

REACH



INDIA
Self-Help Solutions

REACH INDIA

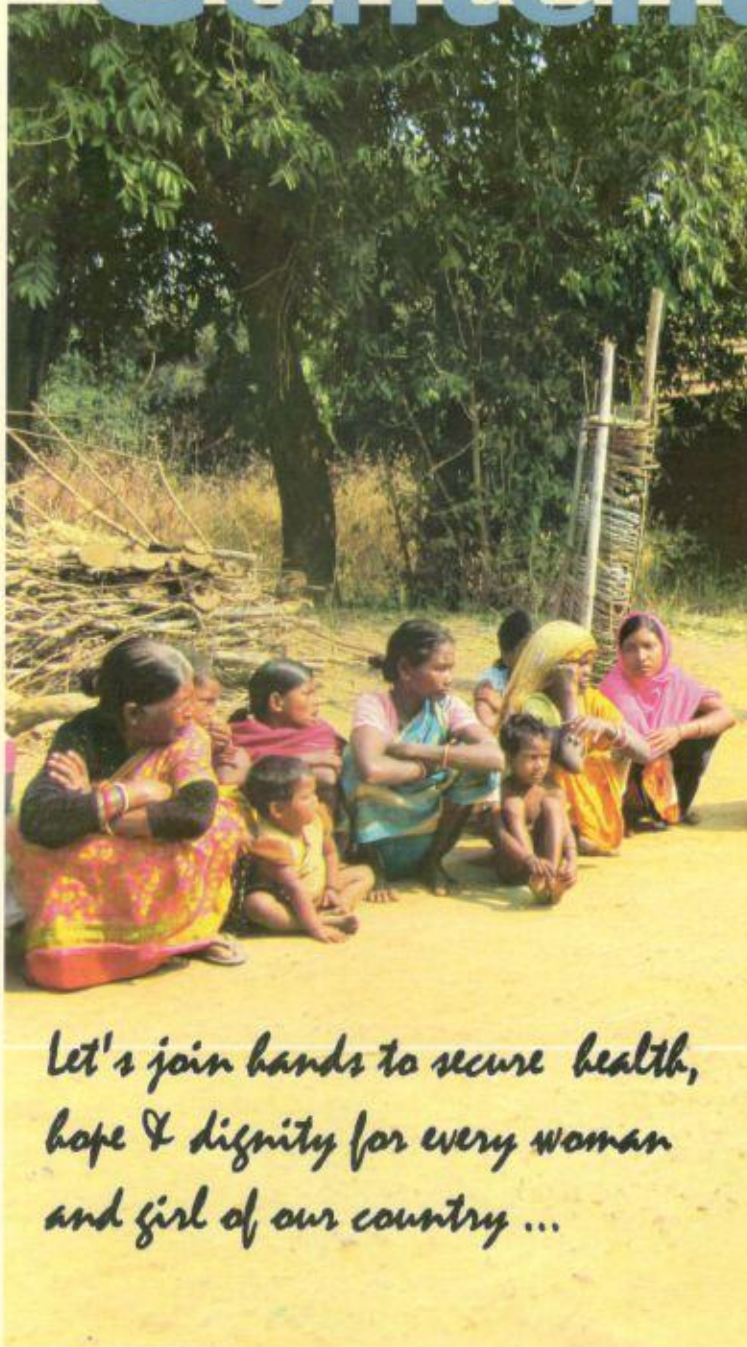
Enabling Change...



Touching Lives...

ANNUAL REPORT 2012 - 2013

Content



*Let's join hands to secure health,
hope & dignity for every woman
and girl of our country ...*

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of the Chairperson

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From the desk of the Chairperson

It is my great pleasure to present the Annual Report of Reach India for the period 2012-2013.

Reach India is soon going to complete its 7 years of independent existence. Though it is a small period of time in the life of an organization Reach India has been able to truly carve out a niche and establish its relevance as a capacity building sector organization in India. Its contribution to the health, family finance and livelihoods, of poorest women and adolescent girls of remote areas of eastern and northeastern states, has been commendable. It has also established strategic alliances with regional NGOs and other Government agencies in these geographies.

In its journey which has been full of learning, along with the achievements, Reach India also faced challenges, both internal to its functioning and external. Despite the sudden withdrawal of support from Freedom from Hunger in 2009, Reach India continued its institutional journey with undaunted confidence mainly because of the committed leadership and equally committed staff members, who bestowed their deep trust in the mission of the organization. I would specially like to acknowledge here the strategic institutional support from Packard Foundation and a host of institutional donors like SDTT, SRTT and Oxfam Novib, and other partner agencies which came at that crucial period of Reach India's institutional journey. I would also like to acknowledge the continual support of Reach Global in the areas of module design, research and evaluation.

We will continue to work in the direction set by the Strategy Plan of Reach India. The sector is keenly watching the NRLM program unfold itself in most of the states of our presence and interest.

The new areas of interest for communities, SHGs and different stakeholders are financial education in which Reach India has already started making its mark.

I would like to conclude by thanking my fellow Trustees for their deep interest in the organization, and also to all our staff, service centre managers and resource persons who have stayed the course. The organization is also going to have a leadership transition. Mr. Alay Barah, CEO has expressed his desire to move on after 8 years of distinguished service and leadership. He has been with the Trust since its inception. We wish him all the best in his future endeavors.

DSK Rao,
Chairperson



From the desk of the CEO

As Reach India will soon be approaching its 8th year, we prepare ourselves to embrace new opportunities and challenges. In the years gone by, Reach has learnt great lessons, and added many feathers to its cap. The journey, however, has been full of challenges right from the struggle to find its feet on the ground during its early stage of evolution, to developing a robust delivery model.

Women and adolescents - both SHG members and those who are not part of SHGs, from poor and disadvantaged background, comprise our core focus group. Our Capacity Centers in Kolkata, Guwahati and Patna, along with the service centre network has trained 2401 animators of 56 Self Help Promoting Institutions (SHPIs) covering 5958 SHGs during the year. Reach has rendered its services to 82872 women and 9384 adolescent girls from poor families in rural areas, across 14 states with the modules on reproductive and sexual health, Life skills and Financial education.

Reach India worked closely with Bihar Technical Assistance Support Team (BTAST) and Women Development Corporation to cater the health-education in the state of Bihar. The organization has made good stride in deepening and advancing partnership with government agencies. Reach India along with other partners, conducted training and capacity building need assessment of the SHGs, federations of SHGs and other stakeholders. Reach India was assigned by NABARD to conduct a series of trainings for their SHG bank linkage program partners, in WSHG and SHG 2 in the state of Rajasthan, Chattisgarh and Assam.

Healthy World Foundation supported a pilot project on Health Skill Development of Rural Women in Jamtara district of Jharkhand. In the current phase of collaboration with the Foundation, we will be working closely with 'Dimagi', a UK based organization incorporating technology in disseminating health education in rural India.

Last year, Reach India developed and field tested two new modules. Those are "We Have Rights" (a rights based module on adolescent reproductive and sexual health) and "Understanding the Services of the National Rural Health Mission."

Reach India has partnered GIZ in a strategic collaboration to provide high quality financial education to around 3000 poor women from remote locations of 14 WSHG districts in Bihar, Jharkhand and Chattisgarh identified by the ministry of finance, through a network of locally embedded NGOs.

In line with strategic plan (2012-2017) of the organization, we look for convergence and synergy with the programs of government and large donors.

I deeply acknowledge the contributions of our donors, Self Help Promoting Institutions, Service Centers Networks, our Trustees and my colleagues at Reach India, for their continual support, commitment and contribution to strengthen Reach India and its mission.

Alay Barah,
Chief Executive Officer

Genesis



Reach India started its journey in the year 2006 with an aim to build a model that could demonstrate sustainable delivery of life skills education to millions of poor women from thousands of Self Help Groups (SHGs) of India. In 2009 Freedom from Hunger separated from Reach India as its finances were affected by global recession. Since then Reach India has been working independently towards its stated vision and mission. Reach works through its social franchisee service centers, certified resource persons and network of NGO SHPIs who deliver Reach India's life changing education among thousands of very poor women and girls, for their empowerment. Built on proven adult learning principles, good practices based training and franchise principles, this model leverages Reach India's capabilities to design :

- ⇒ Non-formal education for illiterate women and girls
- ⇒ Training systems to enable delivery of desired outcomes—focused education at scale
- ⇒ A low cost social enterprise approach for sustaining education delivery over the time

Reach India has been able to carve out a niche for itself as a capacity building organization amongst various stakeholders of SHG movement and poor women and their families in the poverty endemic areas of the country, especially in the east central, eastern and north eastern States of India.

Reaching Out...



Chapter III

Assam

West Bengal

Bihar

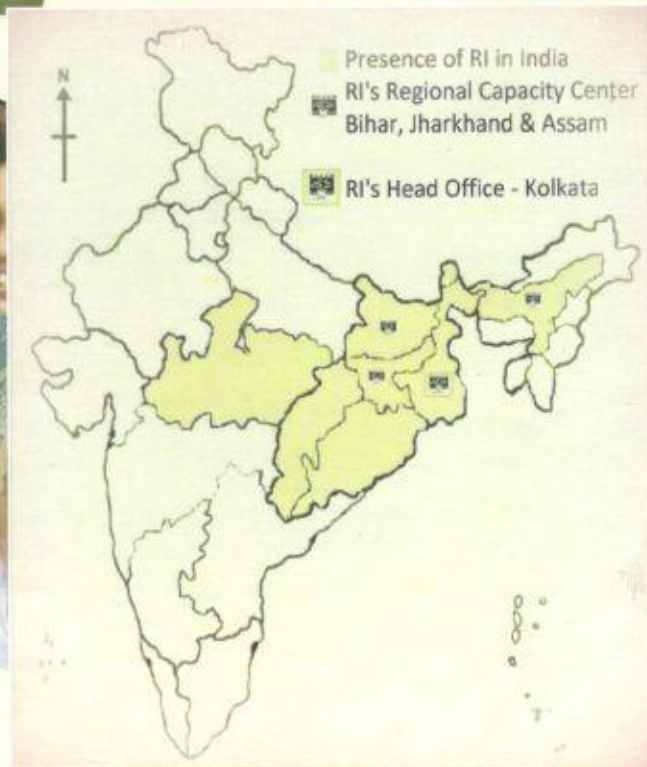
Jharkhand

Odisha

Chattisgarh

Madhya pradesh

Presence of
REACH in India



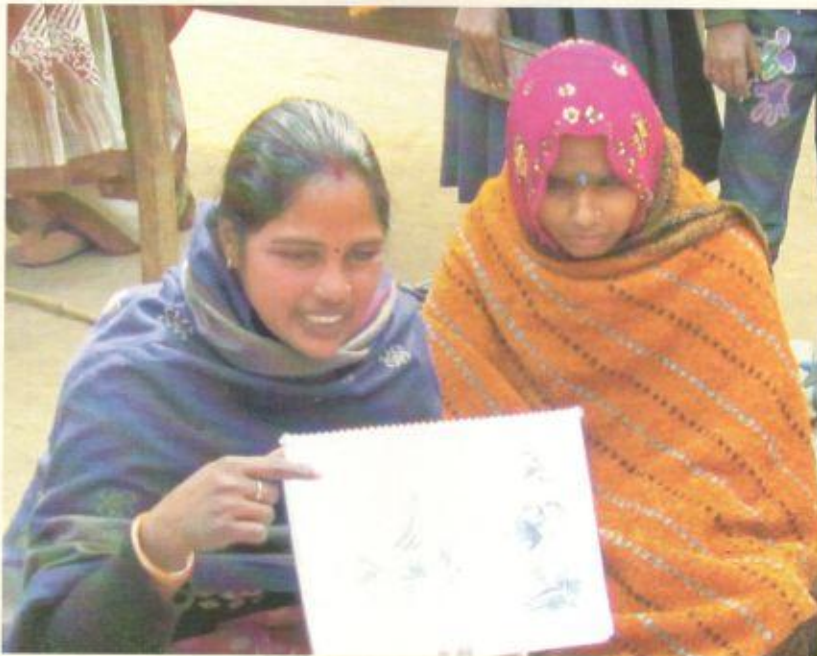
Genesis

Vision

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

Mission

Reach brings knowledge, life skills and linkages to a large numbers of poor rural women to enable them to build futures of health, hope and dignity for themselves and their families.



Theme

Health,
Livelihood,
Financial Literacy,
And
Organizational
Strengthening

Reach India builds capacities of women's organizations and federations, SHPIs, NGOs and government and corporate agencies, to effectively work with poor women and adolescent girls on important themes of their development - through its social franchisees, certified resource persons and network of SHPI partners in poverty endemic areas of the country.

The core thrust of Reach in the coming years will be on the following:

- ⇒ Identifying capacity building needs of women and girls from very poor and disadvantaged households/backgrounds, such as women and girls in conflict situation, those with disabilities and sufferers of social injustice and violence, and those from remote areas with the help of Self Help Groups and Self Help Promoting Organizations, government agencies and locally embedded NGOs.
- ⇒ Introducing newer, need based training modules, materials and capacity building services for women and young girls from remote areas.
- ⇒ Identifying and engaging young women and men from remote locations to work at the community level with women and girls in the role of trainers and resource persons.

Educational Offerings & Programs

Towards Creating Agent of Change and Changing Lives



Educational offerings and the process

Reach India offers a set of Health, Livelihood and Financial literacy trainings that are designed to build skills of the SHGs of poor women and groups of adolescent girls so as to enable them to gain agency and power over their physical and financial well-being.

- ⇒ Most SHG members and Adolescent girls have limited or no schooling and they work for most parts of their lives at their homes, fields or elsewhere under difficult conditions. Reach India's trainings delivered in short sessions (30 – 45 minutes) are designed to be responsive to the needs of these women and adolescent girls. These specialized learning sessions add to their knowledge and build their skills in health, livelihoods and finance, that can improve their lives. These sessions covering relevant topics and addressing a range of health, hygiene and financial issues, could well be used as stand-alone sessions; however, they are designed to build on one another. They progress from such "safe" topics as nutrition and hand-washing in early sessions, during which they build self-confidence and trust in each other, and move to more "sensitive" topics such as reproductive health and HIV/AIDS in later sessions.

"The most important thing about Reach India's training module is that the trainer gives information on very sensitive matter in simplest manner which helps the participants to understand the subject and apply the information in their daily life."

Mr. Sanjay Paswan
Program Manager, WDC

Educational Offerings & Programs

Towards Creating Agent of Change and Changing Lives

- ⇒ Each topic can be elaborated upon in subsequent sessions, to respond to the interests of the participants or local priorities. Sessions on finance are designed to help poor women to distinguish between needs and wants, budgeting and prioritizing their spending, developing savings plan, planning for better livelihoods or enterprise, availing social security, making them financially capable.
- ⇒ In each session, thought-provoking ideas are introduced to women and girls related to health, livelihoods or finance related topics through technical learning sessions, games, skits and stories. At the end of each session, participants are encouraged to make a commitment to action; for example, trying a new behavior at home or sharing new information with their family and friends. Women and girls are encouraged to apply their new knowledge and practice new skills learnt by them in their daily lives.

Outcomes of Trainings

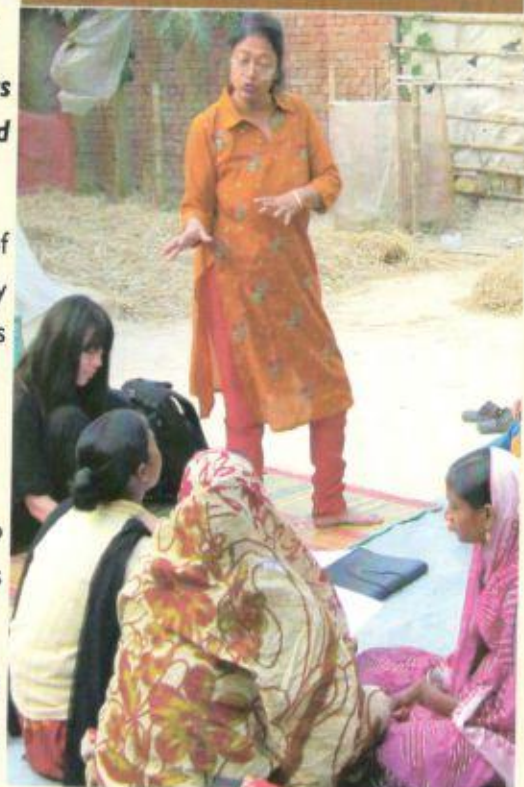
- **A strengthened pool of grass roots organizations** and community groups having improved knowledge, skills and practices and with a positive impact on lives of participants.
- **A pool of community level trainer on different topics e.g. health and sanitation, nutrition, livelihoods and financial literacy etc.**
- **Strengthened community awareness** as a result of information dissemination and behavioral change especially on reproductive and sexual health, family and small business finance etc.

Challenges Faced

- Selection of NGO/SHPI partners with commitment to cascade educational offerings at the community level remains a challenge for the program.
- Quality of cascade trainings is not consistent across all geographies because of human factors like skill level,

States Served	14
Service Centres	5
Trainings Organized	58
Participants Trained	2401
Total SHPIs Trained	56
New SHPIs Trained	42
SHGs reached	5958
Women Reached	82872
Girls Reached	9384
Follow Up and Technical Assistance	19

'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



Educational Offerings & Programs

Towards Creating Agent of Change and Changing Lives

commitment etc. and physical factors such as distance and remoteness.

- Requirement of very intensive follow up, increases program costs, as front-line NGO workers and animators need continuous handholding support during the cascade of lessons by them to poor women and adolescent girls.
- Availability of adolescent girls who are organized into groups, and quality of such groups are not homogeneous across all places, which affects the outreach numbers in some of the operational areas.
- Animators prefer working in their neighborhoods and thus girls living in far away areas are often unable to access Reach Education.

“We keep on taking lot of trainings from time to time. But here in the training of Reach India we not only take the training but also practice various skills of training which has boosted my confidence like never before.”

Mrs. Shalini Biswas,
Anganwadi Worker,
Ekamba Panchayat, Purnia



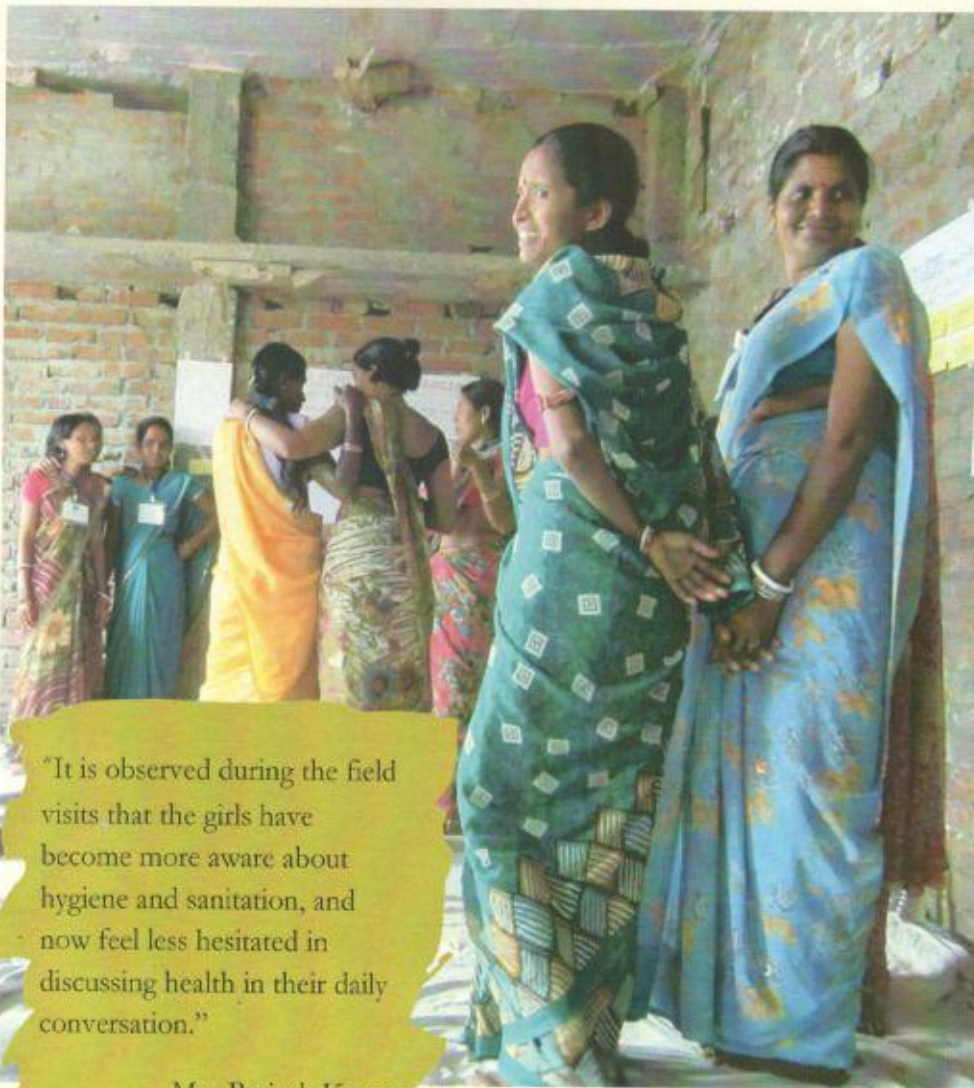
Educational Offerings & Programs

Towards Creating Agent of Change and Changing Lives

Glimpses of Major Ongoing Projects on Training and Capacity Building

Health

Women's and Adolescent Girls Empowerment (WAGE) program in India (supported by Packard Foundation)



"It is observed during the field visits that the girls have become more aware about hygiene and sanitation, and now feel less hesitated in discussing health in their daily conversation."

Mr. Brajesh Kumar
District Program Manager,
WDC
Samastipur

Reach India's work under the project is to empower women and girls socially and economically, so that they can make informed choices about their health and well being, including their reproductive health and sexual rights. Potentially the training education delivered under the project, has an outreach of up to four lakh women and adolescent girls in the states of West Bengal, Odisha, Chattisgarh, Bihar, Jharkhand and the North Eastern states. Major focus of the WAGE project is in Bihar and Jharkhand. Reach is partnering SHPIs like Federations promoted by WDC, Bihar and locally embedded NGOs to reach out to women and girls with the educational

offerings during training cascade. Reach trainers, its service centre managers and certified resource persons deliver TOTs to these partners.

Educational Offerings & Programs

Towards Creating Agent of Change and Changing Lives

She is now a skilled AWW and a confident mother too

Manorma Rani, an Anganwadi Worker and mother of two years old boy. Her son did not want to eat anything and that always annoyed Manorma. She being a health worker herself was unable to apply her knowledge when it came to feeding her own child. In her own words - "we have taken many trainings on the importance of complementary and nutritious food for a child. I shared the same knowledge with the community members too. But I was helpless in case of my own child."

Manorama feels happy that attending Reach India's trainings not only helped her in acquiring new knowledge and practical skills for sharing relevant knowledge on nutrition with community members, but she is also able to make her child eat nutritious food.



Developing interactive learning tools for frontline workers in Bihar

The project supported by BTAST (IPE Global) enabled Reach India to develop an interactive and innovative tool for the front line workers which they can use in the community while giving the health education. Reach India provided the training to 80 Anganwadi Workers (AWW) in TOT mode. The Training was conducted in two phases in two blocks of Haspura and Jalalgarh of Aurangabad and Purnea Districts respectively.

"In villages people give first bath to the new born within an hour of birth. We were not aware of the dangers associated with this. In these trainings we have learnt how dangerous it can be for the newborn."

Mrs. Renu Kumari,
Village Ekamba, Jalalgarh

The AWWs, who were trained as trainers, disseminated education among their fellow AWWs in the district. This was followed by cascade training at the community. Reach India provided monitoring and handholding support throughout the whole process of training and cascade training. The total numbers of AWWs in two targeted blocks were 204, out of which 80 AWWs were directly trained by Reach India. 3876 community members including pregnant and lactating women and adolescent girls were reached through the program.

Educational Offerings & Programs

Towards Creating Agent of Change and Changing Lives

Health Skill Development of Rural Women in Jharkhand, supported by Healthy World Foundation (HWF)



The Health Skill Development of Rural Women is being implemented in the district of Jamtara, Jharkhand with the support of Healthy World Foundation. The model created a cadre of women health workers, known as health soldiers in the project who will be equipped with Reach educational modules and

the DIMAGI CommCare software for doing mini surveys, counseling, imparting life-skills, reproductive, sexual health and nutrition education and promoting women health and hygiene products among 3000 poor women and their families.

Livelihoods

Self Help Group Bank Linkage Project at Murshidabad, supported by NABARD



Reach India with support from NABARD Regional Office, West Bengal is implementing SHG Bank Linkage program, to form 400 credit linked women SHGs. The project provides handholding and mentoring support through Reach India's community resource persons to the SHGs so that they can strengthen their livelihoods and also evolve as sustainable micro-enterprises.

Elliza and her group

Elliza Boro is an illustrious SHG leader from Sonitpur of Assam. Her group started with an initial collection of Rs20 per member which they used to deposit in the bank. After learning the banking facilities and services for SHGs, through Reach India's Trainings, Elliza and her group were encouraged to take up income generating activities in an organized manner by taking a bank loan of 7 lakhs.

Educational Offerings & Programs

Towards Creating Agent of Change and Changing Lives

Selai School Project, supported by USHA International Limited

Reach India in partnership with Usha International Limited is implementing the Selai School Project in 9 states of India including all the eight North Eastern States, Odisha and West Bengal with a current pool of 425 schools. The major objectives of the project for Reach are to:

- Establish Selai School in a peer to peer learning mode encouraging local village women to engage in income generating activities like stitching and tailoring.
- Promote entrepreneurship among rural women through Selai schools.
- To help women entrepreneurs to set up their collectives or producers' company in the long run, for leveraging demands in the market for their economic empowerment.



Financial Literacy

The financial inclusion project, Gesellschaft fuer Internationale Zusammenarbeit (GIZ) India under GIZ-NABARD Rural Financial Institution Programme (RFIP)



Reach India is implementing GIZ's financial inclusion initiative in Bihar, Jharkhand and Chattisgarh involving 14 NGO partner organizations, for influencing financial inclusion of 5000 SHG and non SHG women.

The project enabled each partner NGO to develop a core group of 5 to 8 staff members from their organizations who trained field level animators (15-20 members) and community resource persons and helped cascade the education to women at the

community level. members and 150 non-SHG members.

The major objective of this project is to expand financial literacy at the grass root level especially focusing on poor women, both SHG and non-SHG members, for making them and their families financially capable.

No looking back, henceforth!



Meenakshi, a housewife, belongs to a poor family of Bhapur Village of Dhenkanal district, Odisha. The sole bread earner of her family was her husband. Joining the Usha Selai School project and getting the chance to open her own selai school in her village was a major turning point in her life. After taking the 7 days residential training on sewing and servicing of sewing machine supported by Usha International Limited and facilitated by Reach India, she experienced a sense of empowerment. She came back to her village and started Usha Selai School at her home.

Soon, enthusiasts and learners started crowding at her place to know more about the Usha Silai School. From the time she started her school, that was in March 2012, till date, 12 students have already completed the course and many more are continuing.

At present, she is able to earn an average of Rs.2,000/- per month. Now, she feels elated about making contribution to her family's earning. "My mother-in-law and my husband are very happy with me, so are my students, what more can I ask for!" says proud Meenakshi, with a smile in her face and contentment in her soul.

International Voluntarism Program

Reach India facilitated VSO's International Citizenship Service Program in Bihar from September 2012 to March 2013 in two cycles of three months each. Under the program, international youth volunteers together with their local counterpart from Bihar, interned with partner NGOs in Patna, Nalanda and Banka. The volunteers helped in conducting socio-economic surveys, received Reach India's life skills and health education and later helped the Reach team in delivering these life skills and awareness building modules to adolescent girls and boys, and the poor rural women for their capacity building on health and personal hygiene, livelihoods.

Reach India also hosted international student volunteers from College of Saint Benedict, USA for the period of January - March 2013, facilitated by St. Xaviers College, Kolkata. These international student volunteers who contributed in communication development and other project work.

“Our work with adolescents over the years have been instrumental in creating healthy and thoughtful minds through creative learning modules involving games, skits and stories. Some of the adolescent girls trained in our modules, have emerged as leaders helping their peer in understanding their potential and also in acquiring interpersonal, social and practical skills for their social development in remote rural areas.”

Nipuna Sen
Training Specialist

Other Highlights 2012-13

“Such interactive sessions help to know about the issues and problems of poor women in general and help in addressing them together as the women share a common platform to discuss their views, ideas, problems and challenges. They can directly link with the concerned authorities and stakeholders.”

Mrs. Meera Baruah
Chairperson,



Nari Kantha – Women’s Meet

The State Level Women SHG Leaders Meet was organized by Reach India at Shilpagram, Guwahati from 8-9 February, 2013 that brought all important stakeholders of the SHG movement e.g. the government, NABARD, banks and SHPIS face to face with the women SHG leaders from the entire state of Assam. The platform provided women leaders an opportunity to share their experiences and ideas, raise issues and challenges faced by poor women and their families and discuss better ways of functioning of all stakeholders working for strengthening self-help movement in the state. SHG leaders and members participated very actively in the panel discussions and presentations, and cultural events at the Meet.

Reach India participated in World CSR Congress

Reach India made its presence at the **World CSR Congress**, held on 17th & 18th February at Taj Lands End, Mumbai. One of the key features of **World CSR Congress** and **World CSR Day** was the “**CSR Market Place**”. The CSR Market Place aimed to foster a wider collaboration between business and Non-Profit organizations (NPO’s), Social Enterprises and Foundations in Asia. An estimated 80 professional attended the event from all over India which include Social Innovators, CSR Specialists, CSR Heads of various Companies, Sustainability Experts, Sustainability Leaders, and Senior Leaders in Corporate Governance besides Bureaucrats and Politicians. **REACH INDIA** utilized the wonderful opportunity to interact with potential Donors, Philanthropists and other stakeholders who support the cause of empowering women and adolescent girls, and also be part of the deliberations on the draft finance bill to understand emerging opportunities to work closely with the corporate sector.

Reach India participated in CSR meet at Kolkata

Reach India participated in CSR Meet on 17 May 2013 in The Town Hall, Kolkata organized by Confederation of Indian Industries (CII) with the theme of “**Setting Goals, Accomplishing Missions in New Paradigm**”. The Meet was attended by the CEOs and Senior Level Industry Representatives, Senior Government Officials, Policy Makers, Bankers, Financial Institutions, MFIs, NGOs, CSR Heads, Academics and Media personnel. Reach India aims to build effective partnership with corporate partners to contribute in designing and implementation of their CSR mandate.

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 which known as "The Board of Trustees of Reach India Trust".

Reach India Board of Trustees

As on March 31, 2013

Name	Age in Yr	Sex	Position on Board	Occupation	Area of Competency	No. of Meetings Attended
Dr. D. S. K. Rao	70	M	Chairman	Asia Organizer for Micro Credit	Microfinance and Health	18
Mr. Ajay Tankha	65	M	Trustee	Independent Consultant to Research, Teaching and Programme	Rural Finance and Micro Finance	18
Mr. C. S. Ghosh	53	M	Trustee	CMD of Bandhan, a well known Micro Finance	Micro Finance	2
Ms. Girija Srinivasan	52	F	Trustee	Freelance Development	Micro Finance and Rural	18

Key responsibilities of the Board of Trustees

- Participating and overseeing Organization's Vision, Mission & long-term strategy
- Supervising the execution of approved strategic, business and annual operational plans, and evaluates the performance of the management in the light of the goals and time frame of the plans.
- Reviewing the organization's audited financial statements annual report.
- Recruiting, supervising and supporting CEO and evaluating his/her performance.

Additional Responsibilities of the Board of Trustees

- During the year 2012-13, four (04) Board of Trustees Meetings were held. Dates of those meetings are 30th June, 2012, 15th October and 28th March, 2013
- The Board approves programs, Annual Budgets, Annual Activity Plan, Reports and Audited Financial Statements.
- The Board ensures the organization's compliance with laws and regulations.

Governance & Management

Reach India Team

Reach India's human resources comprise a team of professionals having expertise in Training, SHG development; Community Based Micro Finance, Health and Finance, Research and Management.

Detail of Staff by nature of Involvement (As on 31 March, 2013)

Nature of Involvement	Male	Female
Full Time	9	8
Part Time	0	0
Consultant	1	0
Volunteer	0	0

Distribution of staff as per the salary Slabs (As on 31 March, 2013)

Slab of gross salary (in Rs.) plus benefits paid to staff	Male	Female	Total
<5000	0	0	0
5,000 - 10,000	2	0	2
10,000 - 25,000	2	2	4
25,000- 50,000	3	6	9
50,000- 1,00,000	1	0	1
>1,00,000	1	0	1



As on March 31, 2013

Name	Designation
Mr. Abhinaba Majumdar	Manager, Resource
Mr. Alay Kr. Barah	Chief Executive Officer
Mr. Brijesh Dash	Sr. Operation Manager
Ms. Bonali Sangma	Manager, Program & Training
Mr. Chinmoy Sen	Admin & Finance Assistant
Mr. Dillip Chetry	Office Assistant
Mr. Dipankaj Mazumder	Program Officer
Ms. Gitashree Das	Executive - Livelihood & Training
Ms. Leslie Ann Kwan	Operation Manager
Ms. Nipuna Sen	Training Specialist
Mr. Nirakar Jena	Office Assistant
Ms. Priyanka Dey	Executive – Research & Communication
Mr. Rabindra Nath Das	Finance Manager
Mr. Samarendra Nath Sengupta	Sr. Executive – Livelihood & Training
Ms. Sangita Roy	Manager Program & Resource
Ms. Sheetal Joshi	Training Specialist
Ms. Somya	Program Coordinator

Training Attended by the Staff Member During the Period 2012-13

Training	Place	Duration	Organised by	Name of the employee
Project Proposal Writing	Anand, Gujrat	5 days	Institute of Rural Management, Anand, Gujrat	Abhinaba Majumdar
Leadership Training	Kolkata	7 days	Institute of International Education, Delhi	Nipuna Sen, Anuradha Mondal, S. N. Sengupta

Financials

REACH INDIA TRUST, KOLKATA BALANCE SHEET AS AT 31ST MARCH, 2013

Auditors

Statutory Auditor

Kumar Mittal & Co.
Chartered Accountants
13, (Basement), Community
Centre,
East Kailash,
New Delhi – 110 065

Internal Auditor

SRB & Associates
A-3/7, Gillander House,
8, Netaji Subash Road,
Kolkata – 700 001



	Amount (Rs.)	
	AS AT 31ST MARCH 2013	AS AT 31ST MARCH 2012
LIABILITIES		
FUNDS:		
GENERAL FUND	14,45,584	10,66,731
CORPUS FUND	22,24,319	20,14,512
GRANT / CONTRIBUTION FUND	56,38,078	31,83,208
ASSET ACQUISITION FUND	13,97,781	15,58,858
CURRENT LIABILITIES & PROVISIONS		
CURRENT LIABILITIES	7,34,622	2,89,295
Total	1,14,40,384	81,12,604
ASSETS		
FIXED ASSETS	13,97,781	15,58,858
CURRENT ASSETS, LOAN & ADVANCES		
LOAN & ADVANCES	9,71,903	4,53,679
AMOUNT RECOVERABLE	3,21,920	3,40,000
CASH and BANK BALANCES	20,62,122	19,38,592
CORPUS FUND FIXED DEPOSIT WITH SCHEDULED BANKS	21,63,628	-
FIXED DEPOSITS WITH SCHEDULE BANKS	45,23,030	38,21,475
Total	1,14,40,384	81,12,604

For KUMAR MITTAL & CO
Chartered Accountant

Sd/-
Sanjay Dewan
Partner
Membership No. 90045

For and on behalf of
REACH INDIA TRUST

Sd/-
DSK Rao
Trustee

Sd/-
Ajay Tankha
Trustee

Sd/-
Alay Barah
Chief Executive
Officer

Financials

Resource Mobilization Strategy



In line with its Five Year Strategy (2012-2016) Reach continues its commitment to serve more poor women and adolescent girls by bringing them knowledge, life skills and linkages for improving their lives. In order to achieve this Reach leverages resources and forges strategic alliances.

- Partnerships with national and international donors for sustainability of initiatives, projects, delivery models and institutional strengthening
- Working with the government for convergence and synergy building with flagship programs like SRLM, NRHM
- Networking with other capacity building & resource organizations
- Corporate partnerships for linkages with service sector, market and the greater economy

REACH INDIA TRUST, KOLKATA INCOME AND EXPENDITURE ACCOUNT

For the Year ended 31st March, 2013

	Current Year (Rs.)	Previous Year (Rs.)
INCOME		
Grant / Contribution recognized during the year	1,46,70,697	1,33,92,243
Grants in kind	-	5,65,078
Donation Received	-	-
Interest on Fixed Deposits & Savings A/C	2,05,664	4,17,212
Other Receipt	1,36,678	3,19,280
Total Income	1,50,38,039	1,46,93,813
EXPENDITURE		
Programme Expenses	1,05,55,682	87,58,453
Operating Expenses	42,24,340	50,79,669
Total Expenditure	1,47,80,022	1,38,38,122
Excess of Income over Expenditure transferred to General fund	2,58,017	8,55,691

For KUMAR MITTAL & CO
Chartered Accountant
FRN No. 10500N
Sd/-
Sanjay Dewan
Partner
Membership No. 90045

For and on behalf of
REACH INDIA TRUST

Sd/- Sd/- Sd/-
DSK Rao Ajay Tankha Alay Barah
Trustee Trustee Chief Executive
Officer

Financials Auditor's Report

Extracts from Auditors Report

Proper Books of account as required by law have been kept by the trust

The Balance Sheet, Statement of Income and Expenditure, Receipt and Payment Account..... are in agreement with books of account;



KUMAR MITTAL & CO.

Chartered Accountants

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INDEPENDENT AUDITOR'S REPORT

TO THE TRUSTEES OF
Reach India Trust
Kolkata

We have audited the accompanying financial statements of Reach India Trust which comprise the Balance Sheet as at March 31, 2013, the Statement of Income and Expenditure and Receipt and Payment Account for the year then ended, and a summary of significant accounting policies and other explanatory information.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation of these financial statements that give a true and fair view of the financial position and financial performance of the Trust in accordance with the Accounting Standards, to the extent applicable, issued by the Institute of Chartered Accountants of India. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation and presentations of the financial statements that gives a true and fair view and are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with the Standards on Auditing issued by the Institute of Chartered Accountants of India. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Trust in preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by management, as well as evaluating the overall presentation of the financial statements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.



Financials Auditor's Report

Extracts from Auditors Report

.....The Balance Sheet, Statement of Income and Expenditure, Receipt and Payment Account comply with the Accounting Standards, to the extent applicable, issued by the Institute of Chartered Accountants of India.

Opinion

In our opinion and to the best of our information and according to the explanations given to us, the financial statements together with the accounting policies and notes forming integral part thereof give the information required by the Act in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India:

- a) in the case of the Balance Sheet, of the state of affairs of the Trust as at March 31, 2013 and
- b) in the case of the Statement of Income and Expenditure, of the Surplus for the year ended on that date;
- c) in the case of Receipts and Payment Account, of the transactions for the year ended on that date.

Report on Other Legal and Regulatory Requirements

1. a) We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit.
- b) 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;
- c) The Balance Sheet, Statement of Income and Expenditure, Receipt and Payment Account dealt with by this Report are in agreement with the books of account;
- d) In our opinion, the Balance Sheet, Statement of Income and Expenditure and Receipt and Payment Account comply with the Accounting Standards, to the extent applicable, issued by the Institute of Chartered Accountants of India.

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



(Sanjay Dewan)
Partner
Membership No.90045

Place : Kolkata
Dated :26-06-2013



Our Partners In the journey

The David & Lucile Packard Foundation,
Usha International Limited, NABARD, Reach Global, VSO India, Healthy
World Foundation,
Infrastructure Professional Enterprise Pvt. Ltd. - DFID,
Institute of International Education,
Women & Child Development Department, Govt. of Odisha, District
Industries Centre, Murshidabad,
Azad India Foundation, Assam Mahila Samata Society,
Assam Gramin Vikash Bank, State Bank of India, Guwahati, District
Health Society, Govt. of Assam,
Center for Microfinance & Livelihood, Guwahati,
World Vision, South Kolkata, ICDS, Govt. of Meghalaya



Reach continues to invest in the community by bringing innovation and technology closer to people at a low cost. This is achieved by providing life skills education on health and financial issues to a large number of women and adolescent girls in rural India, thus enabling them to utilize life changing opportunities in their local contexts. The community is encouraged to take control of their resources and reap maximum benefits with regards to their health, well being and livelihoods.

Brijesh Dash
Senior Operations Manager

Frequently Asked Questions

About Reach India

Reach India is a national level not for profit and charitable organization which specializes in designing, developing, implementing high quality life skills education in the areas of health, sanitation, nutrition, livelihoods and financial inclusion for empowering women and girls. Reach builds capacities of its social franchisee service centers and resource persons with these educational modules, enabling them to effectively serve a large number of poor women, adolescent girls and their families. Reach India works in partnerships with a range of government and non government agencies, grassroots level organizations or community based organizations (CBOs), federations, SHPIs, NGOs and the corporate sector, towards its mission.

What are its Thematic Focus Areas ?

The Thematic areas of work are Health, Livelihoods, Family Finance and organization strengthening, institution building.

What is its current Geographical Focus

Reach currently works in Assam, Odisha, Chattisgrah, Jharkhand, Bihar, West Bengal, Meghalaya, Nagaland, Sikkim.

What is its operating model?

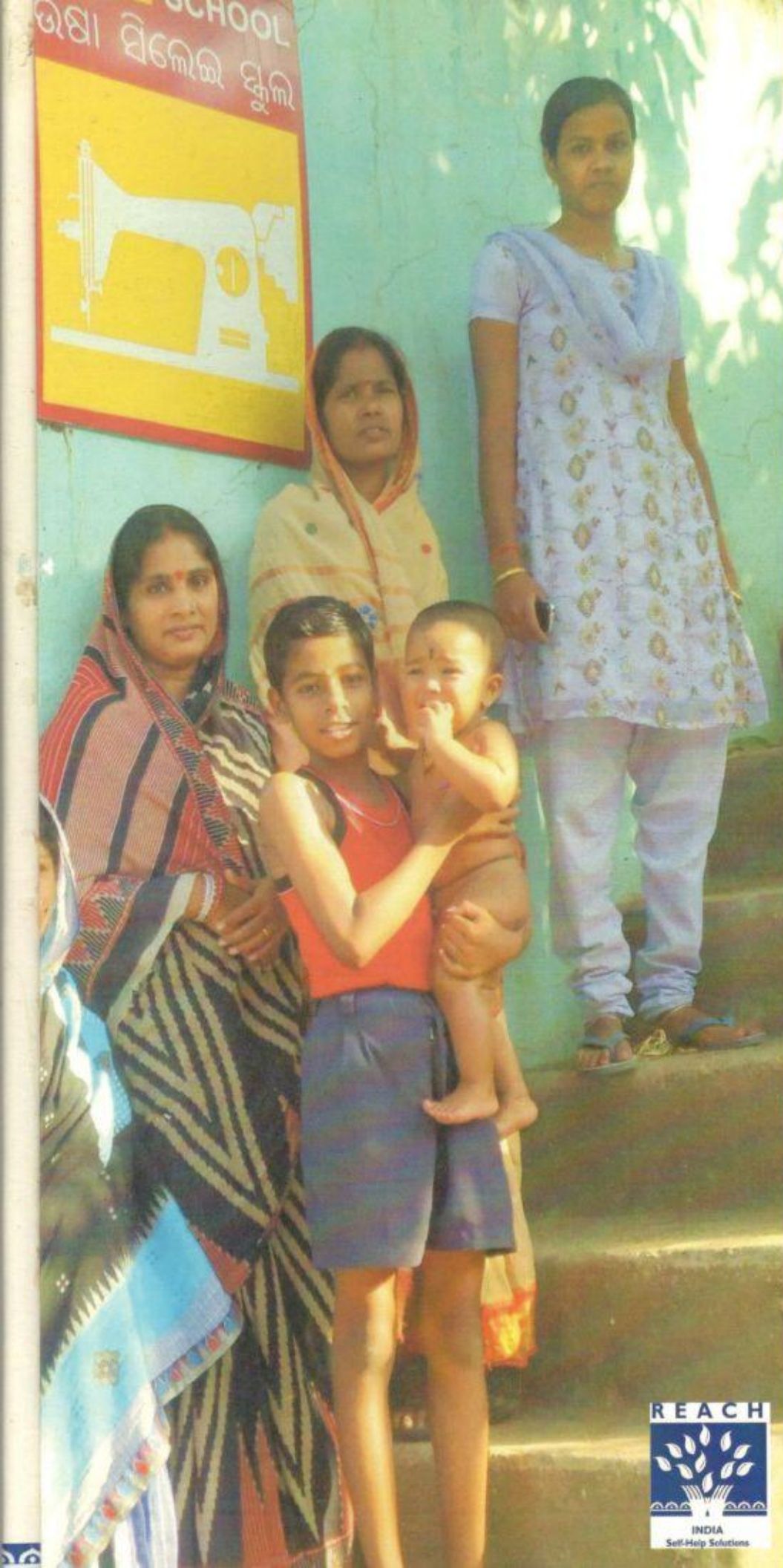
Reach India operates through its growing network of social entrepreneurs managing Reach India's franchisee service centers and development professionals working as Reach's certified trainers who build capacities of local organizations, which in turn train thousands of women and girls in self-help and other community groups. Reach's interactive training provides vital information on health, livelihoods and family finance to women and adolescent girls as part of their regular group meetings.

How can I become Service Centre Manager?

To become a service Centre Manager, one needs to be positive, bright, entrepreneurial, experience of working in development sector and willing to extend Reach services to many more organizations and SHG members across India. As a high-performing Reach Service Centre, you "do well by doing well." That is, your livelihood is to equip local organizations to serve the very poor with dynamic, effective, high-impact services.

How can we work together?

We welcome everyone having belief in democratic and egalitarian values to join hands with us in our journey to enable and empower a massive number of women and girls to live lives of hope, health and dignity. Your contributions in the form of ideas, resource support and partnerships will strengthen our hands and our mission.



REACH INDIA Service Centers

Jharkhand:

Mr. Anupam Pramanik,
Court Road, Jamtara,
Ward No. 14,
PO+PS-Jamtara,
Pin-815351

West Bengal:

Sk. Hedayetullah,
House Ali Murtuja,
Darbeshpara,
Near Chaya Cinema Hall,
PO-Raghuntahganj,
Murshidabad

Odisha:

Ms. Amrita Mahapatra &
Mr. Ashok Mahapatra,
Nayapally,
Bhubaneswar, Odisha

Patna:

Mr. Manish Kumar,
House No. 11,
SBI Colony No. 1,
Adjacent to Leather World,
Sheikhpura, Raja Bazar,
Patna-800014

Guwahati:

Mr. Pratap Bordoloi,
House No. 40, Naharoni Path,
PS Hatigaon,
Last Gate Dispur,



REACH



INDIA
Self-Help Solutions

REACH INDIA

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Regional Office

Bihar:

Patna Office: House No.
11, SBI Colony No. 1,
Adjacent to Leather
World,
Sheikhpura, Raja Bazar,
Patna-800014

Regional Office

Jharkhand:

Court Road, Jamtara,
Ward No. 14,
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Pin-815351



"Reach India recognizes that women and girls represent tremendous potential for themselves, their families and their communities. When a woman changes health and money management practices the entire family benefits. When girls—the next generation of mothers—integrate these practices into their future households they have taken a step to address the intergenerational nature of poverty. This is the powerful multiplier effect of investing in girls and women. And this is why Reach Global is committed to its longstanding partnership with Reach India."

Sean Kline
Executive Director
Reach Global