



REACH INDIA

“Making a change”



Annual Report 2011-2012

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Chairperson's Message



DSK Rao
Chairperson

I am privileged to present the annual report and audited statement of accounts of Reach India for the year 2011-12

Reach India's strategy for "Making a Change" was a key milestone during the current financial year. The new strategy not only focuses on reaching out 10,00,000 women and young girls during next five years but also a clear direction where Reach India would like to take its journey in next five years. We will continue to focus our work in poverty endemic states like Assam and other north eastern states, Bihar, Chattishgarh, Jharkhand, Madhya Pradesh, Odisha & West Bengal.

Since Reach India began its journey in 2006 Reach India has trained more than 5550 field staff of 1775 Self Help Promoting Institutions (SHPI's) who in turn cascaded Reach India's health, livelihood and financial education to 150,470 young girls and 11,60,262 women in fourteen states it currently works. This would not have been possible without the commitment of large number of SHPI's who are working in the field with SHG's. We will continue to build capacity of SHPI's in coming years so that they can continue to strengthen the SHG movement to take it to next level.

During the year Reach India also focused its energy in building a partnership with NABARD especially in the states of Jharkhand & West Bengal. NABARD has supported many training programs aimed at capacity building of SHPI's in the area of formation of quality SHG's. Another key partnership with USHA international for setting up Silai Schools resulted in providing livelihood opportunities to 120 women and young girls in three states. This initiative has ample potential for scale.

The audited statements of accounts of Reach India Trust are placed in the annual report for your information and review. We believe in greater transparency and highest standards of good governance and encourage our SHPI partners and service center entrepreneurs to adapt the same.

Thanks to the generous support from donors and others without whose support Reach India could not have accomplished so much in such little time.

As we move ahead on our new journey, I want to thank my colleagues in the Board for their strong support to take Reach India forward. I also extend my appreciation for the staff and social entrepreneurs who are committed to making a change. I also thank all our donors for playing an important role in building lives of poor women and young girls.



CEO's Report



Alay Barah
Chief Executive Officer

The last year we have worked on the strategic plan which will provide us very clear road map where we want go in next five years. But to reach there we will require adequate financial and human resources apart from fine turning of our current social entrepreneur model for capacity building of primary and secondary stakeholders of SHG movement.

The strategy for next five years will continue to focus on working with women and young girls for their social & economic empowerment. We will also work towards building partnerships with government organizations, corporate and other stakeholders for scaling up and building evidence for our work. We will also create a platform for knowledge sharing, dissemination of learning and experience.

On the program side we have many significant highlights during the year. We started an action research project on formation of 400 Self Help Groups in Murshidabad district of West Bengal supported by NABARD. The broad objective of this pilot project is to create learning & resource center where Reach India will experiment on the arena of SHG promotions and developments for evidence building and apply learning from best practices.

Our service Centre network has trained 1207 field animators from 474 Self Help Promoting Institutions (SHPI's) on different modules. In turn 474 SHPI's have reached out to 578610 women members form nearly 41500 self-help groups. The other key milestone was reaching out to 21000 young girls with life skills health and financial education during the year.

We published a study report on status of SHG's in Assam. The study covered largest sample size of SHG's (250) in any SHG study covered in Assam. The study has helped us to not only gain more insights in to issues of quality, and sustainability of SHG movement in Assam but also linkage of credit, livelihoods and empowerment outcomes. We will work closely with stakeholders of SHG movement in Assam in coming year to address some of the quality and training needs of the SHG groups.

Our journey during the year was not without challenges. We found it challenging working in large geographies with limited human and financial resources. However with timely support from our current donors we were able to fill the gap up to a large extent.

Finally I would like to take this opportunity to thank all the SHPIs who participated in our capacity building program. I would also like to thank our board members, donors, the Reach India team and our service center network for their continuous support towards building a stronger Reach India.



Chapter-I

Reach India's Strategy 2012-17

Vision

A future where all women and girls make and exercise free choices and be agents of change.

Mission

Reach enables women and young girls to build futures of health, hope and dignity for themselves and their families by bringing knowledge, life skills and linkages.

Reach India (RI) has been able to find a niche for itself as a capacity building organization amongst various stakeholders of SHG movement. In its formative phase, RI adapted and contextualized training programs, created and strengthened its core multidisciplinary team, service centers at Kolkata and Guwahati, by expanding a strong network of trainers and resource persons certified by RI. RI has also been able to achieve a high standard through its training programs, because of its rigorous monitoring and quality control. With this management bandwidth, RI is poised to enter a growth phase, based on the strategic plan 2012. The plan is based on a thorough analysis of strengths and achievements, weakness, challenges of the previous years and the emerging opportunities for SHG movement.

The core thrust of RI for the next five years will be on the following:

1. Identify capacity building needs of Self Help Groups (SHG's) & Self-help promoting organizations (SHPI)
2. Introduce training materials and capacity building services for women and young girls.
3. Identify and build capacity and engage social entrepreneurs to deliver high quality trainings and capacity building initiatives.

While the core thrust of the plan would remain training and capacity building as per the mandate, RI will put efforts to be part of more strategic networks at the state and national levels with other stakeholders like government officials, donors, media and SHPI's for knowledge sharing and advocacy.



Reach India's capacity building program will be on the following thematic areas:

- »Health
- »Livelihood
- »Financial Literacy
- »Organizational Strengthening



Chapter-II

Reach India Trainings

The highlights of the Reach India's training program during the year was as follows:

During the year Reach India through its network of service centres conducted 70 trainings for 1207 field staff from 474 Self Help Promoting Institutions (SHPI's) in different states. Reach India currently works in fourteen states. Out of 474 SHPI's trained 300 SHPI's staff received Reach India training for the first time.

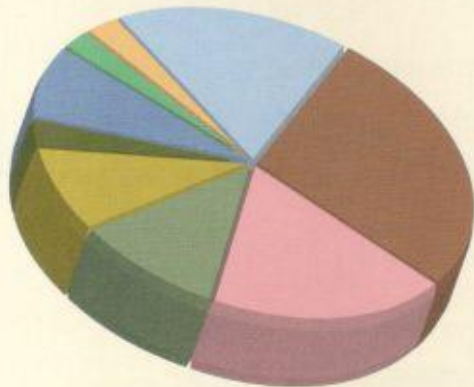
Reach India's outreach	2011-2012
States served	09
Service centres	11
Trainings organized	70
Participants trained	1207
Total SHPIs trained	474
New SHPIs trained	300
SHGs reached	41,459
Women reached	578,610
Girls reached	21,116
Follow up and technical assistance	35



* Women reached figure indicates SHPIs cascading Reach India education to SHGs, having 14 members each on an average
 **Girls reached figure indicates total number of girls reached with Reach India's education.
 ***Follow Up and Technical Assistance provided by Reach services after the training on request from SHPIs. This includes providing feedback to the animators on their facilitation skill while delivering Reach education.



Trainings delivered during this financial year



- Learning games for girls
- SHG formation & bank linkage
- Fund raising
- Sexual & reproductive health
- Budgeting
- Savings
- Insurance: Protecting Family Health under RSBY
- Social performance management
- Four steps to better business

RSBY - Rashtriya Swasthya Bima Yojana

Out of seventy trainings conducted, nineteen trainings were conducted on reach module Learning Games for Girls (LGG) followed by thirteen trainings on SHG Formation & Bank Linkage.

In West Bengal we partnered with NABARD West Bengal and trained 128 field animators from 54 SHPI's from the districts of Bakura and Purulia on SHG formation & Bank linkage where SHG groups are still less in numbers.

SHG Formation training for Raigunj, Uttar Dinajpur was organized during September 2011. The training was developed keeping in mind the interests and learning needs of those who are committed to changing the lives of SHG members.



A Total of 17 participants from 12 SHPIs, workings in different blocks attended this training. The participants came from a mixed background, from secretariat level and animator level. Mr. Mahadev De, District Development Manager, (DDM) NABARD, Uttar Dinajpur, (UD) also attended the training to encourage the participants. His active support and strong will to make the training meaningful and effective also encouraged us in a great way.

Reach India also adapted its SHG formation module to SHG formation and bank linkage module which was accepted by NABARD West Bengal as standard module for SHPI's and bankers across the state.

Reach India also conducted 7 trainings for 150 participants on SHG formation & bank Linkage, and Social Performance Management (SPM) in Jharkhand.



The NABARD DDM, UD Mr. Mahadev De giving away certificates to participants

The significant among these seven trainings were three trainings conducted for 72 staffs of JHARCRAFT a Jharkhand Government promoted organization for self-help promotion and providing backward and forward linkages for products produced by SHG groups.

Further 31 SHPI's were trained on Social Performance Management (SPM) and were provided with technical support to work out proposal for SHG formation and bank linkage for submission to NABARD Jharkhand. In Assam we conducted five training programs for 80 field animators on SHG formation and LGG. The trainings have resulted in 1202 field animators cascading health, livelihood and social mobilization training to six lakhs women and twenty two thousand young girls at the age group of 10-19 years.



Rationale behind Training and Capacity Building

The rationale behind training and capacity building is that strengthening the capacity of SHPIs will enhance the breadth and quality of financial, non-financial and linkage services to groups of poor women.

Reach identifies strategies and adapt or design related tools, products and services. With expertise in health, livelihood promotion, adult education and participatory market research, Reach is well positioned to train local SHPIs to select and implement strategies to address rural women's integrated livelihood needs.

With the micro-Finance vision coming into operations, NABARD has taken a pro-active role to promote and credit link 50,00,000 SHGs during the next five years at the national level, which will involve certain quality issues that needs to be taken care off-

- Identification of proper SHPIs and provide capacity building inputs to these SHPIs
- Tremendous handholding, mentoring & training support needed for the field level animators in order to achieve the targets with quality
- Post training follow up & monitoring of planned activities

There is an immediate need to provide capacity building support to all these SHPIs so that they can form good quality SHGs and link them with credit linkage.

Voices from the Field



In this training I learn SHG formation in a different process and it is very systematic also if we follow this module definitely we get better result.

The trainer is very good and I am satisfied with the training. I get the suggestions on my improvement I am planning to implement the same in the field.

Nabin Chatterjee

Rashidpur Deep Jyoti Welfare Society, West Bengal



The training is totally different from the other trainings. We get the scope for handholding support in practice session and we are able to know our strength and weakness. The approach of this training is also very different and effective. The trainer is very good and helpful.

Bina Debsharma

Raigunj janaseva society, West Bengal



Health & Life Skills

Reach India's Learning Games for Girls (LGG) has been a very popular training module amongst young girls and field animators of SHPI's. This training uses games, stories, skits, songs, rhymes and dialogue to encourage learning, while building girls' self-confidence, solidarity and opportunity to connect with other girls. The games prepare adolescent girls to become healthy, informed adult women who are able to seize opportunities and contribute as empowered members of their families and communities

During the year we conducted 19 trainings for SHPI field animators on LGG and they cascaded to 21,000 young girls. Only Bihar & Jharkhand alone we were able to reach out to more than 10,000 girls.

In Bihar we trained 58 field animators were trained on LGG and they cascaded the education to 7600 girls in 476 adolescent groups. Reach service centres provided 15 follow up supports to these animators for quality cascading. In Jharkhand we reached out to 2600 adolescent girls on LGG.

Success Story: Shy No More

Babli, 15, Village: Kharipar District: Banka, Bihar

In the village of Kharipar, we spoke with around ten girls about their experience with the LGGs. Babli is a 15 years old girl. During a visit to the villages we had a conversation with her. Many of the topics covered in the LGGs can be touchy, difficult, and awkward to talk about. Like with the other three villages we visited, the community was hesitant about the LGGs until they were able to watch and participate. Not only did the girls and community seem to enjoy the LGGs, they wanted to know more.

Besides Hand-washing and diarrhea, Babli and the girls around her agreed that Know Your Body was one of their favorite LGGs. She said the information covered was important, but it left her hoping for more. She suggested having different games for each of the categories covered: menstruation, pregnancy, etc. She also would have liked to know more about HIV/AIDs. The animator and girls said more pictorials would've been helpful in teaching and learning.

At the end of my time in Kharipar, Babli stood up and taught me a dance. Her confidence surprised and impressed me. If this confidence is achieved by all the women of Bihar, the condition of their state will greatly improve.





About Reach India Trainings

Reach India has one of the most helpful and good training programs, designs and training materials. We have a target of credit linking 1.5lakh SHGs in the state of West Bengal. I feel, Bankers are the major players in this, NGOs are also very important players, and therefore we require someone in between who can connect both the bankers and the NGOs through good quality trainings. That is the reason we requested Reach India to accomplish the task for us.

P.V.S. Surya Kumar; General Manager NABARD

Play and teach methodology that Reach India use, to convey primary messages to adolescent girls is very good because it brings out the child inside every girl, it brings out the enthusiasm and energy that has been suppressed by the general environment and I think Reach India has the potential to bring about a major social change in the environment.

Geeta Verma, DFID Bihar



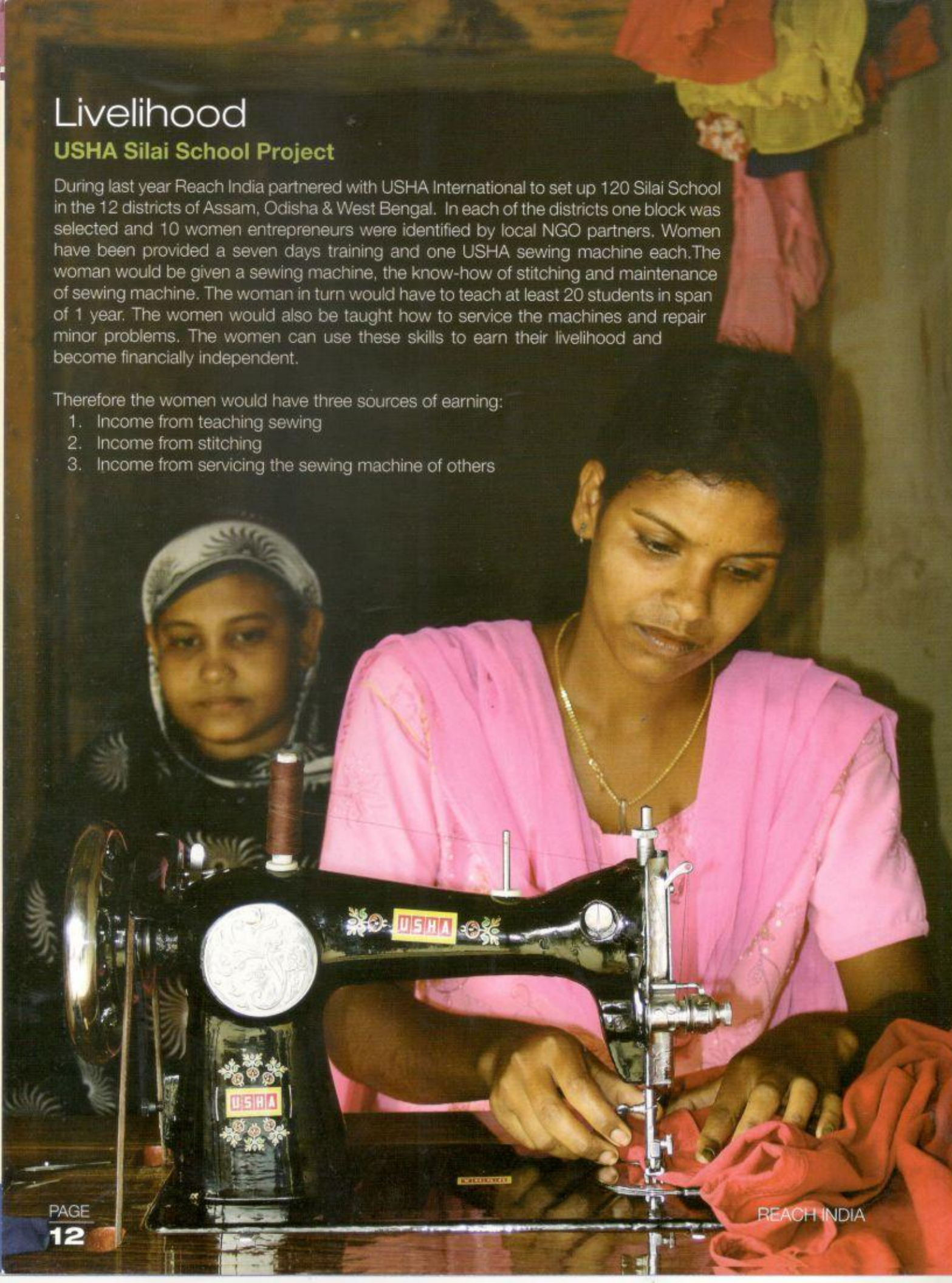
Livelihood

USHA Silai School Project

During last year Reach India partnered with USHA International to set up 120 Silai School in the 12 districts of Assam, Odisha & West Bengal. In each of the districts one block was selected and 10 women entrepreneurs were identified by local NGO partners. Women have been provided a seven days training and one USHA sewing machine each. The woman would be given a sewing machine, the know-how of stitching and maintenance of sewing machine. The woman in turn would have to teach at least 20 students in span of 1 year. The women would also be taught how to service the machines and repair minor problems. The women can use these skills to earn their livelihood and become financially independent.

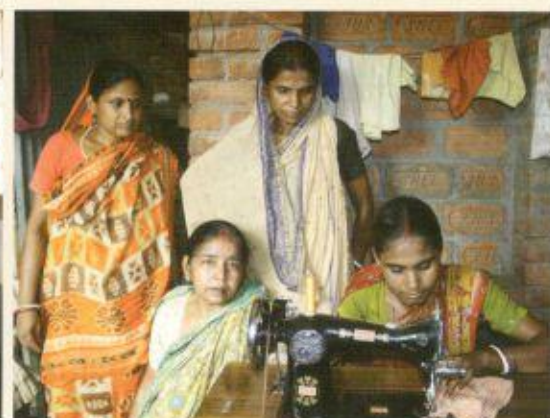
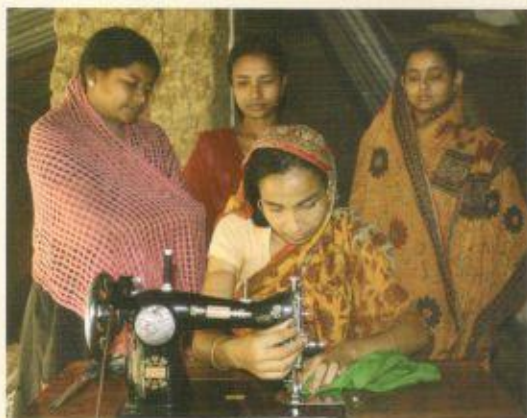
Therefore the women would have three sources of earning:

1. Income from teaching sewing
2. Income from stitching
3. Income from servicing the sewing machine of others





During the first six months of implementation of the project we have observed that on an average each Silai school is earning an income of Rs. 650/- per month in Assam and Odisha. However, income by each women in West Bengal in first two months were Rs. 350/- on an average.



Success Story: Housewife turned successful entrepreneur



Mrs. Renu Patowari, wife of Mr. Girish Patowari from village Bhanukuchi under Nalbari district of Assam was from a poor family. Her only son is physically challenged. Renu's husband is working as daily wage labor in the village. Renu was a house wife before she joined the Silai Training programme supported by USHA International organized by Reach India. After the training programme, she got a USHA Silai Machine, and also opened a silai school in the village. Besides this she started stitching and repairing for others and now she is getting order from villager and outsider. Now Renu is well known as a Master trainer of Silai School. With 3 students in her school, her average monthly income from her unit is Rs. 2000. With this she is able to earn a better livelihood and also establish herself a successful entrepreneur.





Financial Education

Reach India's financial education on 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. Reach India has organized training on savings for 12 SHPIs from West Bengal.

Success Story: Woman sees a bright future and now has hope

Kanynai Dhibar, a middle-aged wife of a fisherman with one son and one daughter, is a member and leader of the Gangajamuna SHG, which has existed for two years. She took various trainings to try and improve her life. Before the trainings, she and her family were not in a very good economic situation and had very little money to spend. A year ago, she heard about the opportunities for trainings through the coordinator from a local NGO. She decided that she wanted to attend the trainings and none of her friends or family members opposed her.

Kanynai had substantial optimism about the help that the trainings could provide to her. Initially, it was difficult for her to learn the various skills. After a while, she and her group-members slowly came to learn various skills related to entrepreneurship, accounting, and savings. Many of these concepts were new to the group members, and without knowledge of these areas, it would have been extremely difficult for the women to try and improve their lives.

Due to the trainings, the group has experienced a substantial impact on their lives. For example, Kanynai has developed substantial savings. For Kanynai, the most important thing she learned from the trainings related to managing money. She has learned the importance of regularly contributing to the total funds as well as how to save and manage her money.

Kanynai also hopes to attend more trainings in the future, in hopes that she will be able to continue to improve her and her family's livelihood. Reach India has played a key role in creating these trainings and making them useful for people in the villages.





Other Initiatives

SHG Formation and Bank Linkage

With support from NABARD Regional Office, West Bengal, RI started implementing an action research project on SHG formation & Bank Linkage program at Murshidabad district in West Bengal from March-2012. The primary objective of the project is to form and credit link 400 women SHGs in Raghunathganj I and Raghunathganj II blocks. The larger objective of this action research project is to demonstrate formation of quality SHGs and integration of financial and non-financial activities as a part of Reach India's larger capacity building effort.

This action research project will also provide an opportunity to be a learning and resource center for primary and secondary stakeholders of the SHG movement. We will also work towards evidence building for promotion of and sustainability of quality self-help groups.

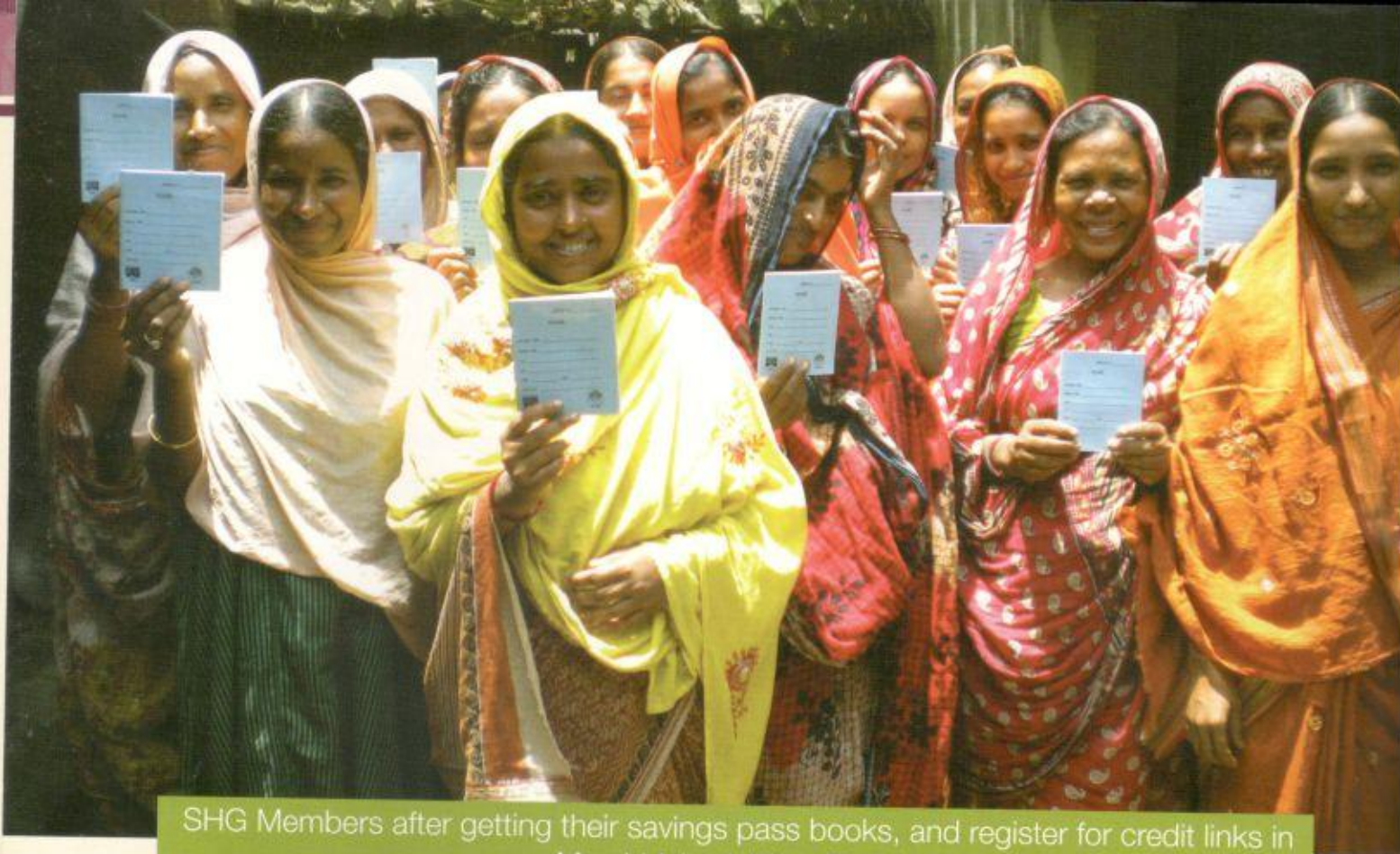
WORKING AREA

The map shows the geographical layout of the working area in Murshidabad district, West Bengal. It is divided into several blocks: SUTI-I (top left), RAGHUNATHGANJ-I (middle left, pink), RAGHUNATHGANJ-II (middle right, green), and SAGARDIGHI (bottom). The area is bounded by the Birbhum district to the west, Lalgaola to the east, and Sagardighi to the south. A river is shown flowing through the area.

With this process work has been done

- Intervention Area Selection
- ↓
- BS & CRP Selection from that area (Lot-1)
- ↓
- BS & CRP Training
- ↓
- Family survey from intervention area
- ↓
- Identify Target family
- ↓
- Door to door visit (CRP)
- ↓
- Para meeting about SHG, Small saving, micro Credit
- ↓
- Selected Candidate list for SHG
- ↓
- SHG formation Start
- ↓
- BS & CRP Selection for remaining area (Lot-2)
- ↓
- Family Survey from that area
- ↓
- Para meeting
- ↓
- Selection going on Candidate list for SHG
- ↓
- SHG formation running

Field Area: Raghunathganj I, II in Murshidabad district of West Bengal



SHG Members after getting their savings pass books, and register for credit links in Murshidabad, West Bengal

Reach India has set up a service centre at Murshidabad managed by a service Centre Manager along with two block supervisors and 16 field animators who will be involved with this project. Apart from forming quality SHG's and emphasis on mobilization of savings by SHG members efforts will be made to see that each women member is individually able to access credit from bank in due course of time apart from groups credit linkage.

Reach India has designed this programme based on key learning from several best practices of the country in last decade on "Self-Help" approach. The other key features of this action research project is to provide leadership development training to SHG group leaders, integration of health and livelihood inputs to SHG members and ensure that after the project period SHG's are sustainable .Till end of March, 2012 50 SHG's were formed.



NABARD DDM Murshidabad, interacting with SHG member

SHG Bank Linkage Training and Capacity Building-Strategy for NABARD

Reach India was also involved by GIZ & NABARD for an assignment for development of SHG Bank Linkage Training and Capacity Building under Rural Financial Institutions Programme (RFIP). The objective of this assignment was to develop a new training and capacity development strategy for the next 5 years including modules, curriculums and training materials for all stakeholders within the SHG Bank Linkage programme. This includes a revision of current existing materials and modules, a training need assessment of all segments of the receivers of such trainings including stakeholder consultations. Reach India was a part of this assignment along with other four organizations for the states of Assam, West Bengal Uttar Pradesh & Rajasthan.

No. of trainings organised in Jharkhand, West Bengal and Assam for SHG Bank linkage and Capacity Building strategy under NABARD

Name of the training	No of participants	Target Group	Place
Social Performance Management (SPM)	20	Head and senior staff of SHPI	Jamtara, Jharkhand
Social Performance Management (SPM)	20	Head and senior staff of SHPI	Jamtara, Jharkhand
Social Performance Management (SPM)	22	Head and senior staff of SHPI	Ranchi, Jharkhand
Self Help Group Formation (SHG) and Bank Linkage	74	JHARCRAFRT Officials	Jharkhand
Self Help Group Formation (SHG)	17	Head and senior staff of SHPI	Raiganj; Uttar Dinajpur, West Bengal(WB)
Self Help Group Formation (SHG)	16	Head and senior staff of SHPI	Berhampore, Murshidabad(WB)
Self Help Group Formation (SHG)	18	Head and senior staff of SHPI	Puruliya(WB)
Self Help Group Formation (SHG)	17	Head and senior staff of SHPI	Bankura(WB)
Self Help Group Formation (SHG)	16	Head and senior staff of SHPI	Bolpur, Birbhum(WB)
Self Help Group Formation (SHG)	16	Head and senior staff of SHPI	Kolkata(WB)
Self Help Group Formation (SHG) and Bank Linkage	14	Head and senior staff of SHPI	Kolkata(WB)
Health Integration workshop;	32	Head and senior staff of SHPI	Kolkata(WB)
Self Help Group(SHG) Formation	16	Head and senior staff of SHPI	Kolkata(WB)
Self Help Group(SHG) Formation	20	Head and senior staff of SHPI	Guwahati, Assam

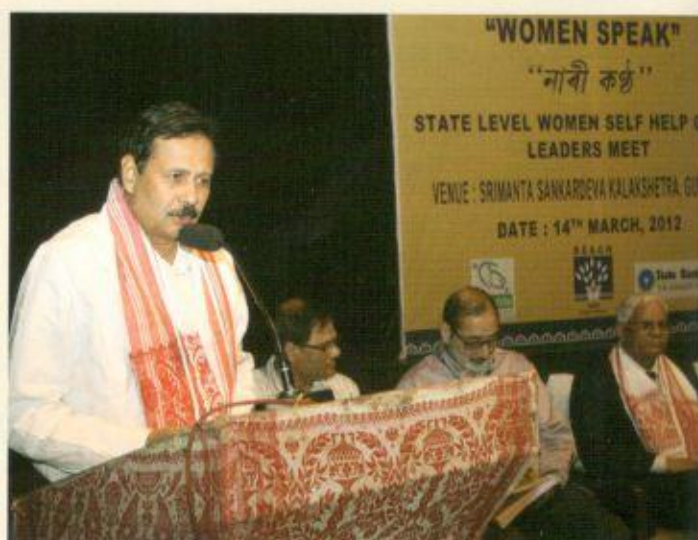
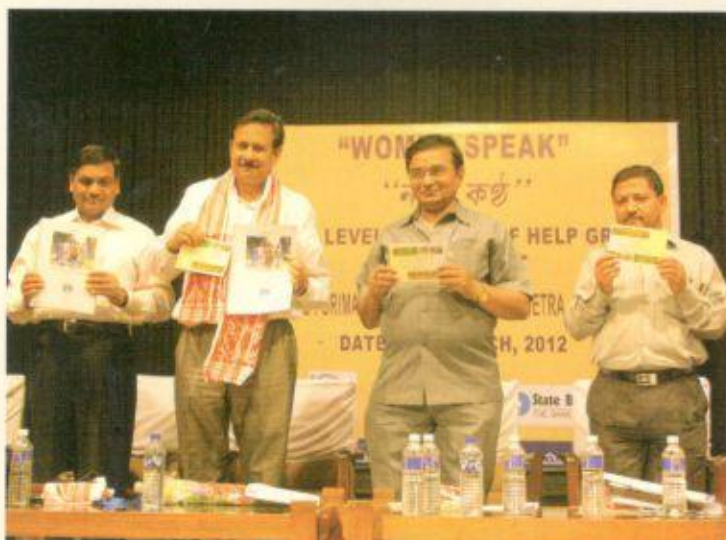
Networking: (ENABLE)

Reach India has been a member of the Enabling Self Help Movement (ENABLE) supported by the Ford Foundation. ENABLE has six organizations as its members. The main objective of this network is to create an enabling environment that will facilitate and add momentum to the pace of the SHG movement.

Reach India has been an active member of the ENABLE since its association from the year 2009 and has been providing capacity building trainings and handholding support across all the operational States with special emphasis on Assam, Jharkhand, West Bengal.

Reach India during the year achieved following milestones:

- Conducted Assam SHG Study with a sample size of 250 SHGs, 4 federations, bank branches, PRI covering 5 districts to assess the quality issues and status of SHG movement at Assam. The report was released by the Honorable Agriculture Minister Shri Nilmoni Sen Deka Government of Assam at Gauhati on 14th March at Guwahati
- Conducted the second women's meet at Guwahati on 14th March 2012 at Shankar Kalakshetra known as "Nari Kantha" inviting 100 SHG members from across the State who received a common platform to share their voices and concerns with the stakeholders like NABARD, Banks, Assam Mahila Samata Society etc.
- Acted as resource organization for NABARD West Bengal and imparted trainings on SHG Formation, SHG Bank Linkage for partner SHPIs.
- Acted as resource organization for NABARD Jharkhand, Guwahati providing training for their partner SHPIs
- Developed a standardized module on SHG promotion for bank linkage and imparted one TOT for partner SHPIs at Kolkata, sanctioned by NABARD RO West Bengal



Launch of the SHG study in Assam at the women's meet; Honorable Agriculture Minister Shri Nilmoni Sen Deka Government of Assam released the SHG study report

SHG Study in Assam

ENABLE Network (2011-2012) conducted a study on "The Quality and Sustainability of Self Help Groups in India". The broad objective of this study was to understand the quality and sustainability of SHGs in India. The study has covered a sample of 1942 SHGs from 41 districts of 8 states (Rajasthan, Assam, Bihar, West Bengal, Gujarat, Maharashtra, Andhra Pradesh and Karnataka) in India promoted by various SHPIs.

Reach India, being a member of this network, played a key role in conducting an extensive study in Assam, involving 5 districts and 250 SHGs. As a result of which we found out, the age, size, social composition of the SHGs, its membership with federations, the periodicity of its savings and SHG meetings. Apart from these, the research also established that 41.20% of SHGs in Assam have bank accounts and the average loan size is Rs.60128, which is comparatively low as compared to the other states.


Student Volunteers

A group of five students from the College of St Benedict, St John's University, Minnesota, USA who came for an exchange program for a semester at St. Xavier's College, Calcutta, from January to May 2012 worked with us as Interns as part of their Service Learning syllabus requirement.

- Student's benefited from Reach India's training by understanding the conditions in rural India and why it is important to educate these women.
- Students are also able to understand how NGOs function and how to utilize their own experiences in the future (employment, academics, etc.)
- Reach India's benefits from working together with students because students can help generate ideas for future tasks that Reach can be a part of (i.e. sexual and reproductive health rights module).
- Learning more about LGG and GVM
- The challenge of language barriers
- Seeing the effects of Reach India
- Talking to staff of Reach India and learning from their personal experiences
- Meeting people in the village and hearing their stories
- Experience was hands on
- Exposed to NGOs (grassroots) in India



Student volunteers at the field



Chapter-III

Governance & Management

Reach India is registered as a Trust, bearing registration number 2378 of 2006. The management of the Trust is vested on the Board of Trustees known as Reach India's Board of Trustees.

The Board of Trustees key responsibilities

- Participating and overseeing Organization's Vision, Mission & long-term strategy
- Supervises the execution of approved strategic, business and annual operational plans, and evaluates the performance of management in light of the goals and time frame of the plans.
- Review the organizations audited financial statements annual report.
- Recruit, supervise and support CEO and evaluate his/her performance.

Our Board of Trustees

Dr D. S. K Rao, Chairperson

Dr. Rao is the Regional Director of Asia-Pacific for Microcredit Summit Campaign. He has been working for Microcredit Summit Campaign for the last 12 years and has played an important role in organising the global and regional summits of the Campaign. Dr. Rao is promoting poverty identification tools among Asian practitioners. He is also partnering with scores of microfinance practitioners in Asia on integrating health and microfinance. Dr Rao is one of the founder Trustees of Reach India Trust.

Ajay Tankha, Trustee

Mr. Tankha is an economist with over 35 years of experience in consulting, research, teaching and program management, particularly in rural finance and microfinance. He has taught economics and development studies at the University of Delhi, the Institute of Social Studies, The Hague and the National Economics University, Hanoi, Vietnam. He has also served as Head of Microfinance, ActionAid UK and is a leading researcher on self-help groups.

Girija Srinivasan, Trustee

Ms. Srinivasan is a freelance consultant with more than 30 years of expertise in microfinance and rural finance, including microenterprise, micro insurance, and community based financial institutions, such as self-help groups and federations. Her clients have included IFAD, UNOPS, NOVIB, ILO, DFID, GTZ, SDC, SIDBI, NABARD, CRS and other leading NGOs in India. She is one of the leading researcher in micro finance of our country.

Shankar Venkateswaran, Trustee

Mr. Venkateswaran worked with SustainAbility, the global think-tank and consultancy that works towards embedding sustainability into the corporate agenda. He led the company's work in India, anchored its social policy work globally and was a member of its Management Team. Prior to joining SustainAbility,



he established the India operations of the American India Foundation as its Executive Director – India; Mr. Venkateswaran is also Board member of the ActionAid India, Mobile Creches and the community engagement bodies of Tata Chemicals and Tata Power. Mr Venkateswaran resigned as Trustee of Reach India Trust with effect from April, 1, 2012 after joining PriceWaterhouseCoopers.

During the financial year three Governing board meetings were held. While all the three meetings were attended by Board members DSK Rao and Shankar Venkateswaran, Board member Ajay Tankha attended two, and Board member Girija Srinivasan attended one.

As Sri Shankar Venkateswaran stepped down from Board of Trustees this year, We would like to put on record our appreciation for Sri Shankar Venkateswaran's contribution during his association with Reach Indi Trust as a Trustee.

HUMAN RESOURCE

Reach India's Human Resources comprise a team of professionals having expertise in training, SHG development, community based micro finance, health and livelihood, research & management



During the year efforts were made to identify capacity building needs of the staff and they were sent to various training programs apart from organizing in-house capacity building & training program.

1. 2 days in-house training was conducted on Lot Quality Assurance Sample(LQAS)research tool for impact monitoring in April 2011
2. 3 days in-house training was arranged on Gender and Sexual Rights conducted by CREA, New Delhi from 12th 14th July, 2011.
3. Nipuna Sen attended 3rd Regional Training on Sexuality, Sexual and Reproductive Health and Rights conducted by TARSHI from September 19-22, 2011 in New Delhi,
4. Bonali Sangma attended the training on Fundamentals of Livelihood Promotion at Bhopal from 26th 30th September, 2011 conducted by BASIX Hyderabad.
5. Abhinaba Majumdar attended Management Development Program at IRMA, Anand Gujrat on Project Proposal Writing from 17-20 April 2012



Staff

Mr. Abhinaba Majumdar	Manager, Resource
Mr. Alay Kr. Barah	Chief Executive Officer
Mr. Brijesh Dash	Sr. Operations Manager
Ms. Bonali A Sangma	Manager, Program & Training
Mr. Chinmoy Sen	Admin & Finance Assistant
Mr. Dilip Kr. Chetry	Office Assistant
Ms. Leslie Ann Kwan	Operations Manager
Ms. Nipuna Sen	Training Specialist
Mr. Nirakar Jena	Office Assistant
Mr. Rabindranath Das	Finance Manager
Ms. Sangita Roy	Manager, Program & Resources





Partners

The David & Lucile Packard Foundation

USHA International

OXFAM India

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Lucile **Packard**
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**NATIONAL BANK FOR AGRICULTURE
AND RURAL DEVELOPMENT**

USHA



ऑक्सफैम इंडिया
Oxfam
India



Auditor's Report

We have audited the attached Financial Statements comprising the Balance Sheet of REACH INDIA TRUST, Kolkata as at 31st March, 2012 and the Income and Expenditure Account and the Receipt and Payment 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:

1. 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.
2. The said accounts are in agreement with the books of accounts maintained by The Trust.
3. 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.
4. 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 – 18, give a true and fair view :
 - In the case of the Balance Sheet, of its state of affairs as at 31st March, 2012.
 - In the case of the Income and Expenditure Account, of the excess of income over expenditure for the year ended 31st March, 2012.
 - In the case of the Receipt and Payment Account, of the excess of income over expenditure for the year ended 31st March, 2012.

Place : New Delhi
Dated : 30/06/2012

For **KUMAR MITTAL & CO.**
Chartered Accountants
FRN No. 10500N

-Sd-
Sanjay Dewan
Partner
Membership No.90045

REACH INDIA TRUST, KOLKATA | BALANCE SHEET AS AT 31ST MARCH, 2012

	Amount (Rs.)	
	AS AT 31ST MARCH 2012	AS AT 31ST MARCH 2011
LIABILITIES		
FUNDS		
GENERAL FUND	1,066,731	211,040
CORPUS FUND	2,014,512	1,682,143
RESTRICTED GRANT / CONTRIBUTION FUND	3,037,180	1,439,653
ASSET ACQUISITION FUND	1,558,858	1,168,279
CURRENT LIABILITIES & PROVISIONS		
CURRENT LIABILITIES	289,295	241,499
UNRESTRICTED FUND / CONTRIBUTION RECEIVED IN ADVANCE	146,028	500,000
TOTAL	8,112,604	5,242,614
ASSETS		
FIXED ASSETS	1,558,858	1,168,279
CURRENT ASSETS, LOAN & ADVANCES		
LOAN & ADVANCES	453,679	375,548
UNRESTRICTED FUND / CONTRIBUTION RECEIVABLE	340,000	-
CASH and BANK BALANCES	1,938,592	1,625,033
FIXED DEPOSITS WITH SCHEDULE BANKS	3,821,475	2,073,754
TOTAL	8,112,604	5,242,614

Significant accounting policies and Notes
Forming an integral part of accounts -Schedule-18

For **KUMAR MITTAL & CO.**
Chartered Accountants
FRN No. 10500N

For & On behalf of
REACH INDIA TRUST
FRN No. 10500N

-Sd-
Sanjay Dewan
Partner
Membership No.90045

-Sd-
D. S. K. Rao
(Trustee)

-Sd-
Ajay Tankha
(Trustee)

-Sd-
Alay Barah
(CEO)

REACH INDIA TRUST, KOLKATA | INCOME & EXPENDITURE ACCOUNT
For the Year ended 31st March, 2012

	Current Year (Rs.)	Previous Year (Rs.)
INCOME		
Restricted Fund / Contribution recognized during the year	12,368,760	12,190,521
Unrestricted Fund / Contribution recognized during the year	1,023,483	-
Grants in kind	565,078	-
Interest on Fixed Deposits & Savings A/C	417,212	4,709
Miscellaneous Receipt	319,280	246,714
Total Income	14,693,813	12,441,944
EXPENDITURE		
Program Expenses	8,758,453	7,658,569
Operating Expenses	5,079,669	4,698,161
Total Expenditure	13,838,122	12,356,730
Excess of Income over Expenditure transferred to General fund	855,691	85,214

Significant accounting policies and Notes
Forming an integral part of accounts -Schedule-18

For **KUMAR MITTAL & CO.**
Chartered Accountants
FRN No. 10500N

-Sd-

Sanjay Dewan
Partner
Membership No.90045

For & On behalf of
REACH INDIA TRUST
FRN No. 10500N

-Sd-

D. S. K. Rao
(Trustee)

-Sd-

Ajay Tankha
(Trustee)

-Sd-

Alay Barah
(CEO)



Mission Statement

Reach India'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 many local organizations to deliver life skills education to the millions of women and girls who regularly come together in self-help groups (SHGs) to save and find solidarity and solutions to their daily problems.



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