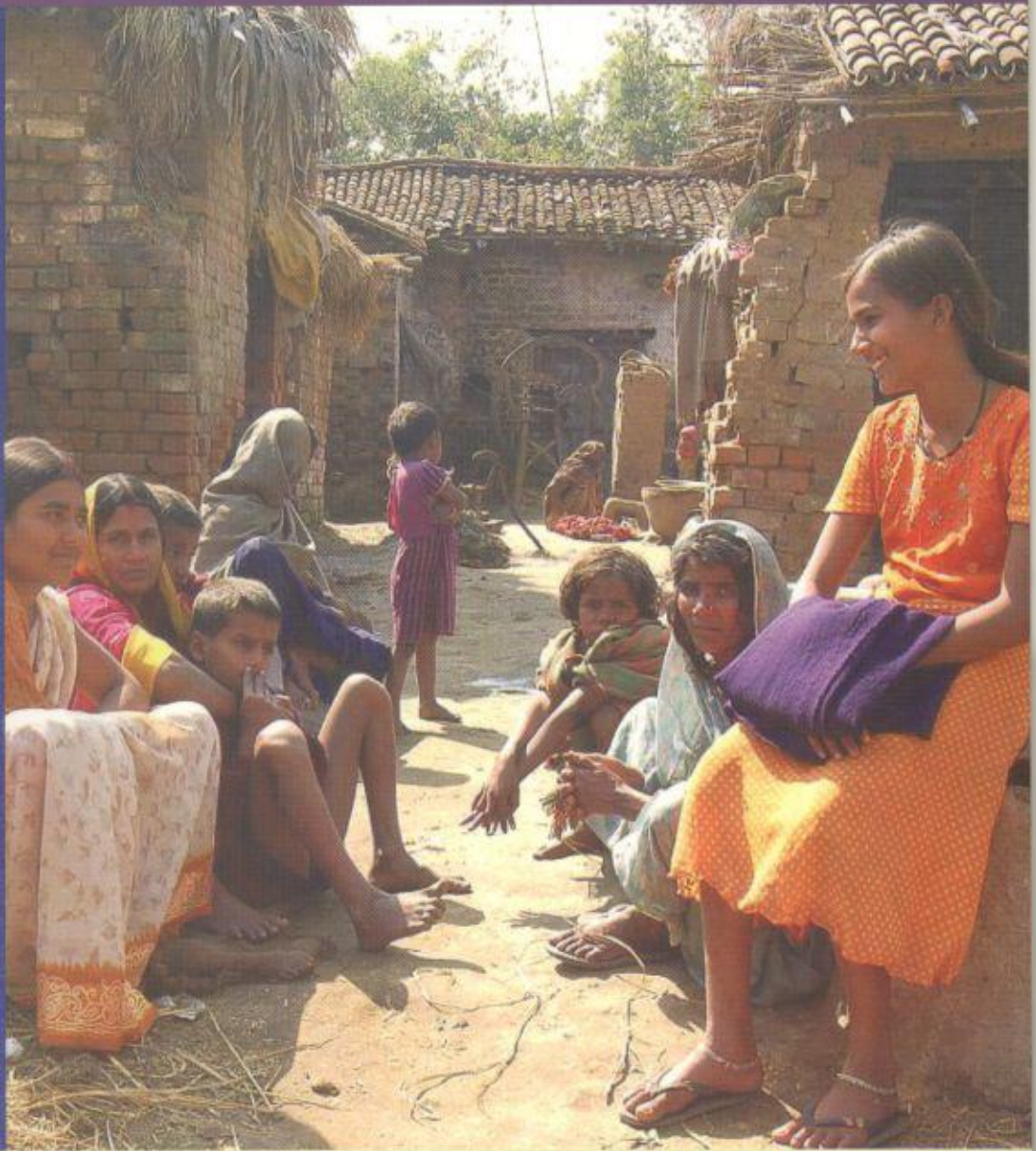


REACH



INDIA  
Self-Help Solutions

*Life changing  
education for women  
and adolescent girls*



2009-2010

ANNUAL REPORT

Reach India





**ACROSS INDIA, WOMEN AND ADOLESCENT GIRLS ARE MEETING IN SELF-HELP GROUPS (SHGs) seeking ways to improve their daily lives. They share problems, find solutions, and carry what they've learned to their families and communities. As they encourage one another, they activate their greatest asset—themselves—to break the cycle of poverty.**

Reach India trains SHPIs to deliver life changing education to these dedicated and determined women and adolescent girls. Reach India's unique methodology equips SHPIs to reach millions of women and girls with the skills and information they need to transform their lives, families and communities.



## Chairperson's Message

It is my privilege to present the annual report and audited statement of accounts of Reach India for the year 2009-2010.

This past year has brought both challenges and opportunities. Among other important developments, Reach India and its partner Reach Global separated from Freedom from Hunger; secured critical support from The David & Lucile Packard Foundation, Nike Foundation, Sir Dorabji Tata Trust, Sir Ratan Tata Trust, Oxfam India, and Women Development Corporation Bihar; and expanded education offerings to address women's sexual and reproductive health and the Government of India's national health insurance scheme, Rashtriya Swasthya Bima Yojana (RSBY).



New funding support has enabled Reach India to continue to equip self-help promoting institutions (SHPIs) to bring knowledge, lifeskills, and linkages to very poor rural women and adolescent girls, enabling them to build futures of health, hope, and dignity for themselves and their families. It has also enabled Reach India to remain focused on east and northeast India—regions in which very poor families face tremendous life challenges. Finally, it has enabled Reach India to monitor outcomes in the lives of SHG members. The findings of critical and ongoing monitoring give me confidence that Reach India's education services are leading to important changes for SHG members.

Going forward, we plan to continue innovating to strengthen the capacity of SHPIs and SHGs. Additionally, we seek to deepen and widen the outreach of our social franchisee network to a growing number of Indian states.

The journey so far has been very productive and satisfying. I would like to thank my fellow Trustees for their guidance. I would also like to thank all the donors and Reach Global for their support.

DSK Rao

*Chairperson, Board of Trustees, Reach India*

## CEO's Report

Reach India completed its fifth year of operations in 2010. Looking back over the past five years, we have both learned and achieved much.

We enable social franchisees to train SHPI staff to deliver education to millions of poor women and young girls, and implement new ideas for capacity-building with an emphasis on the scale, impact, and sustainability of our work. As of March 31st 2010, Reach India supported 11 Service Centres—training franchisees—to provide quality training and follow-up support to SHPIs across 14 Indian states. Over the last five years, we have trained 3,307 animators from 1,026 SHPIs to extend education to 645,307 SHG members. In so doing, we equip very poor women with important knowledge and life skills on health, livelihoods and family finance.



During the past year, we added four new offerings: one training on self-help group formation for SHPIs, two education training modules for women on sexual and reproductive health and savings, and a new education module for adolescent girls, called Learning Games for Girls (LGG). LGG provides girls new knowledge and skills on food and nutrition, reproductive health, HIV/AIDS, and personal finance. LGG received a very good response from the field, and in the last year alone we extended this education to 29,134 girls, the majority of whom are not in school. We also partnered with Women Development Corporation, Bihar to reach an additional 6,000 young girls in Bihar.

Reach India also engaged the national network, Enabling Self Help Movement (ENABLE), and other stakeholders to strengthen the SHG movement throughout the country. Reach India took the lead in organizing two regional meetings in West Bengal and Orissa for SHPIs and other stakeholders to identify ways to improve the quality of SHGs and strengthen the sector.

Going forward, we look to further strengthening our work in the east and northeast to address the needs of SHPIs and SHGs.

A handwritten signature in black ink, appearing to be 'Alay Barah'.

Alay Barah

Chief Executive Officer, Reach India



# Overview

## Reach India Efforts in 2009-2010

At the centre of Reach's model are innovations in dialogue-based education for illiterate women and girls that focus on the critical themes of health, livelihoods and family finance. Reach India now offers ten trainings that enable SHPIs to deliver these vital skills to poor women and girls.

The power of the Reach model is the leverage it gains from training thousands of SHPIs that, in turn, deliver education to hundreds of thousands—eventually millions—of SHGs. To ensure SHPIs deliver quality education, Service Centres provide follow-up support to trained SHPIs. SHPIs, in turn, monitor and evaluate SHGs. Strengthening the capacity of SHPIs in this way enhances the breadth and quality of financial, non-financial and linkage services to groups of poor women and girls.

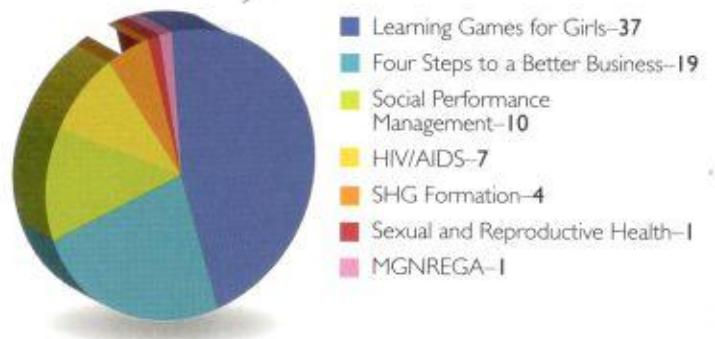
### Service Centres' Key Roles

Service Centres work with the Capacity Centre to grow the Reach India network. It is a duty of the Capacity Centre to maintain and upgrade the quality of its Service Centres. During the last year, Reach India conducted exhaustive reviews and research to determine the best performing Service Centres. The ultimate goal of the Service Centres is to reach out and equip SHPIs to provide education to larger numbers of women and their families all across India.

### Reach India Performance 09-10

States Served	14
Service Centres	11
Service Centres Profitable	7
Trainings Delivered	79
Participants	1338
SHPIs	370
SHPIs Trained for the First Time	227
SHGs Receiving Education	71,125
Women Reached	219,804
Girls Reached	29,134
Family Members Impacted	1,194,900
Follow-up Support Provided	40

### 79 trainings delivered in the last year



*Over the past year, Reach India's 11 Independent Service Centres continued to focus on the poorest states of east and northeast India. Reach India delivered a total of 79 trainings to 1,338 participants from 370 SHPIs, of which 227 were trained for the first time. In total, these SHPIs support 71,125 SHGs, representing a million members.*

# Program Accomplishments

## Health Education

In the last year, Reach India delivered 79 trainings to help families protect their health and plan for a healthier future.

## Learning Games for Girls

Learning Games focus on the special needs of poor, married and unmarried adolescent girls between the ages of 10 and 19. Girls may be members of an existing group, such as a youth club, or they could be daughters of members of a self-help group or women's club. In any case, they are willing to meet regularly and actively participate in Learning Games education.

Learning Games address a variety of topics, including safe topics, such as nutrition and hand-washing, in early sessions. These sessions enable girls to build self-confidence and trust in each other and the facilitator. Later sessions address more sensitive topics, such as reproductive health and HIV/AIDS. To expand outreach to 6,000 girls, Reach India began delivering learning games to girls in the districts of Samastipur and Patna, Bihar in collaboration with Women Development Corporation, Bihar.



## Livelihoods Education

### Accessing Rural Employment Under MGNREGA

Reach India's interactive trainings empower women to understand their rights under MGNREGA. Women learn what steps to follow to meet and address the Panchayat to ensure that the guaranteed benefits are provided to them.

## Four Steps to a Better Business

In Reach India's business training, women learn how to improve their small business planning practices, start or grow their businesses and take advantage of new opportunities.

### Gita Rani Bala: From Housewife to Entrepreneur

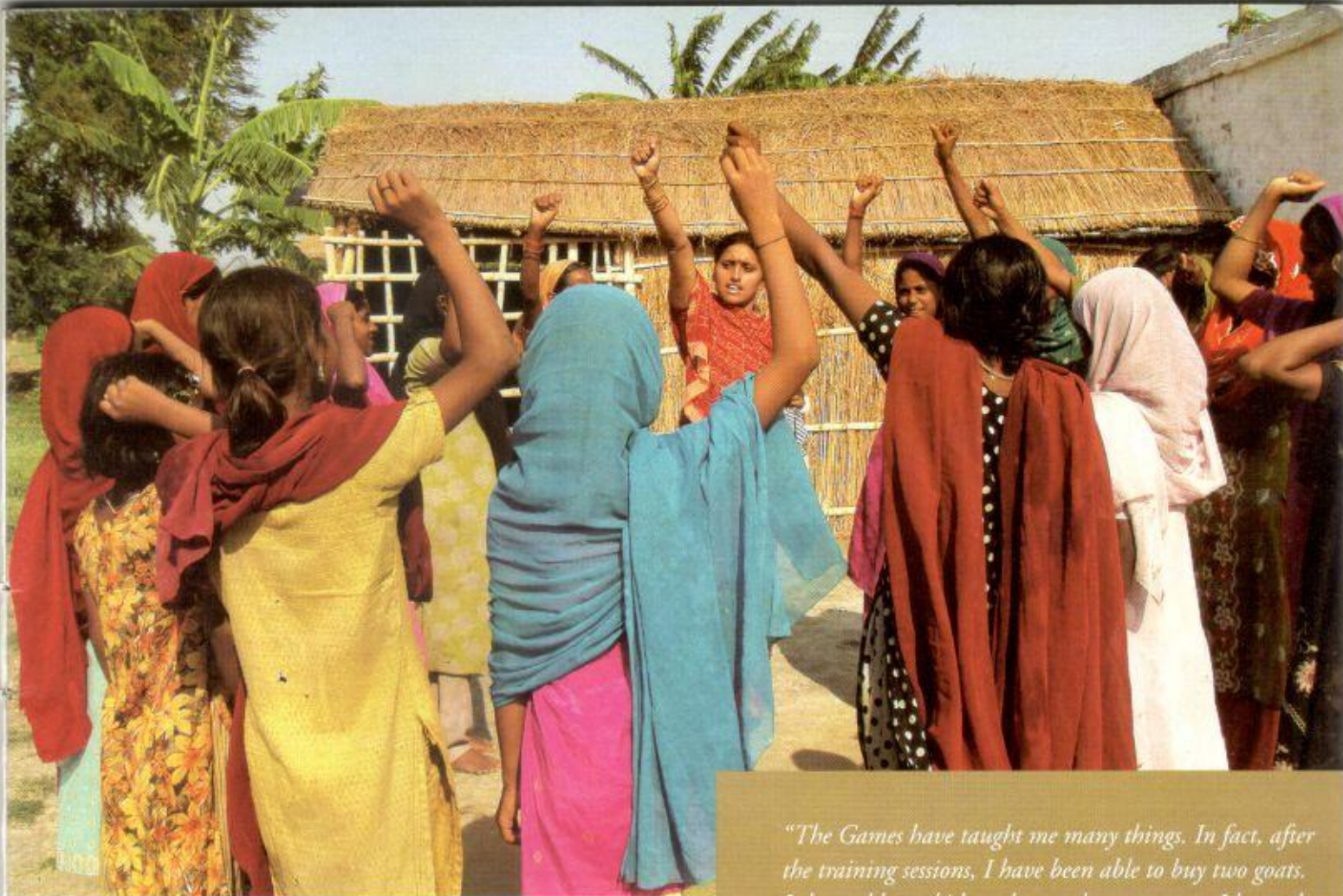
Annapurna SHG, of Raipur Mirjapur GP of Srineketan Santiniketan Block of Birbhum District.

Gita Rani was a housewife, making quilts from old sarees and selling them locally. Gita often felt frustrated, as she had to make cash payments to collect old sarees from the neighborhoods and some amount of capital always remained tied up. After receiving Reach education, she recognized the needs of the local market and started to sell boiler chickens instead. She has now a small shop near her home. She buys chicks from large poultry companies and sells them from her shop. From a housewife with an uneven income, Gita has become an entrepreneur with a shop in her name.

*"It is due to education that women today have better health, understand the importance of saving money, and have greater social prestige."*

—SUMI LAKRA, PROGRAMME PARTICIPANT





## Financial Education

Reach's Financial Education, **Savings: Every Day Counts** and **Budgeting: Plan How to Use Your Money**, focus on preparing participants to enhance their economic well-being by helping them understand the concept of savings and providing important lessons on how to save money.

## Strengthening Local Organisations

Social Performance Management (SPM) helps SHPIs to examine their mission, strategy, operations and results, to better support the poor. In the Reach India training, **Self-Help Group Formation**, SHPIs learn best practices for promoting a new self-help group, and how to help ensure it will thrive and endure.

*"The Games have taught me many things. In fact, after the training sessions, I have been able to buy two goats. I then sold two kids and earned some money. I have also learned about cleanliness and how to be aware of possible infections."*

—KALPANA MOLLA, PROGRAMME PARTICIPANT

*A 13-year-old daughter and her 37-year-old mother shared that as a result of the Games, the daughter learned how to make healthy choices and share her new knowledge. "After Learning Games I changed my food habits. Previously I didn't take vegetables, now I eat all vegetables regularly. Previously I was not washing my hands regularly. Now, I wash my hands before taking food." The mother shared that "she knows how to care for a diarrhea patient. Recently one of our neighbor's children was suffering from diarrhea, and she told me to bring ORS for that child."*

—PROGRAMME PARTICIPANTS, ASSAM



Reach India training uses proven techniques to make learning effective and encourage action. The trainings are:

**Relevant.** Women can easily relate to the content and use what they learn to benefit themselves and their families.

**Easy to use.** The lessons are easy to adapt to a variety of group settings—under a tree, inside a home, or in a school.

**Open to all.** They engage literate and illiterate learners fully and equally.

**Motivating.** The women engage mentally and physically. They learn to recognize their strength as a group and build self-confidence and peer support to create their own futures.

**Successful.** Women learn how to change their behaviour and influence the practices within their families.

## Reach India Trainings

### Health Education

- Learning Games for Girls: Health
- Confronting Malaria in Our Community
- Preventing HIV/AIDS: It Is Our Choice
- Women's Sexual and Reproductive Health

### Livelihoods Education

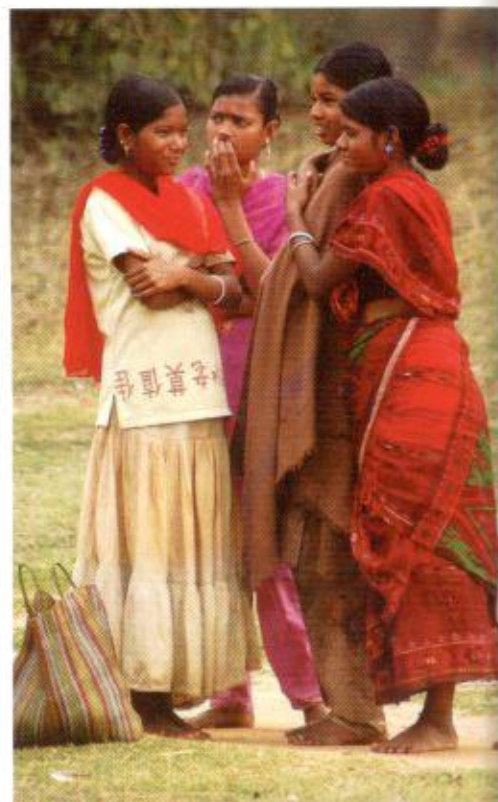
- Accessing Rural Employment Under MGNREGA
- Four Steps to a Better Business

### Financial Education

- Learning Games for Girls: Finance
- Savings: Every Day Counts
- Budgeting: Plan How to Use Your Money
- Insurance: Protecting Your Family's Health Under RSBY

### Strengthening Local Organisations

- Self-Help Group Formation
- Social Performance Management



## A Success Story

In the Tilda block of Raipur district of Chhattisgarh, 60% of community members belong to scheduled castes. The SHPI Chetna creates awareness of government schemes and women's empowerment. One of the Chetna animators, Preeti, shared her experiences about training from Reach India.

Preeti said it was through the MGNREGA education that the community understood the significance of the scheme. Previously, only a few in the village had been able to get job cards. The SHPI raised this issue in Panchayat meetings and the number of people getting job cards expanded. The other important step was ensuring allocation of the services provided by the scheme, such as keeping medicine boxes in the vicinity where people worked. Drinking water was also made available. The scheme also provides for suitable jobs for those who are differently abled, and efforts by Chetna led to the allotment of jobs such as weeding, supplying water and cleaning shrubs. In addition, payments were in cash, leading to charges of misappropriation. Chetna workers ensured that everyone in the village had an account in a post office, thus regulating payments. Another important contribution was ensuring infrastructural developments, such as deepening tube wells and digging ponds in the villages.

Preeti shared her experiences of training in the following words: *"I used to hesitate to talk before outsiders. Initially, we all were reluctant to attend the MGNREGA training. We thought we could read the document and get all the information about the scheme. But the training was so simply imparted that I understood and remembered everything so easily. The binder is very good. Even after 10 years, someone will be able to train on the basis of what is there. The training principles have been very useful. I use them whenever I conduct any training."*



# Auditors' Report

We have audited the attached Financial Statements comprising the Balance Sheet of REACH INDIA TRUST, Kolkata as of 31st March, 2010 and the Income and Expenditure Account for the year ended on that date.

The financial statements are the responsibility of the management. Our responsibility is to express an opinion on these financials based on our audit. We conducted our audit in accordance with the auditing standards generally accepted in India. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material mis-statements. An audit includes examining, on test basis evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principals used and significant estimates made by the management as well as evaluating the overall financial statement presentation. We believe that audit provides a reasonable basis for our opinion.

We report that:

- i) We have obtained all information and explanations which to the best of our knowledge and belief were necessary for purpose of the audit, and have found them to be satisfactory.
- ii) The said accounts are in agreement with the books of accounts maintained by The Trust.
- iii) In our opinion, proper books of account as required by law have been kept by the Trust so far as appears from our examination of those books.
- iv) In our opinion and to the best of our information, and according to explanations given to us, the said accounts, subject to Accounting Policies and Notes to the accounts given in Schedule – 5, give a true and fair view :
  - i) In the case of the Balance Sheet, of its state of affairs as at 31st March, 2010.
  - ii) In the case of the Income and Expenditure Account, of the excess of income over expenditure for the year ended 31st March, 2010.

For KUMAR MITTAL & CO.  
Chartered Accountants  
FRN No. 10500N  
(Sanjay Dewan)

-Sd-

Partner  
Membership No.90045

Place : Kolkata  
Dated : 01/09/10



# Reach India Trust, Kolkata | Consolidated Balance Sheet

as of 31st March, 2010

As at 31.3.09 Amount (Rs.)	Liabilities	Amount (Rs.)	As at 31.3.10 Amount (Rs.)
	<b>Corpus Fund</b>		
1,000	Amount contributed by Settlor Trustee (Local)	1,000	
	Add :Received during the year from Freedom From Hunger, USA (Foreign)	1,516,546	
	Interest Earned from Corpus Fund	94,467	1,612,013
	<b>General Fund</b>		
54,835	Opening Balance	69,520	
14,685	Add :Surplus for the year transferred from Income and Expenditure	56,306	125,826
	<b>Research Documentation and Promotional Activities Fund</b> (Amount accumulated during the year)		400,000
	<b>Unutilised Grants</b>		
4,101,143	Foreign Contributions Account	86,657	
1,054,975	Local Contribution Account	30,179	116,836
105,737	Current Liabilities	293,536	
-	Expenses Payable	80,281	
-	TDS Payable	1,330	375,147
	P-Tax Payable		
	<b>Assets Fund Account</b>		
184,783	Foreign Contribution Account		88,966
395,150	Local Contribution Account		335,853
5,912,308	<b>TOTAL</b>		3,054,641

As at 31.3.09 Amount (Rs.)	Assets	Amount (Rs.)	As at 31.3.10 Amount (Rs.)
	<b>Fixed Assets-At cost, less Depreciation</b>		
	Opening Balance	579,933	
	Addition during the year	131,858	
		711,791	
579,933	Less : Depreciation for the year	286,972	424,819
	<b>Loans and Advances (Unsecured and considered good)</b>		
7,726	Advance against expenses	103,312	
48,072	TDS recoverable	86,701	
10,193	Prepaid Expenses	229,729	
-	Amount Receivable	242,261	662,003
	<b>Cash and Bank Balances</b>		
20,464	Cash in Hand	19,317	
2,396,847	Cash at Bank in Savings accounts with Schedule Bank	848,026	
2,055,073	FDRs with bank (including interest accrued)	1,100,476	
794,000	Cheques in Hand (SDTT Grant)	-	1,967,819
5,912,308	<b>TOTAL</b>		3,054,641



Reach India Trust, Kolkata | Consolidated Income and Expenditure Account  
For the year ended 31st March, 2010

Previous Year Amount (Rs.)	Income	Amount (Rs.)	Current Year Amount (Rs.)
	<b>FOREIGN CONTRIBUTION ACCOUNT</b>		
5,592,651	Transfer from Grant Account -Freedom from Hunger	8,146,698	
1,605,609	Transfer from Grant Account -Oxfam Novib	2,092,795	10,239,493
	<b>LOCAL CONTRIBUTION ACCOUNT</b>		
1,114,564	Transfer to SDTT Grant Account	1,296,884	
315,500	Transfer to SDTT Grant (Bihar) Account	150,500	
-	Transfer to SRTT Grant Account	249,522	
-	Transfer to WDC Grant Account	119,980	
7,105	Interest on Savings Account :	8,596	
-	Annual Franchisee Fees	25,000	
-	Registration Fees	32,950	
-	Technical Fees	449,745	
-	Users' Fees	114,994	
-	Training Fees & Expenses	61,200	
-	Staff Overhead Recovery	252,000	
645,500	Donation Received	-	
-	Workshop Grant - NABARD	50,000	2,811,371
9,281,929	<b>TOTAL</b>		13,050,864



# Reach India Trust, Kolkata | Consolidated Income and Expenditure Account

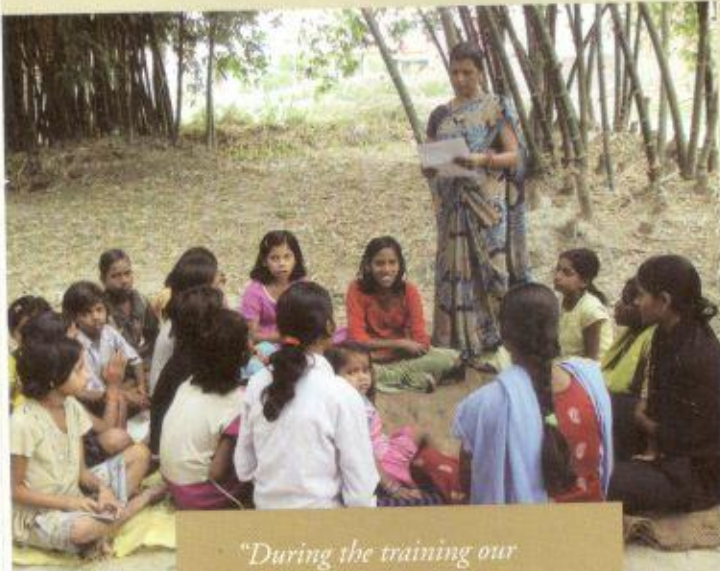
For the year ended 31st March, 2010

Previous Year Amount (Rs.)	Expenditure	Amount (Rs.)	Current Year Amount (Rs.)
	<b>FOREIGN CONTRIBUTION ACCOUNT</b>		
	<b>Freedom From Hunger Grant A/C :</b>		
2,365,504	SHPI Training Expenses	1,146,331	
1,911	Bank Charges	1,655	
1,528,408	Salary & Allowance	1,328,568	
29,010	Meeting Expenses	-	
49,965	Organisational Promotional Expenses	-	
70,049	Printing and Stationery	108,126	
477,170	SCMs Capacity Building Training Expenses	207,299	
76,874	Telephone Expenses	149,408	
305,638	Travel Expenses	188,071	
28,908	Postage & Courier	44,871	
10,000	Professional Fee	56,378	
450	Repair & Maintenance	74,532	
193,465	HIV/AIDS Training	-	
117,000	Rent	78,000	
35,560	Training on Malaria	-	
-	Scavenging & Cleaning	9,000	
-	Board Meeting	79,904	
-	Career Development	65,545	
6,400	Electricity Charges	59,990	
-	Insurance & Security	54,559	
-	Lift Maintenance	9,000	
-	Car Parking Charges	9,350	
-	Monitoring Cost	301,881	
-	Office Expenses	14,647	
32,148	Product Adaptation	94,464	
-	Recruitment & Selection	12,515	
-	Reference Materials/Books	3,795	
-	Annual Report	25,000	
-	Follow-Up Service	43,000	
	<b>Programme Implementation Cost :</b>		
-	Travel expenses	301,883	
-	Salary & Allowance	3,627,790	
-	Supply of Stores & Provisions	17,736	
215	Reference Materials/Books	-	
263,976	Acquisition of Fixed Assets	33,400	8,146,698



Reach India Trust, Kolkata | Consolidated Income and Expenditure Account  
For the year ended 31st March, 2010

Previous Year Amount (Rs.)	Expenditure	Amount (Rs.)	Current Year Amount (Rs.)
	<b>Oxfam Grant A/C :</b>		
6,000	Follow-Up Services	9,000	
-	Workshop (SPM)	34,117	
-	State Level Partners Meeting	387,005	
39,460	SPM Brochure	-	
960,098	SPM Training	1,239,414	
-	SPM Evaluation	133,066	
73,489	Training of Service Centre Managers	144,746	
59,739	Translation & Editing	2,840	
66,331	Travel Expenses	142,607	
113,378	SHPI Meeting	-	
337	Bank Charges	-	
142,501	SPM Field Testing	-	
144,276	SPM Module Development	-	2,092,795
	<b>LOCAL CONTRIBUTION ACCOUNT</b>		
	<b>SDTT Grant A/C :</b>		
792,169	SHPI Training Expenses	923,740	
233,644	Monitoring Expenses	224,144	
33,500	Follow-Up	138,000	
55,251	SHPI Meeting	11,000	1,296,884
	<b>SDTT Grant (Bihar) A/C :</b>		
315,500	Training & Workshop Expenses	150,500	150,500
	<b>SRTT Grant A/C :</b>		
-	Training	214,252	
-	Travelling / Admn. Overhead	35,270	249,522
	<b>WDC Grant A/C :</b>		
-	Training	40,000	
-	Monitoring and Evaluation	21,522	
-	Strategic Planning Workshop	27,791	
-	Travelling / Admn. Overhead	30,667	119,980
-	Training & Workshop		236,707
-	Travelling Expenses		84,360
-	Bank Charges		34
-	Telephone / Internet		2,192
18,945	Printing & Stationery		1,776
927	Insurance Charges		10,467
-	Professional Fee		12,500
525,907	Acquisition of Fixed Assets		98,458
49,635	Audit Fees		82,725
35,602	Office Expenses		8,960
7,904	Amount Written Off		-
-	Creation of Research Documentation and Promotional Activities Fund		400,000
14,685	Surplus Transferred to General Fund		56,306
9,281,929	<b>TOTAL</b>		13,050,864



*"During the training our staff learned professional skills to better communicate with people, which creates a positive influence on our work."*

—RAHOJ SHINA, FROM NATIONAL NGO STATE REVIEWS

## Donors

Nike Foundation

The David & Lucile Packard Foundation

Freedom From Hunger

Oxfam India

Sir Dorabji Tata Trust

Sir Ratan Tata Trust

Women Development Corporation, Bihar

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Paramita Chaudhuri, Manager Resources

Brijesh Dash, Operations Manager

Abhijit De, IT Officer

Nirakar Jena, Admin. Assistant

Leslie Kwan, Support Officer

Maitreyee Pathak, Training Specialist

Susanta Saha, Finance Manager

Nipuna Sen, Training Specialist



# Mission Statement



Reach's mission is to bring knowledge, life skills, and linkages to massive numbers of poor rural women to enable them to build futures of health, hope, and dignity for themselves and their families.

Reach India operates a low-cost network of social entrepreneur franchisees who train SHPIs to deliver life skills education to the millions of women and girls who regularly come together in self-help groups to save and find solidarity and solutions to their daily problems.





[www.reach-india.net](http://www.reach-india.net)

**REACH**



**INDIA**  
Self-Help Solutions

Reach India | 4/2 Orient Row | Ground Floor | Kolkata - 700 017 | Phone: +91 (33) 4007-2951 | Email: [info@reach-india.net](mailto:info@reach-india.net)