

REACH INDIA

Transforming
lives

Annual Report 2013-2014

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

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



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Support us in our efforts to secure health, hope & dignity for every girl, women and youth from the poorest families. All donations to Reach India Trust are exempted from tax u/s 80G.

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For photographs used in the annual report, we acknowledge the Stars Foundation, UK including for the cover photograph; and Rahul Ranadive and staff members of partner NGOs and Reach India

Chairman's Message

Dr. D S K Rao Chairperson



It is my privilege to present the annual report and audited statement of accounts of Reach India for the year 2013-2014. It is gratifying to note that Reach India has gained recognition nationally as a resource organization that helps to deliver social impact. Reach India's contribution in helping to improve the health and livelihood status of women and adolescent girls from disadvantaged sections of society through its life-changing education and support has been highly significant.

I am glad Reach India has been steadily investing in building their in-house capacity to be able to customize and adapt their modules to fill the knowledge and capacity gaps in the field. However, raising funds for specialized educational and training modules having their intrinsic worth as capacity building and empowerment tools, remains a major challenge.

Behavior changing education on reproductive and sexual health with focus on adolescent girls and women is the need of the hour. I am confident the Reach India team will constantly strive to develop education delivery strategies which would help their partners to reach out to large audience cost effectively. Effective use of mobile technology is one sure way to go and needs to be explored by Reach India.

I am glad Tech Mahindra Foundation is supporting us to impart vocational skills to poor urban youth for enhancing their employability. This project has great potential to deliver societal as well as economic value, given the rapid growth of the service sector in the country and its requirement of massive number of trained human resources for the entry level jobs.

The Board is in transition, with some of the board members, including me, retiring shortly. I am so glad the newly inducted board members are committed to deepening Reach India's mission. I want to put on record our appreciation to the contribution of Ms. Girija Srinivasan, who stepped down from the Board because of her pressing professional commitments. I personally have a sense of deep satisfaction in having served the board of Reach India as its founding Chairman. The experience has been like seeing a new born baby learning to stand and walk on its feet.

Going forward Reach India at this stage may pause and ponder. They may invest some of their meager resources for measuring the impact of their programs and disseminate the findings. They may also further strengthen their capacity for reaching out a large number of women, girls and youth from poor and disadvantaged sections of society, especially from the eastern and northeastern parts of the country.

I take the opportunity to thank all our donors, stakeholders and partners and look forward to continued support from all of you in future also.





A Message from the CEO

Partha P. Rudra

I joined Reach India team from 1 July 2013. Reach is an organization with clarity of its mission and direction, and it has basic management systems in place. Within a relatively short span of its independent organizational existence starting from 2009, it has established a good track record and created a niche with its strategic work. Reach largely focuses its efforts in building health, livelihoods and financial capabilities of a large number of women and girls from disadvantaged and marginalized population through awareness building, education and training, facilitating linkages and hand-holding. Reach also invests in building committed community based resource persons and trainers to strengthen and sustain local developmental efforts under the government or non government initiatives and programs. I am happy to report that we had a satisfactory year in terms of the overall performance towards these objectives.

Reach continued to focus its work on women and adolescent girls. We deepened our existing health education and rolled out two new modules – “NRHM” and “We have Rights” (Reproductive and Sexual Health Rights) with financial support from Packard Foundation and technical support of our partner, Reach Global. These modules have been designed to complement our initiatives to improve status of reproductive and sexual health of women and girls and their livelihoods and family finance. We also ventured into the new and exciting areas of enhancing employability of youth from disadvantaged slum pockets in Kolkata with support of Tech Mahindra Foundation and also expanded our work on health by building linkages to improve community access to water, sanitation and hygiene. Bihar, Jharkhand and Chhattisgarh are still the states where average age of marriage for girls in rural areas is 16 or less.

We continued to take our education to those who need it the most i.e. to a large number of women, with an outreach of 58,182 young women and 52,364 girls across operational areas of Reach. In this context our work to bring behavioral change in health and family finance, with a focus on empowering adolescent girls and women to exercise informed reproductive and sexual health choices remain truly relevant. We have been trying to address the issue holistically by facilitating and building linkages with better health services



and livelihoods opportunities. During the financial year, we were able to impart 41 trainings outreaching to 892 animators or frontline workers at the community level who made it possible to achieve our intended outreach.

One of the major initiatives supported by Packard Foundation, to empower women and adolescent girls through reproductive and sexual health, and rights education reached its completion phase. We were able to initiate and strengthen some new partnerships with donors, government agencies and NGOs and self-help promoting institutions in our major focus states namely Bihar, Chhattisgarh, Assam, Meghalaya, Orissa towards the common cause of achieving gender equity in health, livelihoods and improving lives of the poor and disadvantaged. With funding support from Healthy World Foundation and pro bono technical support from DIMAGI, we and our field partners Prabala Samaj Sevi Sansthan, Dridh Sankalpa and Gram Sewa in Jamtara are involved in refining a model to bring authentic knowledge on health, sanitation and nutrition to a large number of girls and women at their doorsteps and also testing the efficacy of real time data collection, compilation and analysis by the use of mobile phone based software.

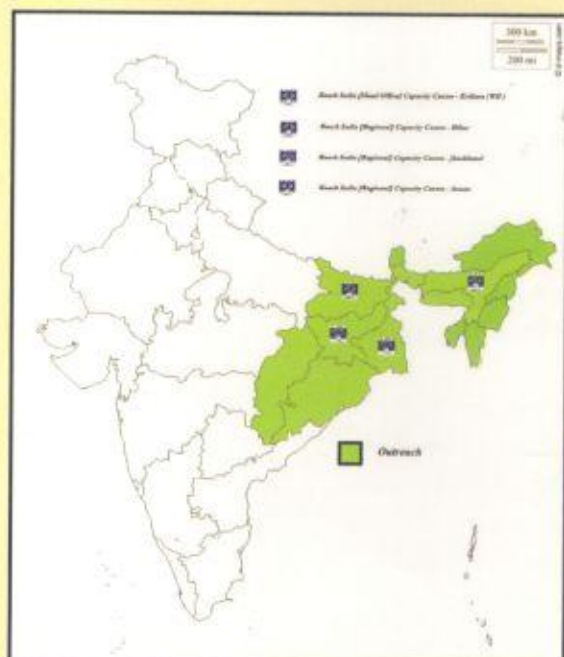
Through our urban initiative- SMART vocational skill centres, supported by Tech Mahindra Foundation, we have been able to reach out to 296 youth (both boys and girls of age 18-25 years) mobilized from low income families, mostly from urban slums and imparted them with soft skills, personality development and linking them with suitable employments. We are directly working in two blocks of Murshidabad, West Bengal and one block each in Jamtara and Deoghar, Jharkhand, with support from NABARD. We have mobilized poor women mostly from Muslim minority in Murshidabad, and tribal and other disadvantaged population in the Jharkhand districts, promoted their SHGs and working with these SHGs to enable them to find effective solutions to solve their social and economic problems aiming at improving health and other social and economic development outcomes.

We are in the phase of learning consolidation, reflection and renewal. We are working closely with communities, CBOs and locally embedded NGOs, and also simultaneously engaging government donors, corporate world, academics and volunteers to build collective efforts to address deep seated gender issues in health and livelihoods, to bring the most desired sustainable change in the lives of the poor. We are also keen to explore more opportunities of partnerships to share learning and replicate successes. I would like to conclude by putting on record my deepest appreciation to all our donors, partners, Board Members, and colleagues.



Overview

Reach believes in health, hope and dignity for all. Poor and disadvantaged are deprived of all the three. Since inception Reach has been building capabilities of disadvantaged population, specially women and adolescent girls from poor families, in health, family finance, and livelihoods so that they can lead healthy and dignified lives. Reach works through its active resource pool of social entrepreneurs, partners and its in-house experts. Last year Reach built capacities of 892 field level animators by organizing 41 training programs who in turn cascaded the education to 58,182 women and 52,364 girls in the community. These initiatives during the year were supported by women reproductive & sexual health program of Packard Foundation; Women Development Corporation, Patna; Healthy World Foundation; NABARD.



Reach India has also been working on the ground with poor communities, by organizing poor women from minority religious and tribal groups and other disadvantaged families. Starting from 2012, Reach organized 600 self-help groups (SHGs) of women in the villages of Murshidabad, West Bengal and Deoghar and Jamtara districts of Jharkhand, involving around 7000 poor families in these areas. These SHGs play a pivotal role in accelerating local development processes; with each member acting as a change agent for improving health and livelihoods status of themselves and their families. Reach facilitates resources through bank linkages and liaising with local and external development agencies, while continuing to build knowledge, awareness and capabilities of these SHG members and plays a pivotal role in bringing these women in a platform to work for a common cause. Reach is slowly trying to strengthen and formalize cluster level organizations of these SHGs by bringing them together at the block levels for leveraging their collective strengths in claiming their entitlements and rights and solving their social problems. Reach is also working with adolescent girls in

these villages enabling them to acquire life-skills and capabilities specially in health, hygiene and sanitation, and family and small business finance. Reach has enabled many of these SHG members to either set up or strengthen small businesses like retail shops, beauty parlors, vegetable selling. These initiatives during the year were supported by NABARD and Reach India's own funds.

Reach in partnership with Grameen Sahara and Assam Mahila Samata Samity is implementing a weaving and peace building project involving 124 traditional women weavers from Goalpara in Assam. For this purpose Reach has been focusing on enabling women weavers to access new skills, design, technology and market. Traditional women weavers are learning to work on improved looms for higher efficiency and we are also enabling them to widen their design choices by developing new designs with the help of expert designers. Reach is also helping women to learn about producers' company and start their own producers' company in near future for gaining a better foothold in the market. The women are also playing an active role in promoting peace and harmony among different ethnic groups in the local area. The project has been supported by ICCO.

Reach is also implementing vocational skills program for enhancing employability of youth from disadvantaged communities including population living in slums of Kolkata. In less than six month till March 2014, Reach had trained more than 133 youth and placed 64 candidates in suitable jobs at retail and restaurant chains, hospitality industry and other service sector companies. This program is being supported by Tech Mahindra Foundation.



Educational Offerings in Key Thematic Areas

Reach through its educational offerings focuses on the following thematic verticals:

Health

Modules on reproductive sexual health, adolescent reproductive health, life skills, gender, nutrition, sanitation, WASH and women empowerment .

Livelihoods

Modules on livelihoods, vocational skills, budgeting , business and financial planning, savings, accessing Government Schemes like Mahatma Gandhi NREGA.

Financial Literacy

Such as financial education, micro insurance, micro pension, remittance aiming at financial inclusion.

SHG promotion

Such as SHG Formation, SHG Bank Linkage, enterprise promotion training, Federation Training, Formation of producers Collective.

Organisational Development

Like SHPI assessment tools, Social Performance Management, Leadership Development and Fundraising.



Programs and Projects

The Women and Adolescent Girls Empowerment Project (WAGE)

With support from the David and Lucile Packard Foundation, USA, Reach is implementing a project with focus on Bihar (Nalanda, Banka, Samastipur) and Jharkhand (Jamtara, Pakur) to make change in lives of poor rural women and adolescent girls in order to sensitise them on proper age for marriage, proper age for first child birth, add and introduce new curriculum in the existing basket of services, reproductive and sexual health related indicators etc. Reach has designed new offerings like **“We have Rights”** and **“Understanding the services of NRHM”** with effective transmission of trainings to partner SHPIs like local NGOs, Government Departments, Program Implementation Agencies through TOTs which is then passed to the community through SHG platform in cascade mode outreaching 127,000 women and 22,000 adolescent girls across operational States.



Reach was successful in bringing noticeable or significant improvement across all chosen indicators, especially in regard to age of marriage, spacing between pregnancies and age for first child birth and also improve knowledge of HIV/AIDs and other STIs through well designed module. Use of contraceptives has improved in the intervention area as compared to other non-intervention areas, and higher proportion of women respondents are able to assert that use of contraceptive is a matter of mutual consent, which indicates an increased sense of reproductive rights amongst women. The quality of training and cascading were satisfactory throughout the intervention.

Through the intervention, our conviction got strengthened that we need to continue our efforts in engaging government agencies and non government organizations community based organizations and common people's (women's) federations for better population health outcomes at the community and local levels. Reach would like strengthen its network with organizations working on population health and rights issues, and also supporting young women and adolescents to form their effective support and advocacy groups for asserting their reproductive and sexual health and rights and demand quality services.



Know your Health

20 year old Chandni Malto a local animator from the tribal village of Shivlong Pahar, Littipara Block of Pakur district of Jharkhand, is one of our forerunner champion master trainers in the areas of adolescent reproductive health, lifeskills, nutrition. She works as an animator with our SHPI partner Grameen Vikas Foundation in Pakur. Grameen Vikas Foundation works in one of the most backward Littipara block of Pakur



where the public health indicators are very low. The village is inhabited by tribal population and almost an uphill trek of 1 hour from the motorable road, has only one primary school in its vicinity and no health sub centres to cater to the area. The tribal community depends on their age old traditional practices to solve any health issues and most of the children are either suffer from malnutrition or diseases like diarrhea. Chandni was trained by Reach on the Adolescent health module "Learning Game for Girls" and was quite enthused to learn the participatory learning gaming sessions for cascading the messages to women and girls. Chandni herself being educated upto Class VIII, with support of our SHPI partner took oath to cascade the training to all the adolescent girls in her village and form two Kishori Samoohas. The adolescent girls trained by her feel confident as they now know the use of sanitary napkins, menstrual hygiene measures, proper age for marriage and such other vital information related to their reproductive and sexual health.

Chandni has also been given the opportunity to cascade few of the lessons in the nearby School premise by the School authority and now she feels confident and satisfied that she is able to effectively spread important population and sexual health messages to vulnerable adolescent girls and young women. She regularly follows up with the women and girls to ensure that they are utilising the knowledge into practice.

Health is Wealth

Lalita Devi aged 41 years, the Secretary of Kalpana SHG, narrate that she was married off at the age of 16 to a poor labor in the very remote Kushbada village of Rohtas block in Patna, having a population of about 2500. She could not study much because of economic constraints of her parents. After marriage, she had great difficulty to manage within the meager annual



household income of Rs. 5,000 earned through seasonal agricultural labor work. One after the other, she gave birth to 5 children, and the eldest of them is 19 years old today. She laments that because of limited resources



she and her husband could not ensure for their elder daughter to complete her school. Lalita had almost no means to acquire knowledge regarding health, personal hygiene, nutrition, sanitation etc. Neither she attended any health related awareness camps or programs nor she was ever visited by any Sahiyas or frontline health workers. Through her association with the project and attending Reach India trainings, she got the chance to gain information on various issues pertaining to sexual and reproductive health & rights. The essence of the program not only aroused her interest to learn more but also created her inner urge to participate in all community and village meetings, cascading the information to other women. She has learnt significant issues of public health like importance of breastfeeding, understanding malnutrition symptoms; anaemia, prevention of common illnesses, contraception measures and family planning; which some of the concepts way beyond her imagination were. She spreads awareness in the community at her vicinity and plays a pivotal role as a responsible citizen contributing for the overall development of the society. She is much respected as a local community resource whom the other village women access to gain suggestions, information related to sexual and reproductive health.

Gram Varta Project

Gram Varta Project is supported by Women Development Corporation, Bihar and under the technical support of Bihar Technical Assistance and Support Team (BTAST) Reach has been associated as a capacity building and implementation agency under this project, which aims to reach out to 141,116 women, 4506 men and 20,548 adolescent girls spread across 22 blocks of 6 districts-Aurangabad, Rohtas, Khagaria, Gaya, Patna and Jehanabad in Bihar with effective messages on health, nutrition, sanitation and preventing common illnesses. Gram Varta is a Women's Self Help Group (SHG) based intervention which uses a participatory learning and action approach for improving health, nutrition, water and sanitation related outcomes at the community levels.



The project intended to ensure strong nutrition focus through institutional and programmatic convergence by integrating the services through the programs; increase availability and accessibility of services on maternal and child health; enhance capacities and skills of service providers; build convergences across the key stakeholders and government departments, flagship programs.

Reach contributed by developing a strong cadre of state level master trainers and resource persons including block coordinators, federation executives and other block officials engaged in implementing Gram Varta Project through capacity building and handholding support, provided by 30 Reach India master trainers.



Weaving for livelihoods strengthening and Peace Building (Direct Action Programs)

Reach India is a co-partner of Grameen Sahara along with Assam Mahila Samata Samity in a weaving and peace building project involving 124 traditional women weavers from Goalpara district of Assam. The project aims at promoting weavers' groups, enhancing their skills through trainings, introducing new designs, providing them exposure, exploring linkages with larger market and setting up of producers groups. Reach is also promoting Peace Corps or Shanti Dals of women weavers, to enable them take larger leadership role in their communities for peace building and conflict resolution. The project enables Reach India to learn from local communities and bringing together different stakeholders to leverage diverse expertise of weaving, designing and marketing towards developing economic prospects of traditional women weavers.

Financial Education through SHG Platforms

Reach in partnership with GIZ is implementing a financial literacy project in Bihar, Jharkhand and Chattisgarh through its existing NGO partners by imparting TOT on Financial Education. A module was designed by GIZ known as "Hamari Asha" which demonstrates how Asha gains complete financial education by associating herself with an SHG. Reach used the same module to create a core team of 5-8 members across all its partner organizations and then they in turn trained 10-15 field level animators who cascaded the education to the SHGs under their fold. Through 14 NGOs the education was cascaded to approximately 10,970 women SHG members and 2,460 non SHG members across all three States. We are keen to document and learn from the experience to develop a replicable model for taking financial education to poor women and their families.

Financial campaigns are also conducted at each operational area involving the key stakeholders like bankers, government officials, SRLM officials sharing the learning of the project.

We demand accessible and affordable services!

Siuli Konai, a resident of Jikarhati village, West Jikarhati Gram Panchayat, Pakur block, Jharkhand and the Secretary of Tiya SHG; aged 27 years with two children is still continuing her fight against all odds including the absence of a proper functional bank in the vicinity of her village. Foundation for Awareness and Counselling, Education imparted the training to the SHG on financial literacy and awareness, supported by Reach India which helped the group to acquire information and knowledge related to financial products, services and understand the agenda of financial inclusion.

Siuli's husband Krishna Konai is a daily wage labour engaged in local painting works. With the meager source of income Siuli has been managing her family along with the support of her group which also has the access to credit linkage.

The education enabled her to raise issues in the campaigning meeting and request bankers including the Lead District Manager, Pakur to provide access to financial services, which is the right for each individual in India under the present purview of financial inclusion. The Lead District Manager Mr. Vinod Kumar immediately arranged to make functional the Customer Service Point- a mobile financial service provider who will be reaching out to the community at their doorsteps helping them to deposit, withdraw and open savings accounts



with ease. The task which incurred a cost of Rs 200 per trip for the groups of the region in order to access bank services was resolved and hence Siuli's painstaking efforts helped the villagers to access affordable banking services. Reach curriculum facilitated by SHPI partner- FACE not only enabled the community comprising of several Siuli to demand services but also empowered them to raise their concerns in various eminent platforms.

Health Skill Development Project

Reach is implementing a pilot project on health and life skills development of tribal women and their families using mobile based interactive platform for education, counselling and real time data collection. The project is being implemented at Jamtara, Narayanpur, Fatehpur blocks of Jamtara District, Jharkhand with support from Healthy World Foundation, USA with the focus to create a strong cadre of health soldiers who are the animators of partner SHPIs through their capacity building on adolescent sexual reproductive health, women sexual reproductive health, child health, sanitation and nutrition. These health soldiers are providing essential health education and information on health products and services at the doorsteps of the focus group comprising women and their daughters, enabling them to access health services and entitlements.



Reach has a new technology partner DIMAGI, which is a US based open source software developer company who has added a new dimension to the project under the mobile based health services. DIMAGI has developed a user friendly android based software CommCare which will help the health soldiers to deliver health education, counselling messages, conduct health surveys through their mobile handsets at the community level thus easing the process of training delivery and also collecting real time data both offline and online thus strengthening the MIS of the project. DIMAGI has supported Reach with 10 handsets preloaded with the software for the team of the health soldiers. They have also imparted the technology training for Reach project team and community based health soldiers. The project aims to outreach 3000 women from rural areas of Jamtara District of Jharkhand.



Reaching out through mobile phones

Lugumuni Murmu, 21, a resident of Saharjori village of Panjaniya Panchayat of Jamtara Block, belongs to a very poor family who earn their primary livelihood through agricultural activities. The village is situated nearly 15 kilometer from Jamtara District town but even this small distance take around 2 hours to reach with no regular public transport and a long walk. The village has 4 tolas- Rasidih, Maranggoda, Mongladih and Beltanr with a total approximate population size of 1000 people covering tribal population. The village lacks most of the basic facilities, such as health and education. There is no secondary and higher secondary school in the area so students from that area have to visit Jamtara for school. Lugumuni has completed her Graduation in 2011 from Mahila Sandhya College, Jamtara under Sidhu Kanu University. Though she has completed her graduation but rather her elder sister there is no educated person are there in her family.

Reach India implemented a pilot in partnership with its partner Gram Sewa Trust in Jamtara District, Jharkhand and created a cadre of social animators through trainings on sexual-reproductive health and adolescent sexual reproductive health deploying the concept of mobile based health services. Lugumuni was one of the trained health soldiers who cascaded the education at the household level and regularly faced lots of challenges to sensitize the community. The unscientific and superstitious beliefs are still prevalent within the adivasi society and it was easier for her to convince the community as she was local and faced resistance as spoke on sexual and reproductive health, but still she continued her efforts to sensitize the community, educate and provide counseling support to them.

The application of Reach module cascade through the mobile based CommCare software helped her-

- to make regular household visits and collect real time information with ease
- to understand individual problems and also addresses their views
- to provide counseling services
- impart education through the mobile based resource library

She feels that Reach trainings and the project gave her the space to explore the social space and discuss with the community on issues like sexual and reproductive health and impart education through innovative mobile services. She is now confident and also assists the local Sahiyas to address the health issues with referral services.

Partnership with Bethany Society

Reach India in partnership with Bethany Society in Meghalaya, embarked on a journey to impart lifeskills and sexual reproductive health education to adolescent girls with severe disabilities through Learning Game for Girls. Bethany Society has been working with this focus group since long, for their overall development. Reach is now planning to take this education to larger number of adolescent girls with disabilities in Meghalaya and other north eastern states in partnership with Bethany Society and its partners.

Reach India imparted trainings on SHG development to the Chief Functionary and frontline workers of the anchor NGOs implementing Women Self Help Group Program supported by NABARD Assam.



SHG Bank Linkage Project at Murshidabad, West Bengal (Direct Action Programs)

Reach India is implementing an SHG bank linkage programme focusing on formation, nurturing and strengthening of women SHGs in Raghunathganj 1 & 2 blocks of Murshidabad, West Bengal. The project is supported by NABARD, West Bengal. Till date Reach has formed 426 SHGs linked with savings facility at Scheduled Commercial Banks out of which 88 groups have access to credit facility, with each group accessing 1 lakh rupees as credit facility. Reach has created a cadre of 16 community resource person, two block supervisors and one service centre manager who currently forms the team and look after the day to day running of the projects ranging from group meeting, training, opening of bank facilities to credit linkage, grading etc.

Most of these women are from minority Muslim community, and a large majority of all women are engaged in bidi rolling and as agriculture labour. Reach is identifying opportunities to provide them skills training to set up micro enterprises, take up cultivation of vegetables on leased land, or strengthen their livestock farming. Reach is also imparting life-skills education, promoting health awareness and building capacities of the group members and their daughters for improving sanitation and health status of their communities.

SHG Bank Linkage Project at Jamtara, Deoghar District Jharkhand (Direct Action Programs)

With support from NABARD Jharkhand Reach is implementing a project on formation, nurturing and strengthening of 200 women SHGs in Jamtara and Deoghar District of Jharkhand in partnership with its four NGO partners. Reach and its partners have so far formed 100 SHGs in Deoghar district, and are helping these SHGs to open their saving accounts and access bank



loans for taking up small businesses or agriculture based activities. Promoting SHGs in Jamtara is being very difficult and challenging as there are a lot of pre existing SHGs, both functional and non-functional, in the district. Reach wants to develop community level resource persons who will be involved to form, nurture, monitor and strengthen SHGs on a day to day basis.

Dreams Come True

Reach has been continuously building rapport with the local community women and their families, through its action research project at Raghunathganj, Murshidabad aiming at enterprise promotion and strengthening livelihoods through SHGs for the women and their families to have a dignified life. Alongside, the focus on promoting and nurturing SHGs, Reach also imparts health education for the women SHG members and adolescent girls from their families and neighbourhood. Saminnara Bibi of Egiye Chalo SHG, Sujapur village, runs a grocery shop at her residence which she started by taking a loan of 10,000/- from her SHG. 15 to 20 customers on an average make purchases from her shop per day. She stocks usual daily need items like





oil, toothpaste, pulses and spices, tea leaves, biscuits, packed snacks items and toffees, soap, hair oil and detergent powder etc. The regional manager of Dena Bank, Mr. S M Krishnan visited and was happy to see her progress.

She reported an incremental monthly income ranging between 1000 to 1500, which allows her some savings for the family besides taking care of some essential expenses. She is regularly repaying the loan for more than 6 months now. The working capital being limited, she is unable to stock the local rice and is now interested to apply for higher amount of individual loan to the tune of 50,000/- to enhance her business volume. She is one of the SHG members who shows the way to others with her confident and determined action as per her belief that one should never discard her dream; rather try to live by the dreams!

Aimed at Success

Suktara Bibi of Chand Swanirvar Dal SHG promoted by Reach India had to face a lot of resistances as she decided to start the her own business by setting up a beauty parlour cum saloon. Rolling "biri"- the country cigarette, being the primary livelihood option prevalent in Murshidabad, is what most SHG members are involved in, for their livelihoods. This presents complex problems of children working along their mother in rolling bidis to serious health hazards for the entire family. It was through the painstaking efforts of Reach team in Murshidabad and Kolkata, that the women SHG members, were convinced to brave their tough circumstances to aspire for a change. Suktara begum is one who leads the way with her self confidence, clear goal and determination to succeed. She set up her own parlour with a small loan arranged through her SHG. She now aims to take a loan of 50,000/- which will help her to invest in better infrastructure for her parlour and increase her business volume. She is now no more the reticent woman that she was but stands out as a roll model for others, showing them the way to lead their life with dignity for giving shape to their dreams. Her beauty parlour has been visited by many of the eminent stakeholders including bank officials, DDM NABARD and donors of Reach India.



Selai School Project

USHA International Ltd. has supported Reach in promoting 270 village based Selai Schools across 27 districts of Assam, Sikkim, Meghalaya and other North Eastern States, West Bengal and Odisha where women entrepreneurs are motivated, skill enhanced and promoted to run Selai Schools on a peer to peer learning mode fulfilling three objectives:

- Promote Selai Schools at their villages and engage in tailoring as their livelihoods options earning incremental income
- Spread the education at their vicinity through imparting fee based training to other non trained women on tailoring and slowly converting them into Selai Schools
- Provide repair and maintenance support for machines or other tailors present in the village



The project brought useful lessons for Reach. Rapid spread of Selai schools in remote locations, in a relatively shorter span of time, gave rise to serious challenges in implementation. Capable NGO partners and enthusiastic local women entrepreneurs, can only guarantee success to a project of this kind. However, in remote areas of our country, including northeastern region, both factors are not readily present.

Good response from women from rural areas and some evidence of incremental income selectively, are silver linings in this project. Capacity building of partners and longer duration of training of women Selai school enthusiasts should be an integral part of the programme strategy. Reach also plans to consolidate the project and focus on areas with some proven track record, for better impact. More systematic and longer duration skills training, rigorous exploration of the market and finding a foothold for the poor women producers through producers' company and linkage with existing value chain may be adopted as the strategy for the next phase, for which we are discussing with UIL and other stakeholders.

Skills for Market Appropriate Training (SMART) Centre (Direct Action Programs)

Reach India with support from Tech Mahindra Foundation is implementing a vocational Training programme for enhancing employability of youth from disadvantaged background across Dhakuria, Jodhpur, Selimpore, Gobindapore, Jadavpur.

The subjects imparted are as below:-

Conversational English	<ul style="list-style-type: none"> • English • Work Place Readiness
Basic Computer Skills	<ul style="list-style-type: none"> • Microsoft Office Package • IT enabled Services • Office Administration
Customer Relationship and Management	<ul style="list-style-type: none"> • Knowledge about Retail Sector • Customer Relationship Management



The students are trained in Conversational English; Basic IT enabled education, Work preparedness. The candidates are thoroughly prepared for interviews and by building linkages with employers from diverse sectors, they are later enabled to find jobs matching their aptitude and orientation. From October 2013 to March 2014, 133 youth in the age group of 18 to 21 including 78 women, were trained at the centre and 64 were placed in appropriate jobs. Some of the sectors where candidates are already placed are Retail, Sales, BPO, Hospitality, Office Administration



sectors with well known employers like Airtel, Café Coffee Day, Mainland China, Anjali Jewellers, Fine Health, Bellovista, Docomo, and Eureka Forbes etc.

The project enabled Reach India to explore the new domain of vocational skills & urban livelihoods thus bringing linkages for urban youths. Initially the project was started as a pilot for 6 months from October 2013 to March 2014. Based on the satisfactory performance of the Vocational Training Centre, and the good response from youth from disadvantaged background, mostly from urban slums in Kolkata, the Tech Mahindra Foundation already announced its intention to support the centre beyond March 2013. The Vocational Centre will be known as SMART (Skills for Market Appropriate Training) Centre and the centre will be shifting to a bigger premise at Poddarnagar.

Success Stories: SMART Centre Students at Workplace

Uttam Mandal-Batch 1

Uttam Mondal, a 23 years old boy and son of daily labour is working as a Junior Shop Executive in Fine Health Private Limited at Narendrapur, Kolkata. He currently earns around Rs. 5000 per month and contributes to his family income. He has plans to complete his education while taking care of his family. He thinks of growing in his organisation through his hard work and single minded dedication. He feels delighted as he take firms steps towards his big dream and recounts the contribution made by Reach SMART centre.



Santana Naskar-Batch 9



Santana at the SMART centre has been one of our most sincere and hard working student. She acknowledges the contribution the centre has made in improving her communication skills. As an employee at MONGINIS, the fast expanding confectionary chain, she is earning 5000/- per month and contributes in her overall family income. She knows this is just a beginning and she can grow further as she enhances her interpersonal skills and gains more experience in the job. Successes of students like Santana serves as inspiration for other youth from disadvantaged social and economic backgrounds.



Governance & Management

Reach India Trust Board of Trustees						
As on March 31, 2014						
Name	Age in year	Sex	Position Board	Occupation	Area of Expertise	No. of Meetings Attended
Dr. D. S. K. Rao	71	M	Chairman	Asia Organizer for Micro Credit	Micro Finance and Health	19
Mr. Ajay Tankha	66	M	Trustee	Independent Consultant to Research, Teaching and Programme	Rural Finance and Micro Finance	18
Mr. C. S. Ghosh	54	M	Trustee	CMD of Bandhan a well known Micro Finance	Micro Finance	02
Mrs. Girija Srinivasan	53	F	Trustee	Freelance Development	Micro Finance and Rural	18
Mr. R. G. Lyngdoh	54	M	Trustee	Vice-Chancellor. Martin Luther Christian University	Micro Finance	-
Mrs. Aditi Mehta	61	F	Trustee	Ex -IAS officer from Rajasthan Cadre	Micro Finance and Health, Governance	1
Mrs. Rekha Masilimani	68	F	Trustee	Founder Member, Agragami India	Public Health	1



Reach India Team has expertise in health, livelihoods, community based microfinance, SHG development, capacity building, monitoring and evaluation.

Detail of Staff by nature of Involvement (for the year 2013-2014)

Nature of Involvement	Male	Female
Full Time	12	13
Part Time	0	0
Consultant	3	0
Volunteer	0	4

Distribution of staff as per the salary Slabs (for the year 2013-2014)

Slab of gross salary (in Rs.) plus benefits paid to staff	Male	Female	Total
< 5,000	0	0	0
5,000 - 10,000	2	1	3
10,000 - 25,000	3	5	8
25,000 - 50,000	4	7	11
50,000 - 1,00,000	1	0	1
> 1,00,000	2	0	2



Reach India Team

Chief Executive Officer

Alay Kumar Barah (till June 30, 2013)

Partha P Rudra (from July 1, 2013)

Programme:

Abhinaba Majumdar, Sr. Manager Program and Resources

Aronee Ghosh, Centre Coordinator

Bhagwati Pandey, Program Coordinator

Bonali A. Sangma, Manager-Program and Training

Brijesh Dash, Chief of Operations

Dipankaj Majumder, Program Officer

Gitashree Das, Executive-Livelihood and Training

Leslie Kwan, Operations Manager

Moumita Banerjee, Instructor IT enabled Services

Nipuna Sen, Sr. Training Specialist

Priyanka Dey, Executive-Research and Communications

Ratul Basu, Program Officer

Sanchita Sarkar, Instructor- YUVA English

Sangita Roy Borthakur, Manager Program and Resources

Sarmila Talapatra, Community Mobiliser

Sheetal Joshi, Training Specialist

Sibasish Basu, Executive-Placement and Programs

Somya, Program Coordinator

Finance and Administration:

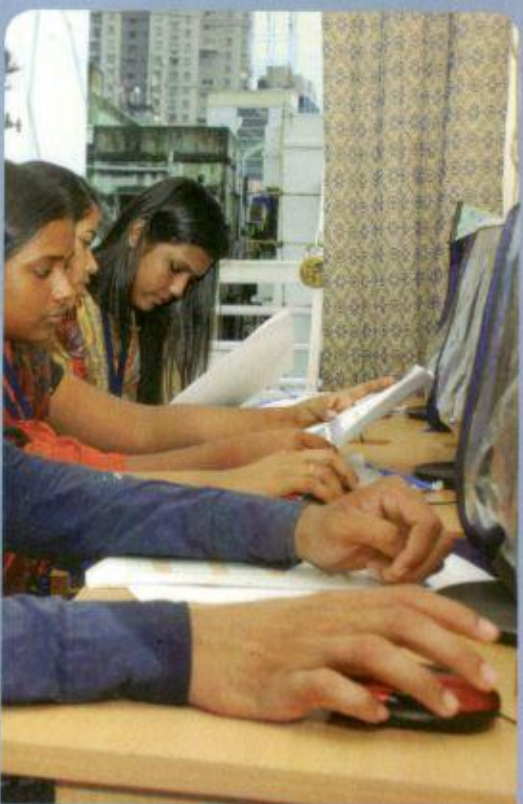
Rabindranath Das, Sr. Finance Manager

Samarendra Nath Sengupta, Sr. Administrative Executive

Chinmoy Sen, Admin & Finance Assistant

Dillip Chetry, Office Assistant, Guwahati

Nirakar Jena, Sr. Office Assistant, Kolkata



Training	Place	Duration	Organised by	Name of the Employee
International Workshop on Resource Mobilization	Jaipur, Rajasthan	5 days	The David & Lucile Packard Foundation	Abhinaba Majumdar
Problem Solving Tools and Techniques	Kolkata	1 days	British Council	Brijesh Dash and Leslie Ann Kwan
Winning Brands Winning Strategies	Kolkata	1 days	British Council	Abhinaba Majumdar
Body Language at Work	Kolkata	1 days	British Council	Nipuna Sen
Outreach Seminar on FCRA 2010 and FCRR 2011	Kolkata	1 days	Ministry of Home Affairs	Rabindra Nath Das and Chinmoy Sen
Livelihoods India Conference 2013	Delhi	2 days	ACCESS Development Services	Partha Pratim Rudra and Abhinaba Majumdar
Immersion training for masters trainers of NRLM	Hyderabad	10 days	NIRD, Hyderabad	Sheetal Joshi and Ratul Basu
Immersion Training on SMART	Bangalore	5 days	Tech Mahindra Foundation	Aronee Ghosh, Sanchita Sarkar, Sarmila Talapatra and Moumita Banerjee



Financials



KUMAR MITTAL & CO.
Chartered Accountants

13, (Basement), Community Centre
East of Kailash, New Delhi-110 065
Ph: 011-26236154, 26236155

kumarmittalco@gmail.com

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, 2014, 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 but not for the purpose of expressing an opinion on the effectiveness of the entity internal control. 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.



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, 2014 and
- b) in the case of the Statement of Income and Expenditure, of the Surplus (Deficit) 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



(Handwritten Signature)

(Sanjay Dewan)
Partner
Membership No.90045

Place : Kolkata
Dated : 20.08.2014



REACH INDIA TRUST, KOLKATA
BALANCE SHEET AS ON 31ST MARCH, 2014

	Current Year (Rs.)	Previous Year (Rs.)
LIABILITIES		
FUNDS		
GENERAL FUND	1,245,729	1,445,584
CORPUS FUND	1,670,127	2,224,319
GRANT / CONTRIBUTION FUND	6,585,427	5,638,078
ASSET ACQUISITION FUND	1,491,564	1,397,781
CURRENT LIABILITIES & PROVISIONS		
CURRENT LIABILITIES	817,572	734,622
TOTAL	11,810,419	11,440,384
ASSETS		
FIXED ASSETS	1,491,564	1,397,781
CURRENT ASSETS, LOAN & ADVANCES		
AMOUNT RECOVERABLE	3,000	321,920
CASH and BANK BALANCES	3,086,234	2,062,122
CORPUS FUND FIXED DEPOSIT WITH SCHEDULED BANKS	1,656,397	2,163,628
FIXED DEPOSITS WITH SCHEDULE BANKS	4,277,223	4,523,030
TOTAL	11,810,419	11,440,384

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/
DSK Rao
(Trustee)

Sd/
Aditi Mehta
(Trustee)

Sd/
Alay Barah
(Chief Executive Officer)



REACH INDIA TRUST, KOLKATA
INCOME & EXPENDITURE ACCOUNT
 For the Year ended 31st March, 2014

	Current Year (Rs.)	Previous Year (Rs.)
INCOME		
Grant / Contribution recognised during the year	14,521,944	14,670,697
Donation Received	16,000	25,000
Interest on Fixed Deposits & Savings A/C	164,686	205,664
Other Receipt	82,002	136,678
Total Income	14,784,632	15,038,039
EXPENDITURE		
Programme Expenses	10,345,799	10,555,682
Operating Expenses	5,003,690	4,224,340
Excess of Income over Expenditure/ (Expenditure over Income) transferred to General fund	(564,857)	258,017
Total Expenditure	14,784,632	15,038,039

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/
DSK Rao
(Trustee)

Sd/
Aditi Mehta
(Trustee)

Sd/
Alay Barah
(Chief Executive Officer)



Our Donors

The David & Lucile Packard Foundation, USA

Usha International Ltd.

Tech Mahindra Foundation

UNICEF, Odisha

Women Development Corporation, Govt. of Bihar

NABARD

Reach Global, USA

Healthy World Foundation, USA

Infrastructure Professional Enterprise Pvt Ltd - DFID

World Vision, South Kolkata

ICCO India

College of Saint Benedict, USA

Technical Partners

DIMAGI (CommCare)

World Comics India

the David
Lucile Packard
FOUNDATION

dimagi

Tech
Mahindra
FOUNDATION

ICCO
Innovative Change Collaborative

REACH
GLOBAL

USHA

COLLEGE OF
Saint Benedict Saint John's
UNIVERSITY

HealthyWorld
FOUNDATION

World Vision
India

unicef

NABARD

NATIONAL BANK FOR AGRICULTURE
AND RURAL DEVELOPMENT



Partners

Assam & North Eastern States:

Bethany Society
CADAT
Diya Foundation
GVR Pancharatna
Kishak Nyas
Voluntary Health Association Society
Suryodyay
PADS
Srijan
Grameen Sahara
READS
EDITI
FIWDC

Bihar:

Nav Jagriti, Bihar
Harijan Adivasi Mahila Samity, Bihar
Samadhan Kendra, Bihar
Mahila Vikash Samiti, Bihar
Sewa Bharat Sewapuri, Bihar
Gram Swarajya Sansthan, Bihar

Chattisgarh:

Carndaksh, Chattisgarh
Jan Kalyan Samajik Sansthan, Chattisgarh

Jharkhand:

FACE, Jharkhand
Dridh Sankalpa, Jharkhand
Gram Sewa Trust, Jharkhand
Jiwan Jyoti Mahila Samity, Jharkhand
Nav Nirman Mahila Kendra, Jharkhand
Gram Vikash Foundation, Jharkhand
YUVA, Jharkhand
Prabala Samaj Sevi Sansthan, Jharkhand
STEP, Jharkhand
Regional Study Centre, Jharkhand

Orissa:

Gram Utthan, Orissa
Darabar Sahitya Sansad, Orissa
Swayanshree, Orissa
Radhakrushna Club, Orissa
SOVA, Orissa

West Bengal:

Bithari Disha
Kajla Janakalyan Samity
Paschim Srdiharkati Janakalyan Sangha
Raiganj Janaseva Samity
Chanchal Janakalyan Sangha
Nawapara Laxminarayan Khadi-o-Gramonnayan
Mahila Sanstha
Palsha Pally Unnayan Samity
Friends of Poor and Socially Abandoned
Baikunthapur Tarun Sangha





REACH INDIA

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Website: www.reach-india.net

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Jamtara, Pin- 815351

North East
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Guwahati-781006