(Founder and Trustee)

Dr. Hafez Dalal
(Statutory Auditor)

Mr. Gagan Sethi
(Member Executive Committee)
Cultural Programmes

The Annual Meet of Saath was held on Friday, April 5, 2013 at Gujarat Vidyapeeth

AWARDS & RECOGNITION

- India NGO award, 2011 and 2010 for Western Region
- Edelgive Social Innovation Honours 2011 for the Urmila Home Manager Program
- Member of the Credibility Alliance
- Accenture South Asian Network’s Charity of the Year 2010-11
- Indian Social Entrepreneur 2009 by Schwab Foundation, UNDP and CII
- Member of Give India, World Charity Alliance, Global Giving, Guide Star India
- Udaan supported by Microsoft (India) Corporation Pvt. Ltd. awarded E-Rajasthan Awards 2009, Digital Learning – Private Sector Initiative of the Year
- Recognised and Profiled in 2009 by CII as one of the 50 NGOs in Gujarat to collaborate with
- Ashoka Fellowship, September, 2008.
- Listed amongst 50 "Pioneers of Change" by India Today in July 2008
- Finalist for Social Entrepreneur of the Year Award – 2007 Constituted by UNDP, CII, Schwab and Khemka Foundation
- Awarded TheNagriktaPuraskar in 2004 by the Ahmedabad Management Association
BALGHAR

Run on the cause of providing basic education, health and nutrition support to underprivileged children. The target group relates to the ages of 3-6 years. The curriculum has been specially designed for them with the help of expert child psychologists in collaboration with teachers to improve and strengthen the quality of preschool education components.

Highlights of the past year:

- A ‘Parents Training’ was organized twice in which around 75 parents took part.
- 30 kids were taken to ‘Anand Niketan’ school for various activities on Diwali.
- A training of 4 days for helper and workers of 22 Government Anganwadi’s.
- 30 students from IIM – Ahmedabad visited the Balghars to study the working of preschool centres in Juhapura.
- Training imparted to CFS teachers for overall development of a child.
- Training was imparted to 29 ICDS Anganwadi’s of Juhapura.
Shaikh Fiza Firoz bhai

Fiza, 6 years old, when came to at Juhapura Balghar-1, she used to cry a lot and was not interacting with other kids.

Balghars teachers do regular meeting with parents of kids. As a part of this they went to Fiza’s home and inquired to her parents about her behaviour. Her parents also expressed concern about her as at home also she wasn’t expressing herself properly and was always quiet.

After this, the teachers started paying special attention to her. They provided her a caring and loving atmosphere and encouraged her to take a leading part in all the activities. The constant care and love of the teachers changed Fiza from a quiet girl to a happily active child that she is today. Her parents are very happy with the change in her.

Shaikh Arkan Asifbhai

When Arkan, 4 years old who lives in Ronakpark, Juhapura came to balghar he was very different from a normal child. He was very introvert. Teachers used to encourage him a lot but he was not showing any interest. Finally Balghar teacher went to Arkan’s place to inquire about his introvert behavior. Interacting with his parent’s teacher came to know that after birth till 7 months Arkan was not reacting to any emotions also during this period he suffered a paralysis attack. Later on through medication and physiotherapy treatment his paralysis was cured but this trauma made him more introvert as a child. Balghar teacher assured Arkan’s parents that they will try their best to make him more active and will take special care of him. Through persistent care and love of teachers there was a visible change in Arkan’s behavior, slowly and steadily he showed interest in activities. “Now there is a visible change in Arkan’s behavior he is no more the same old introvert child, Arkan now speaks small words, he sings songs at home that he learned, he now holds a pencil and he stays happier now.” His mother says

A total of 261 Children studying in 7 Pre-School Education Centers in Juhapura, Ahmedabad in the year 2012 – 13.

My goal is to bring about Improvement in education and living standard of slum residents along with that our constant efforts would be providing access to quality education to each and every kid of the Juhapura area,

Sanjida Shaikh, Coordinator, Balghars
CHILD FRIENDLY SPACES

Child Friendly Spaces were established in areas where child labourers are given informal education for four hours and health and nutrition is also promoted on a large scale. The aim is to reconnect these toddlers back to formal education and pull them out of the system of Child Labour. SAATH has successfully implemented the programme in 7 centers – 3 in slums of Ahmedabad and 4 on construction sites.

Highlights of the past year:

- Workshops on ‘Creative Arts and Crafts’ with 15 volunteers from France with 60 kids of CFS centres.
- Celebration of ‘Herbal Holi’ school children and people from CEE Ahmedabad.
- People from Beacon Television, Science Game Show for Vigyan Prasar (Department of Science & Technology, GOI) shot a documentary with 45 CFS kids.
- Employees from different corporate interacted with kids at different centres.
Shaikh Shaheen Shakirbhai,

Her family shifted from Delhi. When she came in contact with field worker of SAATH she showed a keen interest in joining CFS centre. After joining CFS initially she had a problem adjusting to the language. One day Shaheen’s mother came to CFS centre and told CFS teacher Firdausben that they want her to be admitted to a formal school, but since they do not have any birth certificate document she is not getting admission anywhere. Firdausben took the matter to SAATH monitoring committee. Committee decided to send a representative, Firdausben and Shaheen to a nearby school, they presented her case in front of school administration and thanks to Right to Education act after an initial hesitancy she was admitted to STP course in the school. Shaheen then got directly admitted to fourth standard.

"Due to Saath’s effort my child got admitted to school I would like to thank the organization for that”, says Shaheen’s mother.

Kadri Shabnam Amjadali

Shabnam was a migrant from Bihar, she and her family were doing labourwork in Ahmedabad. When her parents came in touch with CFS centre coordinator they were a little bit hesitant. They didn’t want to send her to CFS centre but after intense counselling and assurance by the CFS teacher that she will be provided pick-up and drop facility, her parents agreed to send her. Shabnam was then enrolled to the centre.

"She is very intelligent and has a sharp memory; learning’s provided at the centre helped her in reading and writing Gujarati and English. She now wants to give exam and want to enrol herself in 5th or 6th standard. Also, looking at her growth now her parents are also willing to continue her studies says, Firdausben, Fatehwadi CFS centre coordinator.

7 CFS centers, 4 centers at construction site and 3 at non-construction site reached out to 474 children last year; No. of Children enrolled back in School: 40

— Dinesh Vora, Coordinator, CFS
CHILD RIGHTS FOR CHANGE

The Scandinavian company IKEA realized that most of the cotton that it purchases from India comes from cotton farms that employ small children, therefore it has invested in eradicating child labour through Save the Children program. This gave birth to a new program called, ‘Child Rights for Change‘ in 2009. The programme emerged with an aim to eradicate child labour in Dholka and Viramgam blocks of Ahmedabad, district of Gujarat. The programme currently has a network of 120 villages with a major focus to sensitize communities in recognizing issues of child rights violation and child labour.

Highlights of the past year:

- A ‘Nutrition Week’ was celebrated in 120 villages.
- A ‘Panchayat Meeting’ was organized with an intention to pass an order through Panchayat for making a child labour free village. At the end a total of 13 villages passed the resolution.
- A total of 450 ‘Self Help Groups’ and 240 ‘Children Groups’ formed.
About 84,000 child labourers and 36,000 families benefitted from the program in a total of 120 villages of Dholka and Viramgam in a time period of 5 years. Child Labour released: 9,005; Conducted into Aanganwadi’s: 3,079; Birth Registration: 2,760

Sangita (name changed) is 15 years old and lives in Duslana village. She was very bright in studies and used to like going to school. Last year her name appeared in the list of students who have dropped out or are irregular in school. On inquiring about the reason, it came to light that the financial condition of the family is very weak. Her parents work as construction labourers and hence they expected her to stay home and take care of younger kids and perform other house hold chores.

The CMC-member Kokilaben and Jyoshnaben talked to her parents and uncle to send her back to school and explained them the importance of education and how her education can really help improve the condition of the family. Finally they agreed to educate her till class 8 and the responsibility of taking care of kids was given to Sangita’s grandmother. Her grandmother says – ”I feel really good seeing Sangita going back to school”.

Bharti is a 17 yrs old girl, lives with her parents, 4 siblings in Daslana which is 20 km away from Viramgam. In her village the major occupation is agriculture and labour. Education level of the village is quite low, especially for girls as the village population thinks that it is not necessary for her to study. She was very intelligent and loved going to school, she studied up to 7th standard but had to leave her studies because of economical crisis. To help her family she started working with her parents as a labourer. When the CRC worker Ankitaben told Bharti and her parents about the different vocation courses started in villages of Viramgam, initially they were a bit confused of whether to let Bharti join it or not, but then finally Ankitaben managed to convince them. Bharti joined the tailoring course as she was fond of it. Bharti was a regular student in the class, and she also learned things quickly. Bharti wanted to start to work on her own, so after finishing her course she bought a sewing machine for herself by taking a subsidy loan. She is now earning an average Rs.150/- per day. Her family is now very happy as they now can live life with respect in the society.

About 84,000 child labourers and 36,000 families benefitted from the program in a total of 120 villages of Dholka and Viramgam in a time period of 5 years. Child Labour released: 9,005; Conducted into Aanganwadi’s: 3,079; Birth Registration: 2,760

“I can’t think of any issue that is more important than working to see that no school child in this world goes to work for income”,

Shyam Singh, Coordinator, Child Rights for Change
EWS HOUSING

EWS (Economically Weaker Section) Housing Resettlement is a SAATH initiative under JNurm. This program helps in formation of resident associations, facilitates the collection of maintenance charges and also provides loan repayment facilities. It aims at a proper rehabilitation of resettled communities. We are currently working on 9 different sites located in the areas of Odhav, Vatva, Isanpur, Ganeshnagar, Dudeswar and Behrampura in Ahmedabad.

Highlights of the past year:

- A cleanliness drive ‘Safai Abhiyaan’ was done at all the sites.
- ‘Poster Event’ organized for children at sites.
- A detailed survey and documentation of 9 EWS sites.
- Regular meetings to strengthen the role of ‘Service Society’ at all the EWS sites.
6,120 houses come under the EWS project, affecting around 30,600 individuals.

"EWS site residents should take ownership of their place and they should take long term initiatives to develop their society, for which formation of a service society will be highly beneficial."

Bharat Bhanubhai Chauhan, Coordinator, EWS Programme
GRIHA PRAVESH (AFFORDABLE HOUSING)

In collaboration with DBS home strategies Ltd. ‘Griha Pravesh’ aids the dream of owning ‘own-house’ within the weaker section of the society empowering potential buyers amongst them. Its main aim is to provide low income group people with affordable home-loan solutions and also flexible loan repayment options, currently operating in the cities of Ahmedabad and Surat. Michael and Susan Dell Foundation is a major supporter of the programme.

How they fulfil their ‘Griha Pravesh’ dream:

- Become a member
- Verification of address, KYC norms
- Connect to community development programme – Savings of margin money
- Selection of home
- Application for loan, loan process and disbursement
- Home registration and stamp duty
- ‘Griha Pravesh’
Reached out to 22,000 people, 932 members and 250 members booked their homes.

We want to reach out to all the low income group people living in the major cities of Gujarat so that they can also fulfill their dream of legally owning a house.

Kalrav Vyas, Coordinator, Griha Pravesh
Established in June 2012, Night Shelter is located in Isanpur area. There is no charge for anyone to spend a night at the shelter. Electricity, beddings, water, bathroom and toilet and security are the main facilities the night shelter provides to people coming there. Many of the people coming at the shelter are migrants from Udaipur, Dungarpur, Banswada and other areas of Rajasthan working as daily wage labourers over here.

A Shelter with entertainment facility:

The people who were at the shelter had no means for entertainment. They used to go to nearby video theatres at night. Every time they were harassed by the night patrol police. Sometimes they were beaten up also. They told us about their problem and taking into consideration Saath contacted the local AMC’s SNP department to get permission for putting up a television at the shelter. The AMC agreed and a television with cable connection was set up at the shelter. “We are thankful to Saath for making the extra effort for us.”– People of the shelter

A total of 25-30 people come to the shelter every night.
Name: Sanjay Kumar Yadav  
Age: 21 Yrs Old  
Work: Construction Labourer  

“I came to the city to earn more money. Here I am able to earn Rs. 150 per day. Before I was renting a room with 2 other people and I had to pay Rs 800 per month as my share of rent. Hence with my food and other expenses I wasn’t able to save much. After coming to the shelter I am pleased as now I am able to save more money to send back home”.

Name: Ajmal Kharadi  
Age: 32 Yrs Old  
Work: Mason Worker  
Place: Pareda, Udaipur  

“I am working at a construction site in Ahmedabad, earning Rs 300 per day. First I used to sleep on the site only and I faced problem of water, bathing, and toilet. I was living under the constant fear of being harassed by police. The money for renting a place is high which I cannot afford. In the shelter I am able to get all basic facilities and security for free. I am very much happy here”.

Name: Rameshbhai Raval  
Age: 55 Yrs Old  
Work: Ironing of Clothes  
Place: Sarkhej Village  

“I used to sleep outside the shop I was working. It was difficult during the monsoon and some nights I passed by just sitting because of the rain. During midnight police used to harass me. Since I shifted to shelter I am able to rest properly. Here people are very cooperative and environment is friendly.”

Name: Sureshbhai Garasiya  
Age: 35 Yrs Old  
Work: Mason Worker  
Place: Banswada, Rajasthan  

“When I used to sleep on road it was difficult to get basic facilities of bathing and toilet. I used to pay Rs 13-15 everyday for using the facilities. During monsoon I used to go back home as it wasn’t possible to sleep on road at expense of my earnings. Now, because of shelter I can work during monsoon also and earn more for my family.”
The programme works with people who are unskilled or skilled labourers in the informal sector. Started in 2011, Nirman aims at improving their skills, working efficiency and proficiency enabling skills enhancement and perfection. Once proper training is achieved, placement opportunities are identified given to these workers. 4 trades are taught currently namely Carpentry, Plumbing, Masonry and Electrician.

**Highlights of the past year:**

- A specialized ‘Safety Training’ was organized through Bosch Rexroth employee engagement programme.
- Through regular ‘Amavasya’ meetings of labourers, committee for them was formed.
- Liaisoning with ‘City Heritage Centre’ who offered training to candidates.

*A total of 362 people trained in the year 2012 – 13 in 4 different trades.*
Ganpatbhai Prabhubhai Parmar

Ganpatbhai of Behrampura lives with his wife and four children and is the sole bread earner of the family. He has been working as a helper under a skilled mason and earned Rs. 200 for a day’s hard labour which was not enough for his family. He came to know about the Nirman from the SAATH’s road mobilization team. He immediately registered himself for the masonry batch.

He explains “When I attended my first class I enjoyed it a lot, there was a free flow of knowledge between the trainer and us. I garnered skills on measuring, plastering, importance of saving, safety measurements and estimates. I would certainly recommend Nirman to the other members of my community.” Ganpathbhai’s earning has enhanced by Rs. 100 per day and he now earns Rs. 300 for a day’s labour and is now able to better support his family.

Shantaben Amrutbhai

Shantaben Amruthbhai is a resident of Behrampura, Ahmedabad and has a family of seven members. To supplement the income of the family; she worked as a helper/labourer at different construction sites for a few years. Moreover the wage was seasonal. She had no hope that things would change for her. Shantaben came to know about Nirman through the road shows conducted by the SAATH team. She visited the center to get more information.

The course was tempting to her since the fees were meager and the timings appropriate. At the training center she got a formal training in Masonry. She explains "Along with the training in masonry, I also received training in development of soft skills and was given information about the importance of savings and the necessary safety measures for working. The training has helped me to enhance my income by Rs.50 per day. Now, I am in a better position to bargain for my wages and work hours. It has enabled me to strike a balance between motherhood and work". She has become a role model for other women of her community and hopes to become a skilled worker someday.

“Through Nirman I want to give a unique identity to the labourers of unorganized sector.”

Mahesh Mehariya, Coordinator, Nirman
UMEED & YUVA - MAST

Umeed: Established in 2005, the programme was formulated where young talented youth who due to social and economic constraints are not able to pursue their education ahead and thus are not eligible for employment are trained in various professional courses, which then makes them qualified for a salaried position at an organisation through a vigorous process of placement and counselling.

Also Umeed Disability was initiated for youth with disability in 2008. Yuva – MAST is the self – sustainable pilot centre in Ahmedabad with an aim to reduce dependency on external funding sources.

Highlights of the past year:

- Training organized at CEE (Centre for Environment Education) for mobilization team.
- ‘Training of Trainers’ – Training imparted to Save the Children team, who in turn trained 1855 rural youth.
- Job fair was organized in which 1275 candidates took part and more than 400 got placement.
- 3 new centres were opened in Ahmedabad and 1 in Vadodara.

The Programmes together trained 1,925 people and have placed 1,539 of them in the year 2012 – 13, No. of Centres: 13

“Major focus of Umeed is to provide employability for all underprivileged youth through quality training. Since youth aspirations and market trends are changing we will concentrate more on incorporating them in our programme.”

Nitesh Oza, Manager Livelihood Programme
Devendra Dobikar

Devendra, 26, is the son of an auto rickshaw driver, a resident of Gomtipur. He has completed his B.com. The irregular income of his father posed a problem for his family. Devendra worked at Photocam. His sister had seen road show conducted by the SAATH team, advised him to join UMEED. Devendra visited the Saraspur centre and was very impressed. He quit his job and enrolled himself for the tally course.

He expresses "I was extremely eager to learn. The trainers were more like mentors rather than teachers. The environment was such that we could get our queries and doubts solved at any time. It was an environment that allowed us to grow as individuals."

Devendra got placed at Eureka Forbes. However he quit this job after one week as he was not satisfied with the work assigned to him. He approached the UMEED center for a new job. The placement cell took immediate initiative and set up another interview for Devendra for the position of relation executive at HBL. He now earns Rs.7000 per month and is extremely happy at HBL.

Mayuri Raval

Mayuri, 19, is a resident of Bapunagar comes from a family of seven. Mayuri’s a third year B.com student. The monthly income of her family of Rs 20,000 is enough to meet the demands of the family but leaves no room for future savings. Mayuri would return home from college at 12:00 and thus always had an ample amount of time. She felt that instead of wasting her time she could get a job.

Mayuri visited the Umeed centre at the suggestion of her sister, where the trainers at the centre gave her all the relevant details. Mayuri had always had a keen interest in the nursing field so she enrolled her name for the Bed Side Patient Assistance (BSPA) course at the centre. She describes her experience as "UMEED acted as a turning point for me. The first thing I learned at the centre was that the main goal of a nurse should be to provide help to others. To develop our social skills the trainers at the centre conducted a number of activities on Saturdays which gave me a chance to bond with my batch mates. On the completion of the course I got a job at Ashirwad hospital which is extremely near to my house and thus I do not have to waste my time on conveyance. I am able to balance my time between studies and the job and still have some time left for recreation. I hope to become a part of the Government nursing management programme in the near future".
Our homes are always incomplete without our helpers in the house who manage the responsibility of cleanliness and orderliness. Urmila, started in 2004, trains women who are unemployed and belong to the weaker section of the society, the well-being to be maintained in the house and then places them accordingly after thorough On-the-Job training. Such a set up guarantees their share of earning and social comfort.

**Highlights of the past year:**

- A visit to Labour Department was done for increasing awareness about occupational identity of the home manager and securing them under the social security register under ‘Domestic Worker Social Security Act 2012’.
- Networking with Apollo foundation and Police department was also done for the health check up and registration of home managers.
- For training and placement of home managers MOU was done with Empower Pragati Staffing and Pvt. Ltd.

*The Programme trained 88 Home Managers and placed 9 of them in the year 2012 – 13.*
Hansaben, 32 yrs old, lives near Vadaej. Once during an advertisement campaign she got information regarding Urmila – home manager. She enrolled herself for home manager training. During the training period she actively participated in each session. She had also shared her life story during life skill session. She shared that she has 5 younger sisters and her father had never allowed them to go outside and after marriage, her husband also worried about her travelling alone as she had never went out alone.

Followed by completion of training she was placed and after discussion with her and her husband it was decided that team member will guide her for 3-4 days in initial stage and support her for getting the idea of transportation. Unfortunately it didn't work out. She waited for client nearby her area but she got a call from a hospital. The hospital agreed to pay her minimum wages and actual travel to Hansaben. She had set an example and now after upgrading skill has started independent work.

Janvi Jitendra Andhariya

Ms. Janvi is the founder of Area Networking and Development Initiatives - ANANDI Organization which is working on the issues of Gender, Women and Development. She is a single mother and she is staying with her daughter in Paldi area of Ahmedabad. She inquired about the programme of Urmila Home Manager and asked us to provide home manager at her place for the time slab of 2:00 p.m. to 7:00 p.m. in the evening. We provided home manager Meenaben Kishorbhai at Janviben’s place in very short time when she had to move for abroad and daughter was alone at her place. She is very happy with our services and also Meenaben is happy to work there. We received her message of thanks as we matched the home manager and placed at her place in her time of need.

"The way forward for the programme is creation of a forum for domestic workers which would cater all their needs and will address their issues."

Chinmayi Desai, Urban Programme Director
URBAN RESOURCE CENTRE

Acting as one stop solutions to the urban poor, URC aims at spreading awareness to the slum dwellers about their rights available to them by the government. It includes providing knowledge and resources to them to deal with important documents and processes. The program also monitors and evaluates the development in the community, advocates and runs campaigns related to various issues of slum dwellers. Currently it runs in three areas of Ahmedabad namely, Juhapura, Vasna and Behrampura and one recently opened in Rajkot.

Highlights of the past year:

• Opening of a new Urban Resource Centre in Rajkot, in collaboration with Rajkot Municipal Corporation which along with being an information centre, is also going to be a space for youth training, and informal sector trainings.
• Through advocacy of URC, a new ‘Health Centre’ is under construction in Juhapura area of Ahmedabad
• Devuben Parmar coordinator of the URC nominated for ‘Women Exemplar Award’ by CII and reached the final round.
Qureshi Afsana Sharifmiya

Afsana, 31 years old is a resident of Narayandas ni Chali, Behrampura. After the death of Afsana’s husband, her in-laws threw her and her three kids out of the house. Without any support she was left alone with the burden of supporting her kids. She is living since past 1 1/2 year with her sister-in-law. She applied for Widow Pension Scheme, through an agent, but even after 1 year she got no result.

She lost all hope until one day she met Rehanaben (URC Field Worker) during a URC meeting near her home and told her about difficulties she is facing in availing the government services. Rehanaben informed her about the services provided by URC and gave her assurance that her work will be done. Through URC she got her widow pension, opened a bank account, filled election card, joined Urmila Home Manager programme. “Thanks to URC now I can easily avail government service benefits and any information I need I can get from the urban resource centre.” Says Afsana

Ramjibhai Rajabhai Sodharva

Ramjibhaies is leaving with his family in Guptanagar from last 35 years. There are 5 members in his family. He started his carrier as a plumber and then decided to run auto rickshaw along with his plumbing work. He bought a second-hand rickshaw and started his driving carrier. He had an old rickshaw and later on he rented a CNG rickshaw but he was hardly making any money through it. He came to know about Saath’s URC and came to inquire about auto rickshaw loan provided by the URC. He filled the form and took loan of Rs.30,000. He bought a second-hand CNG rickshaw in Rs.45,000. He is very happy now, as he has his own rickshaw and he is earning Rs. 400/- to Rs .450/- per day. Even after deducting the maintenance cost he is earning enough to make his family happy with his earnings. He has also taken service for his own insurance from the URC. He says “After buying my own rickshaw, I am free from paying daily rent. I am able to pay my monthly loan amount that is around Rs.2.500 and also save some money. I am thankful to Saath’s Urban Resource Centre.”

The 4 URC’s together reached more than 27,000 households in the year 2012–13. Household Reach: 27,697; Inquiries: 21,498; Linkages: 6,238; Financial Sustainability: 38%

“Through URC we would like to capacitate the slum dwellers abilities to such a level where they become self reliant and are able to avail all the benefits available to them on their own.”

Devuben Parmar, Coordinator, URC
WOMEN DEVELOPMENT CENTER

Established in August 2012, based out of Juhapura, it is a community-based women empowerment and livelihood center ‘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.
Malek Anjum Yakubhusenz

Anjum is 31 years old, is a resident of Sankalitnagar, Juhapura. She is a Housewife, mother of three children. The monthly income of the family was Rs. 4000/- only. Her husband is doing labour work which is seasonal and his earnings were inadequate to support the family. As a wife she wanted to support her family economically, so she joined the Women’s Development Center for the beauty parlor course. After completing the training she started her own beauty parlour and is now earns Rs. 3000/- per month. “Thanks WDC for providing me a wonderful opportunity” says Anjum.

Afsa Pathan

Afsa, 17 year girl lives with her family in Juhapura. Her father is an auto driver and her mother stitches clothes at home. Due to poor economic condition Afsa had to quit studies. One day she met Zaheeda shaikh our WDC coordinator. Zaheeda explained her about how important it is for a girl to be self independent. Zaheeda convinced Afsa and her parents for Afsa to join the computer course. She has completed the basic course and her aspirations have grown. She now wants to continue her studies but her father was not allowing her to do that so she approached Zaheeda again for help. Zaheeda then went to Afsa’s place and convinced her father to allow Afsa continue her studies. After a fair bit of counselling her father finally agreed and now Afsa has again started her 10th standard studies.

Highlights of the past year:

- Various workshops specially designed for women organized on topics of health.
- Exposure visit was organized for the students to Science City in which 45 students were present.
- IIM Ahmedabad students made a detailed study on WDC and its working strategies.
- As a part of CSR activity employee from GHCL conducted an interactive session with WDC students.

* A total of 97 Women have undergone training in courses of English Speaking, Computer and Beauty Parlour

This kind of centres should open for not just women from minority group only but also for the underprivileged women of all the sections of society so as to empower them and give them a voice.

Zahida Shaikh, Coordinator, WDC
YOUTH FORCE

Established in December 2012, Youth Force is a new change programme incorporated at SAATH which aims at providing a platform to the youth of the urban poor settlement. This program currently looks at forming Youth force groups where young talented youth gather discuss upon issues, plan and execute activities, drives and cultural programs forming a doorway to leisure activities as well as empowering them with confidence and problem solving practices.

Highlights of the past year:

- A trip to ‘Science City’ was organized for the youth group members of Ahmedabad so that members of youth groups from different areas can meet each other, also the youth groups took part in ‘Walkathon for Disabled People’.
- Youth group of Surat submitted an application to Commissioner Office for repairing the parfait walls in their area. A youth group account was also opened by them on Facebook.
- The youth groups also took part in ‘Polio Day’.
A total of 350 Youth Members in 10 youth groups formed in 4 cities of Gujarat and Mumbai, Maharashtra. Ahmedabad: 4 Groups, 81 Members; Baroda: 2 Groups, 114 Members; Rajkot: 1 Group, 40 Members; Surat: 2 Groups, 65 Members; Mumbai: 1 Group, 50 Members

“Through Youth Force I want to provide a platform to slum youth where they can share any problems, issues and get solutions for that.”

Paresh Sakariya, Coordinator, Youth Force
RESEARCH, DOCUMENTATION AND COMMUNICATION CELL

It is the introduction point for Interns, Volunteers and Visitors (National or International) coming to Saath. The cell provides research and documentation support and apart from that it sends award applications on behalf of Saath for its various programmes and achievements. RDC also sends out proposals to various organisations for association with Saath. The cell also works for brand building of Saath and manages its media coordination, facebook, blog, twitter account etc. RDC also supports our fundraising and CSR activities.

Visits

- 13 Students from NMIMS, Mumbai
- 7 Students from EDI, Gandhinagar
- 12 Students from CEPT, Ahmedabad
- 1 Visitor from Kyote University, Japan
- 6 Students from Nirma University, Ahmedabad
- 13 Students from Riverside School, Ahmedabad

Activities

- 17 Students and 3 Teachers from Lycée International School, France interacted with CFS kids and did various workshops on Arts and Crafts
- Employees from corporates did paintings and paper crafts with CFS Kids
- School Volunteer Kids and people from CEE celebrated ‘Herbal Holi’ with CFS children
A total of 32 Interns and Volunteers from India and countries like Netherlands, France, Japan, USA worked in various programmes of Saathin the year 2012 – 13.

**Antonio Santoro**, Utrecht University, Netherlands.

I was sure that this experience would have been enlightening, thank you for having me here in Saath. Before coming to India I was already fascinated by the country, its culture, its diversity. Although this time I did not manage to travel, Ahmedabad by itself already shows a lot about what India can offer to a person coming from a different culture. The thing that struck me the most is the great feeling of community, something that in the West we lost long time ago. RDC, thanks for being such an amazing organizer, translator and problem-solver, the day-to-day chores would not have been solved without your support you provided me in this period. I hope I will be back soon, but I already know that I don’t need excuses to come back to India, and I know that Ahmedabad and this place can be my starting point, all over again. *Let’s keep making inclusive societies!*

**Ayla Huizenga**, Utrecht University, Netherlands.

Each country has a different culture with other of values, beliefs, customs and social interactions. Doing my research in India, I took a dive into this completely new culture for me. I would like to take the opportunity to thank several people that accompanied me during my research process.

First of all, I would like to thank Saath for welcoming and hosting me, and supporting me during my research. I would like to thank Niraj Jani, Keren Nazareth and Chinmayi Desai. I am thankful for the opportunity to do research for your program and to gain insight in the work Saath does concerning the importance of addressing education as a way to break with poverty. A special thanks to Kunal Patel without whom I would not have managed doing research and adapting to the Indian culture. Thank you for all the relevant discussions we had and the insight you gave me on the Child Friendly Spaces and all the work Saath does.

**Kunal Patel, Coordinator, RDC**

Want to establish Saath’s brand name in media & social networking sites, which will give Saath’s programmes much needed visibility and support.
## Our Board and Team Members

<table>
<thead>
<tr>
<th>Position</th>
<th>Name</th>
<th>Designation</th>
<th>Year of Service</th>
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<tr>
<td><strong>Chairperson</strong></td>
<td>Microfinance</td>
<td>Nilesh Parekh</td>
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<td>Parul Rajda</td>
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Distribution of staff according to Salary

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Gender Break Up

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Details of Board of Trustees

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<th>GENDER</th>
<th>QUALIFICATION</th>
<th>OCCUPATION</th>
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<tr>
<td>Dr. Dinesh Mehta (Chairperson)</td>
<td>62</td>
<td>M</td>
<td>B.Tech, Ph.D</td>
<td>Professor, Emeritus, CEPT</td>
</tr>
<tr>
<td>Mr. Rajendra Joshi</td>
<td>54</td>
<td>M</td>
<td>B.Sc.</td>
<td>Development Specialist, Founder of SAATH</td>
</tr>
<tr>
<td>Mr. Suchin Choksey</td>
<td>58</td>
<td>M</td>
<td>C.A.</td>
<td>Managing Director, Gruh Finance Ltd.</td>
</tr>
<tr>
<td>Dr. Darshini Mahadevia</td>
<td>61</td>
<td>F</td>
<td>Ph.D</td>
<td>Professor &amp; Dean (Acting) Faculty of Planning &amp; Public Policy</td>
</tr>
<tr>
<td>Mr. Prabhat K Ghosh</td>
<td>69</td>
<td>M</td>
<td>I.A.S. (Retired)</td>
<td>Development Specialist, CERC</td>
</tr>
</tbody>
</table>
# ACCOUNTS AND TRANSPARENCY

**SAATH CHARITABLE TRUST**

Income & Expenditure for the period from 1<sup>st</sup> April 2012 to 31<sup>st</sup> March 2013

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Annexure</th>
<th>31.03.2013 (Rs.)</th>
<th>31.03.2012 (Rs.)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>INCOME</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Grants &amp; Donations</td>
<td>G</td>
<td>3,62,63,376</td>
<td>4,30,14,459</td>
</tr>
<tr>
<td>Interest Income</td>
<td>H</td>
<td>11,02,698</td>
<td>8,01,597</td>
</tr>
<tr>
<td>Other Income</td>
<td>I</td>
<td>12,24,142</td>
<td>11,59,202</td>
</tr>
<tr>
<td>Excess of Expenditure Over Income</td>
<td>D</td>
<td>20,18,750</td>
<td>0</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td></td>
<td>4,06,08,566</td>
<td>4,49,75,258</td>
</tr>
<tr>
<td><strong>EXPENDITURE</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Establishment Expenses</td>
<td>J</td>
<td>6,11,778</td>
<td>4,59,634</td>
</tr>
<tr>
<td>Remuneration to Trustees</td>
<td>K</td>
<td>4,20,000</td>
<td>0</td>
</tr>
<tr>
<td>Audit Fees</td>
<td>L</td>
<td>2,90,592</td>
<td>3,58,477</td>
</tr>
<tr>
<td>Charity Commissioner Contribution</td>
<td></td>
<td>50,000</td>
<td>50,000</td>
</tr>
<tr>
<td>Depreciation</td>
<td>B</td>
<td>6,34,049</td>
<td>6,29,556</td>
</tr>
<tr>
<td>Transfer from Specific Funds</td>
<td>A &amp; C</td>
<td>2,07,688</td>
<td>(11,91,992)</td>
</tr>
<tr>
<td>Expenditure on Objects of the Trust</td>
<td>M</td>
<td>3,80,61,307</td>
<td>4,08,14,749</td>
</tr>
<tr>
<td>Loss on Sale of Assets</td>
<td>N</td>
<td>3,33,552</td>
<td>2,21,158</td>
</tr>
<tr>
<td>Excess of Income Over Expenditure</td>
<td>D</td>
<td></td>
<td>36,33,676</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td></td>
<td>4,06,08,566</td>
<td>4,49,75,258</td>
</tr>
</tbody>
</table>

For SAATH Charitable Trust

For H. Rustom & Co.
Chartered Accountants
Firm Registration No. 108908W
Pandal Dalal

Rajendra Joshi
Trustee
Place: Ahmedabad
Date: 1st July 2013
# SAATH CHARITABLE TRUST

**Balance Sheet as at 31st March 2013**

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Annexure</th>
<th>31.03.2013 (Rs.)</th>
<th>31.03.2012 (Rs.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>FUNDS &amp; LIABILITIES</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>TRUST FUNDS</td>
<td>A</td>
<td>26,67,393</td>
<td>30,26,577</td>
</tr>
<tr>
<td>GENERAL FUNDS</td>
<td>C</td>
<td>81,39,661</td>
<td>75,72,789</td>
</tr>
<tr>
<td>UNUTILIZED GRANT</td>
<td>E8</td>
<td>92,63,007</td>
<td>(38,20,128)</td>
</tr>
<tr>
<td>INCOME &amp; EXPENDITURE ACCOUNT</td>
<td>D</td>
<td>35,14,667</td>
<td>55,33,417</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td></td>
<td><strong>2,35,84,728</strong></td>
<td><strong>1,23,12,656</strong></td>
</tr>
<tr>
<td>ASSETS &amp; PROPERTIES</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>GROSS BLOCK OF FIXED ASSETS</td>
<td>B</td>
<td>26,67,322</td>
<td>30,26,577</td>
</tr>
<tr>
<td>INVESTMENTS - GENERAL</td>
<td>F</td>
<td>1,41,52,771</td>
<td>37,50,000</td>
</tr>
<tr>
<td>NET CURRENT ASSETS</td>
<td>E</td>
<td>67,64,635</td>
<td>55,36,079</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td></td>
<td><strong>2,35,84,728</strong></td>
<td><strong>1,23,12,656</strong></td>
</tr>
</tbody>
</table>

**FOR SAATH CHARITABLE TRUST**

RAJENDRA JOSHI
TRUSTEE
PLACE: AHMEDABAD
DATE: 1st July 2013

**FOR H. RUSTOM & CO.**
CHARTERED ACCOUNTANTS
GBM REGISTRATION No. 109908W
(ABD DHALAL)

**PROPRIETOR**
MEMBERSHIP NO: 31368
PLACE: AHMEDABAD
DATE: 1st July 2013
# Saath Charitable Trust

## Consolidated Receipt & Payment Statement for The Period 1st April 2012 to 31st March 2013

<table>
<thead>
<tr>
<th>Receipt</th>
<th>Amount</th>
<th>Payment</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Opening Balance</strong></td>
<td>9,286,080</td>
<td><strong>Expenditure towards Object of the Trust</strong></td>
<td>38,061,307</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Programme Cost</td>
<td>29,651,143</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Programme Staff Cost</td>
<td>7,383,749</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Programme Admin Cost</td>
<td>1,026,415</td>
</tr>
<tr>
<td><strong>Income From Other Sources</strong></td>
<td>1,208,106</td>
<td>Establishment Expenses</td>
<td>611,778</td>
</tr>
<tr>
<td><strong>Interest on Investment</strong></td>
<td>1,102,698</td>
<td>Capital Expenditure</td>
<td>635,846</td>
</tr>
<tr>
<td><strong>Sales of Assets</strong></td>
<td>27,500</td>
<td>Audit Fees</td>
<td>290,592</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Remuneration to Trustee</td>
<td>420,000</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Charity Commissioner Contribution</td>
<td>50,000</td>
</tr>
<tr>
<td><strong>Grant Refund</strong></td>
<td></td>
<td></td>
<td>134,702</td>
</tr>
<tr>
<td><strong>Sub Total</strong></td>
<td></td>
<td><strong>Closing Balance</strong></td>
<td>20,917,409</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>61,121,634</td>
<td><strong>Total</strong></td>
<td>61,121,634</td>
</tr>
</tbody>
</table>

## Remuneration, Reimbursement & Travel Details of Trustees

<table>
<thead>
<tr>
<th>Name</th>
<th>Remuneration</th>
<th>Reimbursement</th>
<th>Domestic Travel</th>
<th>International Travel</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dr. Dinesh Mehta</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Mr. Rajendra Joshi</td>
<td>Rs. 4,20,000</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Mr. Sudhin Choksey</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Dr. Darshini Mahadevia</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Mr. Prabhat K Ghosh</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>
## Travelling Details for the year 2012-13

<table>
<thead>
<tr>
<th>Sr.No.</th>
<th>Name of Person/s</th>
<th>Designation</th>
<th>Purpose of visit</th>
<th>Gross Expenditure (in INR)</th>
<th>Sponsored by</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>International Travel</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>Keren Nazareth</td>
<td>Executive Director</td>
<td>Fellowship for Emerging Non Profit Leaders- US</td>
<td>203,901</td>
<td>Partly by Aspen Institute &amp; Partly by Saath</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total (A)</td>
<td></td>
<td></td>
<td>203,901</td>
<td></td>
</tr>
<tr>
<td>B</td>
<td>Domestic Air Travel</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Rajendra Joshi</td>
<td>Trustee</td>
<td>Meeting &amp; Workshop for Livelihood &amp; HSBC Program</td>
<td>100,025</td>
<td>AIF, HSBC, NSDC</td>
</tr>
<tr>
<td>3</td>
<td>Keren Nazareth</td>
<td>Executive Director</td>
<td>Meeting, Seminar, Workshop, Monitoring &amp; Evaluation Programmes</td>
<td>88,402</td>
<td>AIF</td>
</tr>
<tr>
<td>4</td>
<td>Niraj Jani</td>
<td>Associate Director</td>
<td>Workshop on Livelihood</td>
<td>7,944</td>
<td>Saath</td>
</tr>
<tr>
<td>5</td>
<td>Nitash Oza</td>
<td>Livelihood Manager</td>
<td>Reporting, Meeting &amp; Seminar for Livelihood Programme</td>
<td>30,383</td>
<td>AIF</td>
</tr>
<tr>
<td></td>
<td>Total (B)</td>
<td></td>
<td></td>
<td>226,754</td>
<td></td>
</tr>
<tr>
<td>C</td>
<td>Domestic Travel</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>Paresh Sakariya</td>
<td>Youth Coordinator</td>
<td>Monitoring &amp; Evaluation of Youth Programme</td>
<td>19,524</td>
<td>HSBC</td>
</tr>
<tr>
<td>7</td>
<td>Nitash Oza</td>
<td>Livelihood Manager</td>
<td>Meeting, Seminar, Monitoring &amp; Evaluation of Livelihood Programme</td>
<td>115,155</td>
<td>AIF</td>
</tr>
<tr>
<td>8</td>
<td>Keren Nazareth</td>
<td>Executive Director</td>
<td>Meeting, Seminar, Workshop, Monitoring &amp; Evaluation Programmes</td>
<td>65,339</td>
<td>AIF</td>
</tr>
<tr>
<td>9</td>
<td>Muktesh Pancholi</td>
<td>Placement Coordinator</td>
<td>For Placement of trained Youth</td>
<td>29,924</td>
<td>AIF</td>
</tr>
<tr>
<td>10</td>
<td>Nitin Mathur</td>
<td>Program Coordinator</td>
<td>Monitoring &amp; Evaluation of Livelihood Programme</td>
<td>33,727</td>
<td>AIF</td>
</tr>
<tr>
<td>11</td>
<td>Manish Trivedi</td>
<td>Account Manager</td>
<td>Financial review &amp; Controlling</td>
<td>14,918</td>
<td>AIF</td>
</tr>
<tr>
<td>12</td>
<td>Kunal Patel</td>
<td>RDC Coordinator</td>
<td>For Research &amp; Documentation</td>
<td>4,783</td>
<td>AIF</td>
</tr>
<tr>
<td>13</td>
<td>Chinnmay Desai</td>
<td>Urban Programme-Director</td>
<td>Meeting, Seminar, Workshop, Monitoring &amp; Evaluation Urban Programmes</td>
<td>48,378</td>
<td>SDTT</td>
</tr>
<tr>
<td></td>
<td>Total (C)</td>
<td></td>
<td></td>
<td>331,748</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Grand Total (A+B+C)</td>
<td></td>
<td></td>
<td>762,403</td>
<td></td>
</tr>
</tbody>
</table>
Responsibility Statement of Management

1. The total funds mobilized during the year amounted to 38.59 million rupees of which self generated and internal accruals amounted to 2.37 million rupees. The organization is dependent of external support to the extent of 94%.

2. The total application of funds amounted to 40.08 million rupees out of which the administrative components was 0.61 million rupees which is 1.5%.

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.420, 000.

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 the organization got exemption under 35AC for Rs. 12.77 crore for 3 years which includes corpus funds of Rs. 3 crore.

SAATH IN NEWS

Ahmedabad City, 9th March, 2013

Gujarat Samachar, 1st February, 2013

Jaihind Daily, 6th April, 2013

Times of India, 4th March, 2013

Gujarat Samachar

Jaihind Daily, 6th April, 2013

Times of India, 4th March, 2013
Address of Centres

**Umeed Centres**

**Behrampura**
Basement, Liladhar Batt Hall, Nr. Post Office, Behrampura, Ahmedabad
Contact: Deepak Panchal - 08128219566
Email: umeed.behrampura@gmail.com

**Meghaninagar**
Vir Shahid Mukesh Rathod School, B/h. Rameshwar Police Chowki, Meghaninagar, Ahmedabad
Contact: Vijaykumar Parmar - 08980007940
Email: vijayumeed@gmail.com

**Odhav**
Urban Health Center, Nr. Rabari Vasahat, Opp. Ranchhodrai Mandir, Odhav, Ahmedabad
Contact: Himansha Parmar - 0951025552
Email: himanshaumeed@gmail.com

**Saraspur**
Municipal Corporation School No.8, Nr. Mansa’s Masjid, Saraspur, Ahmedabad
Contact: Ranjitbhai Mochi - 09898851070
Email: ranjit.umeed@gmail.com

**Nadiad**
2nd floor, Nadiad Nagarpalika Building, Nadiad
Contact: Nilesh Parekh - 09429070047
Email: umeednadiad@gmail.com

**Sayajigunj**
Nagar Prathmik School No.3, Near Parsi Agiyari ground, Sayajigunj, Vadodara
Contact: Parul Rayjada – 09714373065
Email: parulumeed06@gmail.com

**Gotri**
Nagar Prathmik School No.18, Near Dharampura village, Near Sevashram society, Harinagar crossroads, Gotri, Vadodara
Contact: Kalpesh Agarwal – 09094274783
Email: kalpeshagrawalumeed@gmail.com

**Gорва**
Nagar Prathmik School No.8, Opp. Gujarat Housing Board, Gorva main road, Gorva, Vadodara
Contact: Sunil Chauhan – 09825539834
Email: sunil.chauhan2001@gmail.com

**Zaver Nagar**
Muni. School No.14, Waghodiya Road, Zaver Nagar, Vadodara
Contact: Tahir Shaikh – 08734963881
Email: tahirumeed@gmail.com

**Manjalpur**
Manjalpur Talim Sankul, Opp. Bhatiji Maharaj temple, Navapura naka, Manjalpur, Vadodara
Contact: Bhavini Yadav – 09898616178
Email: b.yadav1109@gmail.com

**Yuva-MAST – SE&TC**

**Meghaninagar**
265, Parsuramnagar, Near Chamunadanagar, Jogni Mata Temple Lane, Opposite Bajarang Kirana Store, Meghaninagar Ahmedabad
Contact: Manan Raval – 09724399306

**CTM**
F-14, Akhand Anad society, Near Ambika Hotel, Opposite BRTS bus stand, CTM Cross Road, Ahmedabad
Contact: Priti Agarwal – 09974049726

**Vatva**
Vidhyा Sarita Prathmik School, Amar Shopping centre, Opp. Asopalav Society, Mahalaxmi centre, Deria, Vatva, Ahmedabad 382440
Contact: Rajendra M Prajapati – 09979895009
Email: 099.rajendra@gmail.com

**Women Development Centre**

**Juhapura**
Royal Akbar tower, Opp. Zayeka dairy, Juhapura, Ahmedabad
Contact: Zahidah Shaikh – 09662206630
Email: zahidah.shaikh@yahoo.com

**Nirman Centres**

**Meghaninagar**
265, Parsuramnagar, Near Chamunadanagar, Jogni Mata Temple Lane, Opposite Bajarang Kirana Store, Meghaninagar Ahmedabad
Contact: Manan Raval – 09724399306

**CTM**
F-14, Akhand Anad society, Near Ambika Hotel, Opposite BRTS bus stand, CTM Cross Road, Ahmedabad
Contact: Manan Raval – 09724399306

**Behrampura**
6, Sakalchandmukhi ni Chali, B/H Post Office, Dilipbhai Padhiyar’s House, (Aanganwadi Center) Behrampura, Ahmedabad
Contact: Manan Raval – 09724399306

**Khodiyarnagar**
Sargara Vasantbhai Senabhai’s House, Hentaji Maharaj ni Chali, Next to Daban Godown, Khodiyarnagar, Ahmedabad
Contact: Chetan Makwana – 09974049726

**Vasna**
Urban Resource Center (URC) Jayrambhai’s House, Devash Road, Opposite Navkar Engineering, Guntanagar, Vasna, Ahmedabad
Contact: Chetan Makwana – 09974049726

**Juhapura**
118, Ronak Park, B/h APMC Market, Opposite Shell Petrol Pump, Madina Masjid Lane, Juhapura, Ahmedabad
Contact: Chetan Makwana – 09974049726

**Urban Resource Centres**

**Behrampura**
‘UIJAS’ urban Resource Center
Jethalal ni chali, Nr. Amardeep radio, Behrampura, Ahmedabad
Contact: Gopal Chauhan – 09879607300
Email: gopals_chauhan@yahoo.co.in

**Juhapura**
‘PARVAAZ’ Urban Resource Center
118, Ronak Park, B/h APMC Market, Opposite Shell Petrol Pump, Madina Masjid Lane, Juhapura, Ahmedabad
Contact: Zuber Shaikh – 09712955667
Email: zshaikh459@gmail.com
Vasna
‘UDAY’ Urban Resource Center B/h Guptanagar Bus Stand, Near Navkar Engineering, Jayrambhairabari Chawl, Devas road, Guptanagar, Vasna, Ahmedabad
Contact: Kiranben Parmar – 09978134633
Email: udayurc07@yahoo.com

Raiyya Chowkdi
Rajkot Municipal Corporation, Above Ward-1 Office, Opposite Kismet Hotel, 150 Ring Road, Raiyya Chowkdi, Rajkot
Contact: 09924387326

Urmila
20/1, Mayurpankh Society, Near Punitnagar Society, Lane Opposite ‘Jhansi ki Rani’ Statue, Umia Vijay, Satellite, Ahmedabad.
Contact: Devuben Parmar – 09825413418

Night Shelter
Isanpur Chowkdi, Under Isanpur Bridge, Vatva Road, Isanpur, Ahmedabad
Contact: Mansingh B. Maurya – 09909912171
Email: mmansingh@yahoo.in

SAATH ONLINE

Saath Website: www.saath.org

Twitter: www.twitter.com/saathmedabad
- 522 Tweets
- 215 following
- 158 followers

Facebook: www.facebook.com/saathmedabad
- 732 likes
- 385 friends
- 82 posts

Blog: www.saath.wordpress.com
- 73 posts
- 147 tags
- 543 followers

Linkedin: www.linkedin.com/company/saath-charitable-trust
- 211 followers
- 53 employees
- 60 connections

Youtube: http://www.youtube.com/user/SaathNGO

Youth Force
Gujarat (Ahmedabad, Baroda, Surat, Rajkot)
Contact: Programme Manager - Paresh D. Sakariya – 09879547606
Email: paresh@saath.org

Griha Pravesh – Affordable Housing

Isanpur
47 Chamunda Complex Basement, Near Govindwadi opposite Sardar Complex, Isanpur Ahmedabad
Phone: 8980007833

Bapunagar
202 Pratna Complex Opposite Dinesh Chambers above Navneet Classes, Bapunagar Ahmedabad
Phone: 8980002607

Surat
Contact Person – Bhavesh Tailor, Working on Site
Phone: 8980001208
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
     • Bank name: ICICI Bank Ltd. (For Swift code email us)
   - Indian Nationals – A/C NO. 006401013082
     • Bank name: ICICI Bank Ltd.

3. Online giving through:
   - Foreign Nationals - Global Giving
   - Indian Nationals - Give India

Fundraising Coordinator: VAMA RAJPAL
Contact No: +91 9727701213, vama@saath.org
Tax Exemption: 35AC – 100%, 80G – 50%
FCRA NO: 041910159, REGISTRATION NO: E-7257
History

The company is founded in 2007 by Mr. Rajendra Joshi. SAATH has good experience working with vulnerable communities, but SAATH itself needed to create a financially sustainable system that would be a legal entity in order to reach, a large scale public. This was the need for creating a section 25 company, SLS.

About

The SLS promote, encourage, aid, organize, assist, support, undertake activities that shall be conductive for education, training and promotion of entrepreneurs, artisans, teachers, facilitators, consultants, experts, engineers, craft persons and students who develop and use the aforesaid technologies in the company. SLS aims to carry on business of providing credit services to various communities, to help them and their families rise out of poverty and to inculcate the habit of savings, to provide a sustainable livelihood above the poverty-line. SLS is also authorized to undertake research activities.

Vision

Saath Livelihood Services vision is to enhance livelihoods skills, to promote, conceptualize, encourage, aid, organize, assist and undertake or to do or cause to be done, various aspects of livelihoods creation by training, supporting, aiding and facilitating vulnerable urban and rural populations.

Organisation Structure of SLS
Letter from the Director

I am pleased to share with you the first annual report of Saath Livelihood Services. Founded in 2007 by Mr. Rajendra Joshi, who is Co-founder trustee of Saath Charitable Trust, SLS is a not-for-profit company registered under Section 25 of Companies Act 1956.

Our main aim is to improve the quality of life of vulnerable urban and rural populations by actively encouraging livelihood options for them. In order to reach out to people on a large scale Saath also needed a financially sustainable system which would be a legal entity. Hence, SLS came into existence.

In the first phase we initiated the Affordable Meal Project under the name of Swadisht, a meal service run by and for the urban poor, cooking and distribution systems in place and in the first month it served 60 clients daily. Simultaneously another focus was on Top Care – Housekeeping Services & Home Care-Maintenance Services, which takes care of the housekeeping requirements of homes, offices, malls, theatres, and to take care of most of the periodical maintenance in homes. The perspective behind were to create employment opportunity and to find out individuals having entrepreneurship qualities from the underprivileged groups. This was the learning phase for SLS.

Currently SLS is running Udaan and RWeaves. Udaan run in Rajasthan is the Youth Employability Training Programme and after its successful implementation in urban areas of Rajasthan, we wanted to reach out to the rural youth too and for that we started a Mobile Training Van from 2010-11 in the Jodhpur district. The Van also enables us to run the awareness drives in the surrounding villages. With 7 centres and 1 Mobile Van, till date Udaan has trained more than 8,743 youth. RWeaves run in Surendranagar district of Gujarat is for supporting the two dying arts of ‘Patola’ and ‘Tangaliya’. Through SLS’s efforts the artisans have innovated and diversified from their traditional product line of saris, shawls and dress material to products such as bed sheets, pillow cases, purses, handbags and trinkets such as mobile covers which allow them to reach a larger market base.

Currently SLS and Saath are both jointly working together. The ultimate goal for SLS is build and scale up service based programmes for the urban and rural poor. SLS establishes revenue – generating schemes for the employment of the urban poor, and also supports Saath in its development programmes. The Directors of SLS are contemplating a joint Saath and SLS Governance System.

We at SLS have a dedicated staff and I would like to thank them for their hard work, commitment and constant support which allows us to reach new heights. In the future we look forward to expand our boundaries beyond Gujarat and Rajasthan by starting up new initiatives in States of Bihar, Uttar Pradesh and Assam. Also, I would take this opportunity to thank our partners, supporters, governing body members for their trust in us.

Chinmayi Desai
SLS Director
R WEAVES

To impart due respect and encourage the two dying arts of Patola and Tangalia ‘RWeaves’ was set up, which supports the artisans of villages of Surendranagar district. RWeaves aims to support the artisans by providing them with small capital for helping in procurement of raw materials, skill trainings so as to increase their productivity, diversifying their product range, networking and marketing for their products and attract their second generation as well as other vulnerable people in this trade so as to save the art.

Highlights of the past year:

- Exhibitions were held in Vadodara and Ahmedabad to market the products.
- Film on RWeaves programme was shot in the villages.
- Small outlet for RWeaves was opened at our Head Office in Ahmedabad.
- Developed new products according to market demands. eg. from tangalia files, patola purses
- Tangalia artisan Babubhai as to become an entrepreneur
- 2 new families ave restarted working on Tangaliya as means for their livelihoods.
The Programme is supporting 20 artisans and marketing 80% of their products.

Kalubhai, Patola Artisan

Kalubhai has been working in this trade since last 35-40 years. Initially he was doing labour work in Rajasthan, during which he got interested in Patola work and learnt it and has been working as a Patola artisan since. He said before the purchase of raw materials was expensive for them and as compared to the amount of effort, the return in terms of money was not enough. A whole family is involved in the making of a sari. Kalubhai does the design making, another member does the dying separation of the silk threads, and 2 are loom for final product.

A whole family is involved in the making of a sari. Kalubhai does the design making, another member does the dying separation of the silk threads, and 2 are loom for final product. Through the training he learned new designs and how to innovate their product range. Hence the sale of the products has increased. He also learned to do embroidery work and hence increased the network of his products. He now makes saris that sell from between Rs. 10,000 to Rs. 17,000 per sari.

I want to see that the second generation also gets involved and does not let these arts die. My main effort is to market the Tangaliya and Patola products and create a network for supporting livelihood of the artisans. Along with supporting the art we also want to bring about a change in overall development of the villages.

Bella Joshi, RWoaves Coordinator
THE SAATH MAHILA SAVINGS AND CREDIT CO-OPERATIVE SOCIETY LTD

SAATH LIVELIHOOD SERVICES started promoting saving and credit activity in Dholka and Viramgam, in January 2011 with easy access to credit. Later on the Cooperative itself started other activities for Livelihood options for its existing members. After a year of implementation SAATH Livelihood Services initiated legal processes of the registration of Cooperative. Today SAATH Mahila Savings & Credit Cooperative Society is being registered as Cooperative and has an independent identity.

<table>
<thead>
<tr>
<th>Membership</th>
<th>Total Member (Till date)</th>
<th>Total loan disbursement (April 2012 to March 2013)</th>
<th>Loan recovered (April 2012 to March 2013)</th>
<th>Loan outstanding (April 2012 to March 2013)</th>
<th>Percentage of recovery (till date)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cooperative Loan</td>
<td>2,503</td>
<td>INR 54,85,000</td>
<td>INR 26,95,641</td>
<td>INR 43,48,605</td>
<td>100%</td>
</tr>
<tr>
<td>Yes Bank (Business Correspondent)</td>
<td></td>
<td>INR 31,88,000</td>
<td>INR 7,11,523</td>
<td>INR 24,76,477</td>
<td></td>
</tr>
</tbody>
</table>

Highlights of the past year:

- 452 members attended the first ‘Annual Meeting’ in Dholka.
- Agreement signed with ‘Yes Bank’ as Business Partner.
- A meeting with cooperative member to increase compulsory saving amount from Rs. 100 to Rs. 200.
- Training imparted to members on the importance of savings, credit and leadership.
Sheetalben Patel

Sheetalben is a resident of Dhakdi village. She has 4 members in her family – she, her husband and a son and a daughter. Her husband’s income is Rs. 6000 and he is the only earning member of the family. Her children are studying in the school. Her son is sick from last five years. He is suffering from brain fever.

She is an active member of the cooperative and saves Rs. 100 each month. She is present in all the meeting of the cooperative regularly. She has taken a loan of Rs. 15000 from the cooperative. She has used this money to open up a small business. She has opened a small ‘Pan Parlour’ and through it she is able to earn Rs. 5000 per month.

"I am thankful to Saath organisation for helping me in opening up my own business to support my family”. Sheetalben says.

2503 women from 99 villages are member of the initiative.

Our Cooperative’s aim is not to become a success; we aim to increase the value of women in society.

Shyam Singh, Cooperative Coordinator
UEDAAN

Udaan is an Employability Training Programme, which aims to provide young adults from economically weak backgrounds an opportunity to assimilate into 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.

Mobile Training Van
A mobile training van is running for skill training of the rural youth to provide them same opportunities available to the urban youth. It is run in Jodhpur district.

Highlights of the past year:

- Organized Residential & Non Residential vocational training program only for ST category’s un-employed youth and provided training to 599 youth. Out of these 80% youth got employment.
- "Mobile Van Training Program" trained 150 youths and 75% youth got employment.
- Informal Sector, Mason training program in Barmer, 185 youth have been imparted training.
Jaswant Ram of Barmer lives with his family. He has 3 brothers & 4 sisters. He was working as a labourer before joining UDAAN and earned Rs.150/- for each day, which was not enough for his family as he was the sole earning member of his family. He came to know about UDAAN from his friend. He immediately registered himself for the “Computer Accounting” batch.

He says that "I am very grateful towards this Organization who gave me a new life and new hope. I was working as a labourer previously but now with the help of SAATH am working a great job of Accountant." He is now earning Rs. 10,000/- per month, much better than before and he is better able to support his family.

The Programmes together trained 2,096 people and have placed 1,342 of them in the year 2012 – 13.

In this financial we are planning to increase the training programs for unorganized sector as per the better results of the previous year. Secondly it is beneficial to those people also who are unable leave their home towns.

Nitin Mathur, Coordinator, Udaan
SLS Impact from Apr’12 – Mar’13

Livelihoods

UDAAN
No. of Centres: 7
Mobile Van: 1
No. of people Trained: 2,096
No. of people Placed: 1,342

R Weaves
Supporting 10 - 12 Artisans and marketing 80% of their products

Microfinance

Saath Mahila Savings and Credit Cooperative Society Ltd.

- Total Members: 2,503
- Total Coop. Loan Amount Disbursed (INR): Rs. 54,85,000
- Total Coop. Loan Recovered (INR): Rs. 26,95,641
- Total Coop. Loan Outstanding (INR): Rs. 43,48,605
- Repayment Rate: 100%

Address of Centres

Udaan Centres

Jaipur Office – Regional Office
119/ 417, Agarwal Farm, Mansarovar, Jaipur – 302020
Nitin Mathur – 09694087626
Email: nitin_alwar2003@yahoo.co.in

Jodhpur Centre – (Mobile van)
Teej Bhavan, Behind Gitanjali School, Opposite Detha Sadan, Mahamandir Railway Station Circle, Mandor Road, Jodhpur – 342006
Mukesh Sankhla – 09414100042
Or
C/O Yudhister Singh Gehlot, Ashuj ki Pol, Opposite Mahamandir Railway Station, Mandor Road, Jodhpur – 342006

Barmer Centre
Afl, Near Government School, Mahaveernagar Road, Barmer – 344001
Rana Raam Gadhvir – 09828577593

Jaipur Centre
Opposite Government Girls School, Bus Stand Bagru, Dist. Jaipur – 302020
Aalok Pachori – 09950754535

Saath Mahila Savings and Credit Cooperative Society Ltd.

Dholka
Tirth Nagar Row House, House No. 50, Chaloda Dholka Road, Block Dholka, District Ahmedabad
Contact: Shyam Prakash Singh – 09727710023
Email: shyam@saath.org

R Weaves

O/102 Nandan V, Near Prernatirth Derasar, Jodhpur Tekra, Ahmedabad – 380015
Contact: Bella Joshi – 09825478722
Email: bella.rweaves@gmail.com, rweaes.sls@gmail.com
Helpline Number: +91-8980004017
## SLS Team Members

<table>
<thead>
<tr>
<th>NAME</th>
<th>AGE</th>
<th>GENDER</th>
<th>QUALIFICATION</th>
<th>OCCUPATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mr. Rajendra Joshi</td>
<td>54</td>
<td>M</td>
<td>B.Sc.</td>
<td>Development Specialist, Founder of SAATH, Director in Saath Livelihood Services</td>
</tr>
<tr>
<td>Ms. Chimanyi Desal</td>
<td>43</td>
<td>F</td>
<td>B.Sc in Biochemistry</td>
<td>Programme Director, Saath and Director in Saath Livelihood Services</td>
</tr>
<tr>
<td>Mr. Niraj Jani</td>
<td>32</td>
<td>M</td>
<td>M.Tech in planning, CEPT</td>
<td>Associate Director, Saath and Director in Saath Livelihood Services</td>
</tr>
</tbody>
</table>

### Rweaves
- Bella Joshi (C)

### Saath Mahila Savings and Credit Cooperative Ltd.
- Mohammad Yunus F. Shaikh (C)

### Udaan
- Ashok Sanecha (C)
- Mukesh Sankhla (C)
- Rana Ram (C)
- Vipin Mathur (C)
- Alok Pachori (C)
- Yogesh Sharma (C)
- Dhirendra Singh Parihar (C)
- Hemant Kumar Singh (C)
- Praveen Kumar (C)
- Mahendra (C)
- Pradeep Bodiya (C)
- Mohan Ram (C)
- Puran Singh (C)

## Registration Details

<table>
<thead>
<tr>
<th>Registration</th>
<th>Registered on 12th February 2007, With Registrar of Companies Gujarat under Companies Act, 1956</th>
</tr>
</thead>
<tbody>
<tr>
<td>Registered Office</td>
<td>Saath Livelihood Services, 0/102 Nandanvan V, Near Prematirth Derasar, Jodhpur Tekra, Ahmedabad 380015, Gujarat, INDIA</td>
</tr>
<tr>
<td>Type</td>
<td>Sec 25 Company (Not for Profit)</td>
</tr>
<tr>
<td>Corporate Identity Number</td>
<td>U74999GJ2007NPL049997</td>
</tr>
<tr>
<td>FCRA</td>
<td>041910434</td>
</tr>
<tr>
<td>PAN NO</td>
<td>AALCS2364P</td>
</tr>
<tr>
<td>80 G (Letter No)</td>
<td>No.DIT(E)/ 80G(S)/1216/2007-08, Dated: 20/06/2008</td>
</tr>
</tbody>
</table>
# Transparency and Accounts

## SAATH LIVELIHOOD SERVICES

### Income & Expenditure for the year ended 31st March 2013

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Note No.</th>
<th>31st March 2013</th>
<th>31st March 2012</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>CONTINUING OPERATIONS</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>INCOME</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Gross Revenue from Operations</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Net Revenue from Operations</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Income from Grant, Donation &amp; Contribution</td>
<td>11</td>
<td>50,99,528</td>
<td>47,34,898</td>
</tr>
<tr>
<td>Other Income</td>
<td>12</td>
<td>3,77,287</td>
<td>2,28,061</td>
</tr>
<tr>
<td><strong>Total Revenue (i)</strong></td>
<td></td>
<td>54,76,815</td>
<td>49,62,959</td>
</tr>
<tr>
<td>EXPENDITURE</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Purchase of sold goods</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Increase/ Decrease in inventory of Tradable Goods</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employee Benefits Expense</td>
<td>13</td>
<td>15,11,936</td>
<td>14,25,015</td>
</tr>
<tr>
<td>Finance Cost</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Depreciation and Amortisation expense</td>
<td>7</td>
<td>54,285</td>
<td>74,368</td>
</tr>
<tr>
<td>Other Expenses</td>
<td>14</td>
<td>40,52,176</td>
<td>35,21,093</td>
</tr>
<tr>
<td><strong>Total Expenses (ii)</strong></td>
<td></td>
<td>63,18,686</td>
<td>40,30,476</td>
</tr>
<tr>
<td><strong>Profit / (Loss) before Tax</strong></td>
<td></td>
<td>(7,42,837)</td>
<td>9,42,483</td>
</tr>
<tr>
<td>Tax expense:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Current Tax</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Deferred Tax</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Profit / (Loss) for the year from continuing operations (A)</strong></td>
<td></td>
<td>(7,42,837)</td>
<td>9,42,483</td>
</tr>
<tr>
<td><strong>DISCONTINUING OPERATIONS</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Profit / (Loss) after tax from Discontinuing Operation (B)</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>TOTAL OPERATIONS</strong></td>
<td></td>
<td>(7,42,837)</td>
<td>9,42,483</td>
</tr>
<tr>
<td><strong>Profit / (Loss) for the year</strong></td>
<td></td>
<td>(7,42,837)</td>
<td>9,42,483</td>
</tr>
<tr>
<td>Basic earnings per share</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>0.00</td>
<td>0.17</td>
</tr>
</tbody>
</table>

The accompanying notes are an integral part of the financial statements.

As per our report of even date attached herewith
FOR SAATH LIVELIHOOD SERVICES

FOR: SAATH LIVELIHOOD SERVICES

DIRECTOR
RAJENDRA GOVIND DAVAI
DIRECTOR
CHIMHANI DISAI
DIRECTOR

PLACE: AHMEDABAD
DATE: 4th September 2013

FOR H. Rustom & Co.
CHARTERED ACCOUNTANTS
FIRM REGISTRATION No.: 508908W
NO. 10, DANDAL

FOR H. Rustom & Co.
CHARTERED ACCOUNTANTS
FIRM REGISTRATION No.: 508908W
NO. 10, DANDAL

ABAD-1

PROPRITOR
MEMBERSHIP NO.: 31386
PLACE: AHMEDABAD
DATE: 4th September 2013
About The Saath Savings and Credit Co-operative Society Ltd

Initiated in 1994, Saath first started facilitating and providing services for savings in a community-based model. In 1999, Saath expanded its services with small loans. As demand grew, Saath established its operations in a more formal manner, with the establishment of 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 (TSSCCSL, referred to as 'The Saath Co-operative' here onwards).

The Saath Co-operative’s main aim is to offer the urban as well as the rural poor a way of accessing credit that is linked to them having to demonstrate a willingness to save in order to qualify for it. We strive daily to promote equal participation of people, irrespective of their religious, economic and social background as well their gender. We provide loans at an affordable rate of interest and try and reach out to people otherwise excluded from formal credit institutions due to various reasons. Through The Saath Co-operative, we improve the standard of living of the people from the socially marginalised communities and for people living in varying degrees of poverty.

Vision

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

Organisation Structure of The Saath Co-operative
**Branch Addresses**

**SMC**
Sakal Chand Mukli ni Chali, Near Behrampura Post Office, Behrampura, Ahmedabad. Phone: 9825612161.

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

**Juhapura**
Amne Gulista Society, Opp Memon Hall & Desai Hospital, Sarkhej Road, Juhapura, Ahmedabad. Phone: 9879258866.

**Saraspur**
Sulemani Roza ni Chali, Nr Nutan Mill, Besides Vorana Roja, Saraspur, Ahmedabad. Phone: 9825527643.

**Jethalal**
Rasul Kadia ni Chali, Near Municipal Urdu School, Behrampura, Ahmedabad. Phone: 9727399888.

**Fatewadi**
1st floor, Dalal House, Ravalvas Corner, Inside Sarkhej Steep, Sarkhej, Ahmedabad. Phone: 9727299888.

**Mehndikua (Our newest branch)**
Alampura ni chali, Near Madhavpura Police Station, Shahibaug, Ahmedabad. Phone: 9879009091.

**Contact US**
Website: www.saathcooperative.org Email: info@saathcooperative.org, mail@saathcooperative.org, SAATH Charitable Trust O/102 Nandanvan V, Near Prernatirth Derasar, Jodhpur, Ahmedabad. Phone: 7926929827.

**Partners**
SAATH Charitable Trust • Saath Livelihood Services • MF Transparency • Bank of Baroda Saraspur • State Bank of India Vasna • Ahmedabad District Coop Bank Vasna • Indian Overseas Bank Behrampura • Credibility Alliance • Oriental Insurance • Sa-Dhan Association of Community Development Finance Institutions • Kotak Life Insurance Ltd • Shivia Microfinance • Care India • Access Assist • Asian Foundation of Philanthropy • Paul Hamlyn Foundation • World Bank • Centre for Microfinance • Institute for Financial Management and Research • ACCESS Development Services • Vayak Technology • Padia Associates
From the CEO’s desk

Teamwork has been the cornerstone of our success...

To make The Saath Co-operative what it is today, several individuals and organisations have contributed. The founder of SAATH, Mr. Rajendra Joshi, has been a steadfast anchor in all these years. His passion for driving change has been an invaluable asset to the making of The Saath Co-operative. The Sakhi Mahila Mandal, Ekta Yuvak Mandal and Sankalp Mitra Mandal laid strong networks within the community and built a favourable bond with them. The work done by these community based organisations has been the foundation for scaling up the microfinance initiative at SAATH.

Funding partners Care India and Paul Hamlyn Foundation have always believed in the ability of this microfinance initiative. Their investment in our initiative has given us time to incubate our ideas and create a sustainable initiative. Consultancies like ACCESS Development Services have helped us thoroughly in consolidating smaller co-operatives into what we today know as The Saath Co-operative. Their expertise has lent us a helping hand in making our systems more efficient.

Through the years, our human resources have been an invaluable part of this initiative. The advice and guidance of our well-experienced board members has been an asset to our co-operative. The evolution of The Saath Co-operative would not have been possible without the endless hours put in by our staff and interns.

The teamwork exhibited by The Saath Co-operative staff has been the cornerstone of our success. Without their dedication and hard work, The Saath Co-operative would not be where it is today. Lastly, I would like to express my gratitude to all our members who believed in us and were instrumental in driving change.

Divyang Bhatnagar
CEO
Method & Approach

The foundation of our microfinance 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 two 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 of a loan:

<table>
<thead>
<tr>
<th>Becoming a member</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Fill out an application</td>
<td>Address proof &amp; photo-id</td>
</tr>
</tbody>
</table>

Regular savings

| Compulsory savings of INR 100 per month | Eligibility for first loan a six-month period |

Loan process

| From 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 six 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 microfinance 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.
**Membership growth:**

Our members are both shareholders and compulsory saving account holders. In the year 2010-11, the total number of new members was 3,940. In the year 2011-12, new memberships stood at 3,875 and in 2012-13, the increment in new members was to the tune of 4,360. Till March 2013, The Saath Co-operative had a total of 17,479 shareholders continuing the upward trend in membership growth.

![Membership Growth](image)

**Joint Liability Group (JLG):**

To create peer support that ensures repayment of loans, The Saath Co-operative only gives loans to JLGs. A group of 4 to 6 potential clients can form a JLG in which members share the responsibility of managing their loan repayments on time. The group must continue until the full loan amount of each individual borrower in the group has been repaid. 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.
The Saath Co-operative started the JLG model in the year 2007-08 with 85 JLGs. Earlier, clients were hesitant to accept the concept and were not ready to take loans in groups. It took immense efforts to make them understand the benefits of JLGs and how each group member will help in their inability to repay the loan installment. It seems, after some initial doubts, this model has become popular among our clients. Since then, the growth of JLGs is steady.

In the year 2010-11, the number of groups stood at 1,129. In the year 2011-12, 1,464 new JLGs were formed, which was almost an increase by 30% from the previous year. In the year 2012-13, the growth was 1,557 new JLGs.

Kanchanben Khatik, Member of the Co-operative

I was saving with The Saath Cooperative for quite some time. Recently, there was a social event in the family. I asked the field officer if I could get a loan. She gave me a detailed description of the amount I am eligible as well as the repayment schedule. I went to the centre, discussed the monthly installment I could afford and got a loan easily.
Parsottam Chauhan, Operations Manager

I started working with Saath since its inception in 1994-95. I was initially responsible for my neighbourhood in Behrampura to spread awareness of our microfinance initiative. Today, I am the operations manager and supervise three branches of The Saath Co-operative. Friends and relatives look up to me, all because of my work at Saath.

### Products

#### Savings:

<table>
<thead>
<tr>
<th>Compulsory Saving</th>
<th>Voluntary Saving</th>
<th>Fixed Deposit</th>
</tr>
</thead>
<tbody>
<tr>
<td>• 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.</td>
<td>• This plan encourages savings and also functions as a fall back mechanism in difficult times.</td>
<td>• One-year and two-year plans.</td>
</tr>
<tr>
<td>• A deposit of INR 100 is required every month.</td>
<td>• Any amount can be deposited at any given time.</td>
<td>• If the client withdraws before maturity, 6% interest p.a.</td>
</tr>
<tr>
<td>• Withdraw at any time; minimum balance of INR 3,500 is required.</td>
<td>• Withdrawal at any time.</td>
<td>• 180 days - 8.25%</td>
</tr>
<tr>
<td>• Interest rate is 6% p.a. on deposits.</td>
<td>• Interest rate is 6% p.a. on deposits.</td>
<td>• 270 days - 8.5%</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• 360 days - 8.75%</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• 540 days - 9%</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• 1.5 years - 9.25% p.a. on deposits.</td>
</tr>
</tbody>
</table>

Since a lot of members are in their third cycle, saving 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 compulsory members. The total amount of cumulative savings was INR 53,601,361 by the 31st of March, 2013.
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
The upward trend was visible in the total number of loans disbursed over the three-year period as well. While in 2010-11, the number of loans disbursed stood at 5,086, the increase in 2011-12 was nearly 30% of the previous year. The year 2012-13 saw a total number of 6,965 loans disbursed.

Loan amount disbursed has increased from roughly INR 48 million to INR 85 million in the three-year period from 2010-11 to 2012-13 - an increase of nearly 80%. The year 2010-11 was a landmark year. We received a loan of INR 3.55 million from Shivia Microfinance, a UK-based organization. We received this amount in four instalments from October 2010 to January 2011.

The average loan size was INR 9,483 per client in 2010-11. By the end of the financial year, we had 5,725 active loan accounts and INR 37.6 million loans outstanding.

**Shikha Gupta, MIS & Documentation Manager**

When I joined the organisation in 2010, it was due to my interest in the field of microfinance. I wanted to see how I could work for the inclusive development of underprivileged communities armed with my finance background. My biggest achievement, today, is the insurance programme we have introduced for our members since April 2013. The Saath Co-operative is one of the few working spaces where the freedom to learn from and teach people in an open environment can be found.
Insurance:

In the year 2010-11, Kotak Mahindra Insurance became a partner with The Saath Co-operative 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.

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Covered Amount</th>
<th>Total Premium Paid</th>
<th>Amount of Claims Settled</th>
</tr>
</thead>
<tbody>
<tr>
<td>2010-11</td>
<td>48,384,600</td>
<td>145,154</td>
<td>20,000</td>
</tr>
<tr>
<td>2011-12</td>
<td>81,571,801</td>
<td>244,715</td>
<td>77,000</td>
</tr>
<tr>
<td>2012-13</td>
<td>100,759,900</td>
<td>334,544</td>
<td>141,800</td>
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</tbody>
</table>
SAATH CO-OP

Branches

<table>
<thead>
<tr>
<th>Branch</th>
<th>SMC</th>
<th>Vasna</th>
<th>Juhapura</th>
<th>Saraspur</th>
<th>Jethalai</th>
<th>Fatewadi</th>
<th>Mehndikua</th>
</tr>
</thead>
<tbody>
<tr>
<td>Area</td>
<td>Behrampura</td>
<td>Vasna</td>
<td>Vejalpur</td>
<td>Saraspur</td>
<td>Behrampura</td>
<td>Sarkhej</td>
<td>Mehndikua</td>
</tr>
<tr>
<td>Functional Zones</td>
<td>East &amp; South Zone</td>
<td>West Zone</td>
<td>New West Zone</td>
<td>East &amp; North Zone</td>
<td>East &amp; South Zone</td>
<td>New West Zone</td>
<td>Central &amp; West Zone</td>
</tr>
<tr>
<td>Branch Manager</td>
<td>Alka Makwana</td>
<td>Kumud Patel</td>
<td>Rehana Pathan</td>
<td>Kokila Makwana</td>
<td>Fatima Chhipa</td>
<td>Zarina Ganchi</td>
<td>Irin Desai</td>
</tr>
<tr>
<td>Total Membership</td>
<td>3,171</td>
<td>3,427</td>
<td>1,783</td>
<td>3,125</td>
<td>2,881</td>
<td>1,537</td>
<td>1,555</td>
</tr>
<tr>
<td>Cumulative Savings</td>
<td>11,261,195</td>
<td>11,357,616</td>
<td>5,356,884</td>
<td>9,411,008</td>
<td>9,591,969</td>
<td>3,455,586</td>
<td>3,167,102</td>
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<tr>
<td>Active JLG Members</td>
<td>1,380</td>
<td>1,483</td>
<td>1,163</td>
<td>1,751</td>
<td>1,795</td>
<td>979</td>
<td>809</td>
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<tr>
<td>Loan Outstanding</td>
<td>10,638,952</td>
<td>9,844,183</td>
<td>6,878,438</td>
<td>12,293,164</td>
<td>11,688,164</td>
<td>5,602,840</td>
<td>4,048,072</td>
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<tr>
<td>Staff #</td>
<td>10</td>
<td>9</td>
<td>9</td>
<td>10</td>
<td>10</td>
<td>7</td>
<td>6</td>
</tr>
</tbody>
</table>

**Usha Goswami, Filed Officer**

I was associated with Saath through the Balghar programme. Later, I came to know of the huge microfinance enterprise being run in my neighbourhood. I joined in as a field officer despite being an introvert. Today, I am a confident woman who manages nearly 350 households which fall in my field area.
Activities

Fixed Deposit

The FDs has been revised by taking consideration to the short term fixed deposit demands of the clients. Rate of interest on these periodical FDs has been decided in comparison with formal, private and cooperative banks. Analysis was done on comparative rates of interest provided by these banks and existing cooperative banks and other savings and credit cooperative in Ahmedabad.

Child Plan

In September 2012 a new product Child plan started to fulfill the demand from our members for their children’s future money requirement. This is a monthly recurring product with duration of three years and can be taken by child’s parents. After completion of three years parents can either withdraw the money for their children’s expenses or they can further invest the money in fixed deposits. This plan starts from INR 200 and up-to any limit in multiple of 200. As on 31st March 2013 we have 325 children accounts.

AGM

Annual General Meeting 2012: Third AGM of the cooperative was held in June 2012 and beyond expectations more than 3000 share holders attended the event. 10% dividend was declared for the year 2011-12.

This year maximum number of share holders attended the AGM. In the earlier years only just 200 to 500 share holders used to attend the meeting and as they there were the two cooperatives, also members were hardly interested in our presentations and our activities. This year has become the landmark year in the history of the cooperative, not only in terms of share holders participation in AGM but in this year we tried to put more efforts in member’s education about our program through different field visits.

New Branch Office Mehndikua

In April 2012, a new branch started in Dudheshwer ward with 1155 members. The branch area is quite new and there are many small home based enterprises of scraped iron in the surroundings of the branch. The branch has great potential to grow in that area. Till 31st March 2013 the branch has membership of 1555 with cumulative savings of INR 31 Lakhs (approx) and around 800 members with the cumulative loan outstanding of INR 40 Lakhs (approx).

About Interns

Sunil Thakor from S.V. Institute of Management, Kadi Gujarat studied on customer satisfaction with services of microfinance in Urban Poor Women in Ahmadabad city in June - July 2012 for two months.
Pratik Bajaj, Soham Bhadeka, Bhavesh Nainani, Samit Kapoor and Dinesh Gupta from School of Business Management, NMIMS Mumbai studied on The Financial Sustainability & Expansion Of Saath Savings & Credit Cooperative Society Ltd. from February 3rd to February 23rd 2013.

Rahul Pande, Hiren Lakum, Gaurang Bhatia, Mayur Solanki from Central University of Social Management, Gandhinagar studied the JLG and group mechanism with the members of the Saath Savings Credit Cooperative Society Ltd from 1st March 2013 to 30th April 2013.

Some of the activities in brief:

- Incentive structure formed for New Account, Compulsory Saving Collections, and Child Plan Collections
- Employees Group Family Medical Insurance (1,00,000 medical cover)
- Gratuity Scheme launched
- IME program with FWWB (4 groups and 78 members)
- Envirofit Smokeless Stove (One member got benefit from loan)
- Software Data Clearing Process every branch from 15th March to 15th April.
- Statutory Audit of the Cooperative
- Spouse/Guarantor policy from April 2013
- Bajaj Allianze tie up for Sarva Shakti Suraksha
- Gratuity transfer for 10 employees of Saath
- Access Workshop for 3 days
- Seven days Staff refresher program in March 2013

Madhu Sargara, Child Savings Plan

I save INR 600 per month for my children with Saath’s Child Savings Plan. My daughter is currently studying in the ninth standard and I want her to feel safe to pursue studies further. This money will also help us for her wedding preparation or in times of a family crisis.
Case Studies

Savings will come to our rescue during an emergency: Mohan and Mathura Sen

Mathura with her husband, Mohan Sen. They save Rs. 100 per month with Saath.

Mohan Sen, a barber, along with his wife, Mathura always believed in saving money. They also tried their hand at different savings’ avenues, but with little satisfaction.

"Unfortunately, we did not have many reliable options before. There have been cases of swindling in the past and we were not comfortable giving our hard-earned money to just anyone," said Mohan.

He added, "Then, we found out about Saath’s saving programme. We could save as little as INR 100 per month and still be a member of their microfinance initiative. We could also save more money, if we wished. Interest rates are pretty decent and their loan structure is attractive as well."

Today, they deposit Rs. 100 every month in the Compulsory Savings Plan. "We have been saving for almost 3 years now. I do whatever I can to save as much as possible from every month’s budget," said Mathura, a housewife who recently became the grandmother of a beautiful girl child. She averred, "Savings will come to our rescue during an emergency. Although, we haven’t taken a loan yet, we are confident that we will easily be able to get one, when the need arises."

Yasminbano: With the Saath Cooperative my savings are secure

Yasminbano is 47 years old and lives in Sarkhej, Fatehwadi area of Ahmedabad with her husband. Yasminbano and her husband do the vegetable business in Sarkhej area. They had many bad experiences where people cheated them and ran away with their savings. Earlier she (when she started savings with Saath cooperative was not sure whether her savings are secure or not. She felt security when she got the loan of Rs. 3,000 very first time for her husband’s business. She repaid the loan before the time. She started savings with Rs. 100 Compulsory Saving. The second time she took loan of Rs. 10,000 for the Loading Rickshaw (which is required for Vegetable Business) and this loan also she repaid before the given period.

At the third time for her daughter’s marriage and to purchase jewellery for her daughter, she took a loan for Rs. 17,000/- which is continuing till date. As she has been a regular saver with the MFI, she has completed three years of compulsory savings successfully. She is planning to take another loan (after repaying the current loan) for her house renovation.

She has built up a good reputation among the JLG (Joint Liability Group) members as well. Now neighbours are inspired from her to save more.
## Governance & Staff

<table>
<thead>
<tr>
<th>Branch</th>
<th>Designation</th>
<th>Name</th>
<th>Employee Code</th>
<th>Gender</th>
</tr>
</thead>
<tbody>
<tr>
<td>Head Office</td>
<td>Chair Person</td>
<td>Chimnayi Desai</td>
<td>E18</td>
<td>F</td>
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<tr>
<td>Head Office</td>
<td>COO</td>
<td>Madhu Parmar</td>
<td>E17</td>
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<td>Aabeda Shaikh</td>
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<td>Shilka Gupta</td>
<td>C3</td>
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<td>Javshree Patel</td>
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<td>Office Assistant</td>
<td>Rukmani Saragara</td>
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<td>CEO</td>
<td>Divyang Bhatnagar</td>
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<td>Finance Associate</td>
<td>Akash Padhiyar</td>
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<td>C</td>
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<td>Mahesh Chauhan</td>
<td>C2</td>
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<td>Manager Operations</td>
<td>Parsottam Chauhan</td>
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<td>Rina Aheer</td>
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<td>Chandrika Srimati</td>
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</tr>
<tr>
<td>SMC Branch</td>
<td>Field Officer</td>
<td>Nazma Patel</td>
<td>E11</td>
<td>F</td>
</tr>
<tr>
<td>SMC Branch</td>
<td>Field Officer</td>
<td>Shobha Rathod</td>
<td>E4</td>
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</tr>
<tr>
<td>SMC Branch</td>
<td>Field Officer</td>
<td>Vina Padhiyar</td>
<td>E7</td>
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</tr>
<tr>
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<td>Field Officer</td>
<td>Ramila Borisra</td>
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<td>SMC Branch</td>
<td>Office Assistant</td>
<td>Nayna Rabhdiya</td>
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<tr>
<td>Vasna Branch</td>
<td>Branch Manager</td>
<td>Kumud Patel</td>
<td>E5</td>
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<tr>
<td>Vasna Branch</td>
<td>Data Entry Operator</td>
<td>Hetal Vasudlya</td>
<td>E1</td>
<td>F</td>
</tr>
<tr>
<td>Vasna Branch</td>
<td>Data Entry Operator</td>
<td>Varsha Chauhan</td>
<td>E1</td>
<td>F</td>
</tr>
<tr>
<td>Vasna Branch</td>
<td>Field Officer</td>
<td>Aruna Srimali</td>
<td>E9</td>
<td>F</td>
</tr>
<tr>
<td>Vasna Branch</td>
<td>Field Officer</td>
<td>Jamna Mahavar</td>
<td>E6</td>
<td>F</td>
</tr>
<tr>
<td>Vasna Branch</td>
<td>Field Officer</td>
<td>Padma Khuman</td>
<td>E3</td>
<td>F</td>
</tr>
<tr>
<td>Vasna Branch</td>
<td>Field Officer</td>
<td>Rekha Patel</td>
<td>E9</td>
<td>F</td>
</tr>
<tr>
<td>Vasna Branch</td>
<td>Field Officer</td>
<td>Usha Goswami</td>
<td>E3</td>
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</tr>
<tr>
<td>Vasna Branch</td>
<td>Office Assistant</td>
<td>Rukshana Ghanchi</td>
<td>E5</td>
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</tbody>
</table>
Transparency and Accounts

Balance Sheet of
The Sixth Saving and Credit Co - Operative Society Limited
as on 31-03-2013

<table>
<thead>
<tr>
<th>Liabilities</th>
<th>Sch</th>
<th>Amount</th>
<th>Assets</th>
<th>Sch</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Share Capital</td>
<td>A</td>
<td>4,294,975.00</td>
<td>Fixed Assets</td>
<td>I</td>
<td>1,701,429.30</td>
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<tr>
<td>Profit &amp; Loss</td>
<td>B</td>
<td>2,019,921.75</td>
<td>Stamp Duty</td>
<td>J</td>
<td>20,000.00</td>
</tr>
<tr>
<td>Reserves and Funds</td>
<td>C</td>
<td>5,705,105.37</td>
<td>Loans and Advances</td>
<td>K</td>
<td>61,825,274.27</td>
</tr>
<tr>
<td>Loans and liabilities</td>
<td>D</td>
<td>6,556,889.00</td>
<td>Advances to clients</td>
<td>L</td>
<td>26,919,264.22</td>
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<tr>
<td>Provision</td>
<td>E</td>
<td>1,488,956.00</td>
<td>Investments</td>
<td>N</td>
<td>6,193,786.00</td>
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<tr>
<td>Deposites</td>
<td>F</td>
<td>55,546,807.82</td>
<td>Bank</td>
<td>O</td>
<td>7,289,463.56</td>
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<tr>
<td>Current Liabilities</td>
<td>G</td>
<td>28,574,135.54</td>
<td>Cash</td>
<td>P</td>
<td>350,381.21</td>
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<td>Liability to branches</td>
<td>H</td>
<td>119,673.00</td>
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Total 105,306,463.28  Total 105,306,463.28

Profit and Loss account of
The Sixth Saving and Credit Co - Operative Society Limited
at 31-03-2013

<table>
<thead>
<tr>
<th>Expenses</th>
<th>Sch</th>
<th>Amount</th>
<th>Income</th>
<th>Sch</th>
<th>Amount</th>
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</thead>
<tbody>
<tr>
<td>ADMINISTRATIVE EXPENSES</td>
<td>Q</td>
<td>44,008.00</td>
<td>Interest on Loan</td>
<td>T</td>
<td>11,094,907.00</td>
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<tr>
<td>Office Rent</td>
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<td>480,481.00</td>
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<td>60,375.00</td>
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<td>3,148,976.00</td>
<td>FDR interest</td>
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<td>165,924.00</td>
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<tr>
<td>Consultancy fees expenses</td>
<td>R</td>
<td>1,076,481.00</td>
<td>Entry fees</td>
<td>U</td>
<td>65,445.00</td>
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<tr>
<td>Training &amp; marketing</td>
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<td>288,484.00</td>
<td>Paybook fees</td>
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<td>87,960.00</td>
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<td>Gratuity expc</td>
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<td>335,869.00</td>
<td>Loan processing fees</td>
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<td>890,310.00</td>
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<td>INTEREST EXPENSE</td>
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<td>2,026,909.00</td>
<td>Child Plan Paybook Fees</td>
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<tr>
<td>Interest on compulsory</td>
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<td>580,330.00</td>
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<td>6,360.00</td>
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<tr>
<td>Interest on Voluntary saving</td>
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<td>153,126.00</td>
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<tr>
<td>Interest on Fixed Deposit</td>
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<td>285,246.00</td>
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<tr>
<td>Special interest on compulsory</td>
<td></td>
<td>1,586.00</td>
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<tr>
<td>Interest On Child Plan</td>
<td></td>
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<tr>
<td>OTHER EXPENSES</td>
<td>S</td>
<td>4,473,753.25</td>
<td>OTHER INCOME</td>
<td>V</td>
<td>537,845.00</td>
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<td>PROFIT CARRIED FORWARD TO BALANCE SHEET</td>
<td>B</td>
<td>2,019,921.75</td>
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</table>

Total 14,913,126.00  Total 14,913,126.00
Saath’s Framework for Corporate Social Responsibility

Multiple Stakeholders
Engage and muster support of various stakeholders

Community
Enriched and Satisfied Local Communities

Social Accountability
Balance between Sustainability and Corporate Vision

Relationships
Supports

Employee Retention
Motivated and More Productive Employees.

Brand Differentiation
Enhanced image resulting in increased credibility

Institutional Grounding
Investment in relationships reflecting values institution stands for

Vision

U.S.P.
Saath Charitable Trust
Email: mail@saath.org | Visit: www.saath.org

Saath Livelihood Services
Email: niraj@saath.org | Visit: www.saath-sls.org

Saath Savings and Credit Cooperative Society Ltd.
Email: info@saathcooperative.org | Visit:
www.saathcooperative.org

Registered Address:
O-102, Nadanvan –V, Near Prernatirth Derasar,
Jodhpur, Ahmedabad-380015
Phone: +91-79-26929827 | Fax: +91-79-26929821 |