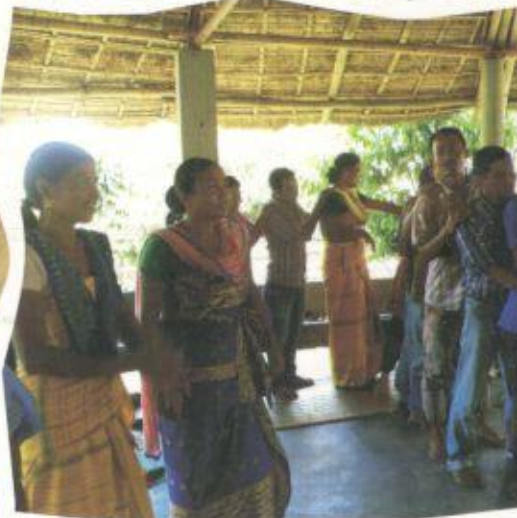




**Stars
Impact
Award**
Runner Up
2014



**ANNUAL REPORT
2014-2015**



Nurturing Health, Hope and Dignity



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 women, adolescent girls and youth 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 and dignity for every girl, women and youth from the poorest family.

All donations to Reach India Trust are exempted fro tax u/s 80G.

For enquiry, please contact Chief Manager-Program & Resource Mobilisation at amajumdar@reach-india.net

Message from Chairperson



I have great pleasure in presenting the Annual Report of Reach India Trust. The year of reporting has been a year of accolades and celebration for us despite the challenges faced in the poverty endemic areas of the East and North East where Reach Works. Stars Foundation, a UK based Global Charity, selected us for the runners up award in the health category in recognition of our work with adolescent girls on health and life-skills development. The award was announced in a ceremony in London in December last year, attended by our CEO, and in addition to the recognition accorded, it comprised an institutional grant. Reach India has been functioning as an effective and innovative development organization for some years now. We strive to bring knowledge, life skills and linkages to a large number of women, girls and their families from far off locations in the eastern and northeastern states to improve their health and livelihoods. We work closely with NGOs, community groups and independent resource persons in these areas, and our work is supported by various government and non government and corporate sector agencies.

The core organizational strength of Reach India emerging over the years, is its ability to work in remote and far off locations through locally embedded partner organizations and networks, for bringing low cost solutions for the poor provided through the existing SHGs or similar platforms along with its capacity to provide capacity building support to development agencies. The thematic areas of Reproductive and Sexual Health, sanitation, and mainstreaming concerns of women and girls also emerged as the defining feature of Reach India. Having worked in partnership with the David and Lucile Packard Foundation for many years has helped strengthen this identity. The sustained Packard grant, now continuing through Thrive Network, helped Reach India graduate from being a mere programme to a full fledged organization. The end-line study conducted by an independent evaluator's team established that programme had significantly increased the knowledge on chosen Reproductive and Sexual Health indicators among different focus groups like women and adolescent girls in Bihar and Jharkhand. This has noticeably impacted the reproductive, sexual and family health practices of women like accessing iron tablets and contraceptives; improved menstrual hygiene and hand washing, resolve to get married at the right age etc. While the context of such work has become more relevant today and Reach India continues to strive towards deepening its mission, external support for its work has remained crucial.

Reach India also facilitates livelihoods and financial linkages and over the years has discovered its identity as a development organization embedded in the local context through its initial journey as a training organization. While Reach India inherited sound training modules and the methodology of training in the field of health, livelihoods and family finance, the organization felt the need to re-invent itself and grow roots on the ground as an Indian entity in the changing context of social sector organization. This helped Reach to gain first-hand experience and perspectives, which are useful in making the modules more relevant for all the stakeholders including poor women, girls and youth.

Our organization was also supported by Women Development Corporation, Bihar and UNICEF, Orissa to

build capacities of the intermediaries for effective implementation of health and nutrition programmes. In Orissa, we are working in 9 districts to enable adolescent girls' access their entitlements under SABLA for improving their health and life-skills.

We are also slowly learning to work with multiple donors as opposed to 2 or 3 donors. The donors' environment is changing and so are the priorities of donors. Western donors who made long term investments in programmes and institutions are withdrawing from the country. In this changing context, while funds for certain projects are forthcoming, donors are unwilling to make longer term programmatic and institutional investments. Success of an NGO is contingent on institutional investments over the medium to the long term. No NGO can grow and sustain institutional capacities for its organizational development, good governance, strategic planning, programme delivery and social impact, without such crucial support.

We are working directly with poor women in Murshidabad, West Bengal and Jamtara, Jharkhand with an SHG approach. A good majority of the women in Murshidabad are involved in bidi-rolling to have a steady income though given a choice they would prefer safer means of livelihoods. We are enabling women from our Murshidabad field are to get bank loans to strengthen their livelihoods. Our trainers are providing micro-enterprise development training to women who are interested to start their small businesses.

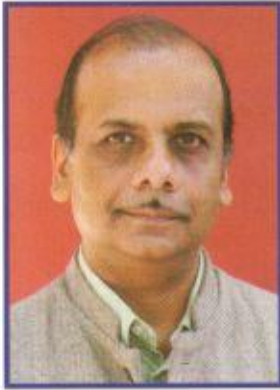
We are also working with North East Livelihoods Promotion Society under which our resource persons are providing technical support to poor farmers in their agricultural and livestock based livelihoods. Our Vocational Training Centres in Kolkata supported by Tech Mahindra Foundation processing as we are able to train about 500 young girls and boys every year in employable skills and also link them to jobs.

The Board entrusted me with the responsibility to Chair the Trust in August 2014 as our founding Chairman Dr. D. S. K Rao stepped down as the Chair. Dr. Rao and Mr. Chandra Shekhar Ghosh completed their terms as Board members in this year (March 2015). I take this opportunity to acknowledge the yeoman contribution of Dr. Rao as the founder Chairman and Trustee in helping Reach India grow and evolve to this stage. I also acknowledge Mr. Ghosh's path breaking contribution as a Trustee and mentor. Finally, I would also like to acknowledge all our donors, contributors, my Co- Trustees and the CEO and all staff members.

Thank You

Aditi Mehta

Message from CEO



Reach India completed nine years of its work. Its distinct approach for capacity building of self-help promoting agencies (SHPIs) and locally embedded NGOs, has gained recognition and acceptance by different partners and stakeholders, because of its effectiveness in building knowledge and skills and inducing behavioral change in the population group addressed. The organization is now trying to work more closely with the locally embedded NGOs and the communities in a few locations with an effort to engage the local stakeholders like PRAs (local self-governance agencies) to have a long term impact of the work. Focus of the organization has always been women and girls but we also involve and work with the men particularly adolescent boys.

Reach India was the recipient of Stars Impact Runner up Award of the Stars Foundation, UK for its innovative health education programme for adolescent girls. We were selected through a thorough assessment process and field visits, as the runner up in the category of health among other shortlisted organizations from the Asia Pacific region,

and the award comprised an institutional grant and technical support which came at a very crucial time as we continue to put in efforts to consolidate its work and diversify the income sources.

The year was marked by a glorious achievement for Reach India as it got recognition for its work with the adolescent girls on health and life-skills from the Stars Foundation, UK. Reach India was selected by the Foundation through a thorough assessment process including on site visits, as the runner up in the category of health among other shortlisted organizations from the Asia Pacific region, and the award comprised an institutional grant and technical support which came at a very crucial time as we continue to put in efforts to consolidate its work and diversify the income sources.

The NGO sector is going through a transition in the country. NGOs have historically played an important role by promoting technology, innovation and more importantly, a different approach in addressing social inequities and endemic poverty. Greater demand for a higher standard of accountability and transparency from NGOs is a very positive phenomenon, which will ensure greater recognition for the sector. Reach India from its founding years laid due emphasis on building strong system of financial and social accountability. However, one of the major challenges for the non profit organizations is to create strong institutional base for long-term development action at a time when apparently, there is a decline in funding as most foreign funding agencies have withdrawn from the country or shifted their focus to other developing countries.

Reach also faces the challenge in its endeavor to strengthen the core team and take up long term strategic programmes. Many new funding opportunities for the not for profit sector are emerging as the government programmes and CSR projects seem to have the mandate to involve capable NGO partners in their work. While its encouraging and could be seen as an opportunity, their strong focus on project based funding with limited core institutional support, its not allowing smaller and medium level NGOs to leverage these opportunities effectively. Organizations need core funding for strengthening their institutional capacities such as building and retaining a team of local and professionally qualified staff, accessing technology, knowledge and expertise, infrastructure and equipments and for maintaining a robust governance and accountability system. For taking up long term development work and to take it to a certain scale and create impact, NGOs need long term institutional support as the widespread evidence across the country suggests. Social Enterprise model is not suitable to be pursued within the current regulatory framework of NGOs and moreover from the experiences so far, this also does not look to be a suitable model for addressing issues of deprivation and serving the poorest.

A major programme on Reproductive and Sexual Health supported by Packard Foundation came to an end though



we continued to receive support from Packard through Thrive Network, USA for consolidation and planning. The specially designed educational modules on Reproductive and Sexual Health reached around 150,000 women and girls from Bihar and Jharkhand and showed improvement in their knowledge and Reproductive and Sexual Health practices.

During the year, Reach conducted ToTs for 254 frontline animators, management staffs and officials from 53 organizations who cascaded the education to 482,467 women, girls and youth. Reach continued to work with its locally embedded NGO partners and resource persons and in collaboration with reputed national and international NGOs, donors, government and corporate entities.

Reach India has promoted around 500 women SHGs in Murshidabad of West Bengal and Jamtara of Jharkhand district with support from NABARD. In Murshidabad, the women are mostly involved in bidi rolling and in Jamtara they are mostly from tribal and disadvantaged social groups, whom Reach India is trying to help them take up alternative livelihoods through training, bank linkages and social development. Reach India with Technical support of Dimagi is involved in a pilot project on health education and health survey through a specially developed mobile application in Narayanpur, Karmatarn and Jamtara blocks of Jamtara district, Jharkhand. In this area, Reach with support of Healthy World Foundation, USA is also implementing a community health programme along with its local NGO partners serving about 1200 tribal families. The employment enhancement and youth development programme of Reach India, works with both young women and men in urban slums in Kolkata. The programme is progressing well and the organization is looking for an opportunity to replicate such work in other cities in the areas of its geographic focus.

Reach is working with Women Development Corporation, Bihar and UNICEF, Orissa as their technical partners to help them with effective capacity building and implementation of their respective programmes in the two states. Reach with support from ICCO Netherlands is implementing an inclusive value chain project in agriculture and livestock in Mizoram, Nagaland, Tripura and Sikkim under NERLPS. Reach is also partnering an NGO, Grameen Sahara for enabling women weavers of Goalpara district of Assam to develop innovative local motifs, design and engage in weaving as a primary livelihood option. The project serves a diverse ethnic group such as Boro, Hajong, Garo, Khasi and is contributing towards developing understanding and dialogue among these diverse groups, as these women work, converse and solve problems together. In the long run, this could develop as women led peace initiative to address issues of ethnic conflict.

Packard Foundation's long term support played an important part in the institutional development of Reach India and in deepening our mission of working with adolescent girls and young women towards improving the Reproductive and Sexual Health status of the poor communities. I am glad to report that Reach India has effectively fulfilled all commitments to all its donors and met as well as its legal and statutory obligations. The organization is pursuing its work with a clear direction and mission and we have strong hope that we will be able to manage successfully the transformation within and outside, with the support of all our partners, donors and other stakeholders.

I take the opportunity to express our gratitude for Dr. D. S. K Rao, our founding Chairman, who completed his extended term as Trustee on 31 March 2015. I also put on record our sincere appreciation for Mr. C. S. Ghosh who served our Board as a Trustee till 31st March 2015. Before I conclude, I would like to express our sincere appreciation and acknowledgment for our esteemed donors, partner NGOs, Board members for their valuable contributions in our work and finally my colleagues for their dedication and hard work.

Partha P. Rudra

Overview

Beginning our journey in 2006, primarily as a social franchisee based training institution to build capacities of a range of intermediary and implementing NGOs, CBOs, local institutions and government agencies, we realized the need to gain experience of direct implementation of development action projects on the ground. This has helped us to better understand the local contexts and build direct relationships with the communities, especially the poor women, adolescent girls and youth to enable them to access social development, financial services and economic opportunities effectively. Since early 2012, we are working with women and adolescent girls from poor tribal and socially disadvantaged population groups such as women bidi workers, landless labours and families of migrant labours to help them find effective ways to address and overcome their challenges and economic barriers like poor health and economic status, deprivation and gender based discrimination. We are currently working with more than 6000 women and their families, 5200 in Murshidabad and around 800 in Jamtara, mostly organized into SHGs with the objective of raising their health and economic status, though our work in both the places are at different stages of evolution.

Under our health initiative we are working with young women and adolescent girls to equip them with knowledge and life-skills so that they can themselves prevent water-borne and other diseases, RTIs and STIs, improve nutrition and hygiene, address issues of early marriage, frequent child birth by exercising contraceptive choices. Our knowledge and linkage facilitation is helping in building a shared understanding with women and girls on how they can effectively access quality health services, improve village level sanitation scenario and save for creating their own health funds to meet exigencies.

Under our livelihoods programme we are currently focusing on promoting and strengthening SHGs of poor and disadvantaged women especially minority and tribal population groups, and those in unsafe occupation like bidi rolling; facilitating financial linkages through banks and financial institutions, providing them micro-enterprise training and hand-holding support so that to help them establish small businesses or farm based activities.

Our most recent initiative on youth development is a programme meant to empower urban poor youth including migrants, in Kolkata. We are focusing on providing them vocational training and on successful completion, we are also facilitating their job placements in sectors like organized retail, hospitality industry, service sector organizations and BPOs. This programme has completed more than a year, and has benefitted 800 young women and men. We are also piloting an initiative on youth leadership and development, so that the youth can play an important part in community led social and economic development in future.

We use interesting communication tools and medium for building capacities of our focus group and mobilising community action and advocacy.

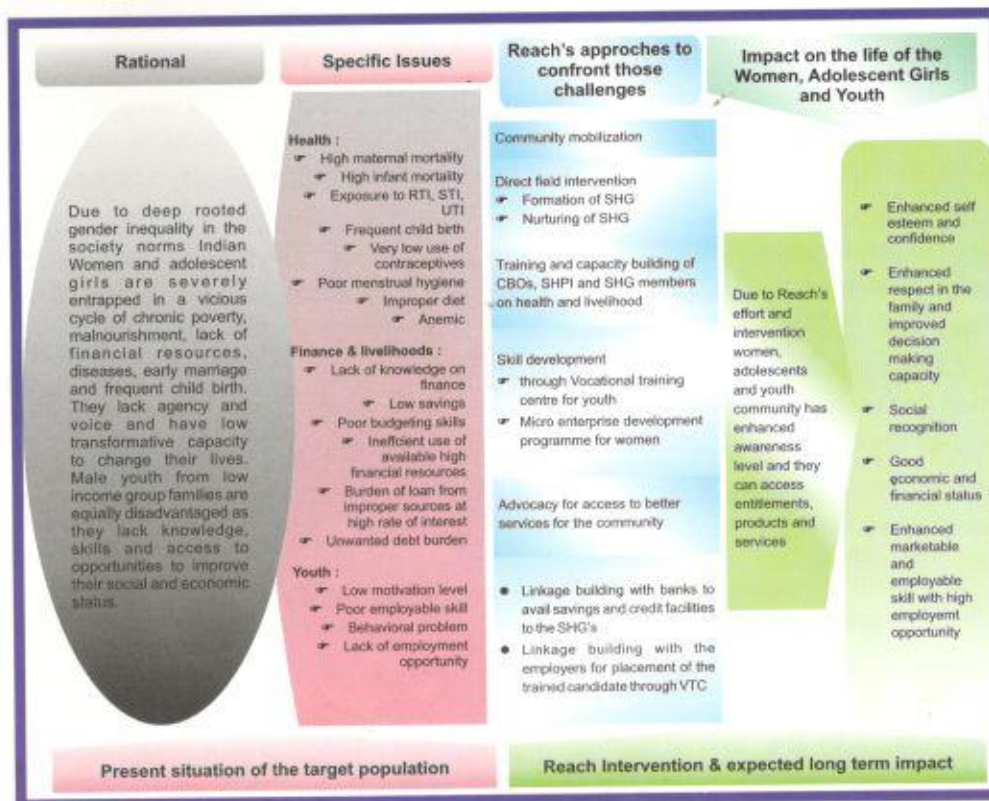
Capacity Building Programme

We continue to work as a technical support provider specially focusing on the capacity building needs of various ground level implementing agencies, Community Based Groups, SHG federations and SHGs and government agencies, with the overall aim to improve the quality and effectiveness of programme implementation process at the ground level. Our high quality standardized educational/ training modules and

tools for the trainers and facilitators, based on adult learning principles are in the form of interesting and distinct technical learning conversations and learning games. We have so far trained more than 8500 State Level Master Trainers and built capacities of more than 1900 small and medium level NGOs in our working areas, with their estimated overall outreach of around 1.9 million women, adolescents and youth. Past evaluations have confirmed the efficacy of our modules and the strength of their delivery in building relevant knowledge and life-skills of our focus groups.

Health	<ul style="list-style-type: none"> • Learning Games for Girls on Life-skills and Health Education; Understanding Sexual and Reproductive Health Rights for Adolescents (We have Rights); WASH; Women Reproductive and Sexual Health; Early Childhood Development; Accessing Entitlements under NRHM; Preventing Malaria
Livelihoods	<ul style="list-style-type: none"> • SHG Management and Social and Financial Linkages including SHG 2 and WSHG; Understanding Livelihoods; 4 Steps to Better Business; Setting-up Small Business and Microenterprises (trade specific); Vocational Skills, Accessing Government Schemes like Mahatma Gandhi NREGA
Financial Literacy	<ul style="list-style-type: none"> • Financial Inclusion through Financial Education covering financial planning, budgeting, savings and different financial products
Organisational Development	<ul style="list-style-type: none"> • NGO/ SHPIs/ CBOs Institutional Assessment Tool-kit, Social Performance Management, Leadership Development and Fundraising

Our Theory of Change:



Programme & Projects

Health interventions including health education

Reach India is primarily working to address gender disparity in health by engaging with adolescent girls and young woman largely to impact their reproductive and sexual health status, nutrition and sanitation condition. Million development goal (MDG) focuses on improving menstrual health, delaying marriage and child birth, promoting spacing and improved nutritional intake by women and girls. Our work is guided by our belief that our processes should make women and girls aware of her inner strength and transformative ability which should eventually lead to their improved capabilities in all aspects of their lives including finance and livelihoods.

The health programme is central to the work of the Organisation which is expected to bring this overall sense of empowerment to women and girls and help them to gain agency. As a voluntary organization, we depend on the crucial support that is received from our donors. However, off late such support is becoming project oriented with a focus on the preferred thematic areas of the donors. Achieving health-livelihood integration in our work requires long term support. In Murshidabad, this integration has been brought by building capacities of women and girls on reproductive health and early childhood development issues through life skills education.

A. Reach India has been supported by The David and Lucile Packard Foundation, USA & Thrive Educate, Thrive Networks, USA to promote reproductive sexual health and rights based education in Bihar, Jharkhand and other geographical areas such as Odisha, Assam, West Bengal. Reach has been able to touch the lives of 141,054 women and 61,748 adolescent girls in this programmes. Through this intervention, Reach reflected on its present work model, consolidated the learning and reflected upon to develop a refined strategic approach. Engagement with the large flagship programmes, government agencies as well as local organisations and partners to ensure quality health outcomes at the community and local levels is the way ahead.



B. 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, counseling and real time data collection from the year 2012. The project caters to 4000 families at Jamtara, Narayanpur, Fatehpur blocks of Jamtara District, Jharkhand with support from Healthy World Foundation, USA and technical partner DIMAGI. The focus is to create a strong cadre of 20 health soldiers who are the animators of three partner SHPIs through their capacity building on adolescent sexual reproductive health, women sexual reproductive health, child health, sanitation and nutrition. During the year, capacity building of partner local organisations like Prabala Samaj Sevi Sanstha, Dridh Sankalpa and Gram Sewa Trust was done, by imparting training and handholding support to the frontline health workers.



Reach is currently planning to build linkages with the Health Department, National Health Mission, Government of Jharkhand to enable the women to access informed choices.

C. Reach India in partnership with UNICEF, Odisha is providing facilitation and technical support to Rajiv Gandhi SABLA programme across nine (9) districts (Bhadrak, Cuttack, Puri, Sundergarh, Gajapati, Bargarh, Koraput, Mayurbhanj, Kalahandi) of Odisha. The project enables and empowers adolescent girls of 5-11 years and 12-19 years of age with enhanced self-esteem, improved nutritional and health status, enhanced vocational skills and building their capacities to exercise informed choices. As a part of the interventions Reach concentrated its efforts on monitoring, evaluation, reporting, documentation, building capacities of district officials, implementing organisations and creating inter departmental-sectoral convergences. 726 district officials have been trained on reporting and documentation. Reach imparted life skills education to the frontline workers of implementing organisations using the Learning Game for Girls module (an interactive and intelligent game stimulating session based module that motivates young adolescent girls to understand life skills, menstrual health, personal hygiene and engage in the decision making process of family), which have been highly appreciated and found useful. The programme helped the districts to develop their microplans, strengthen village health, sanitation and nutrition committees. In the next phase Reach will explore possibilities of linking the schemes with other health programmes and



strengthen the vocational skill building aspect. SABLA Programme has the potential to become an important platform for inter sectoral convergence among key government departments and UNICEF programmes to empower adolescent girls, reduce gender and social inequities, and break the inter-generational cycle of under nutrition and deprivation in India. The execution mode of SABLA Program demonstrates appropriate leadership and programme action can successfully scale up evidence-based nutrition programmes for children and women.

D. Reach is providing technical support to Women Development Corporation, Government of Bihar in implementing a project called "Gram Varta" across 11 districts in 3 phases where knowledge is transferred through participatory learning and appraisal mode. A pool of 30 master trainers are in place who have been trained by Reach and these master trainers provide support in imparting training to district and block officials, provide follow up support at the block level review meetings and at the SHG meetings. Bihar Technical Assistance and Support Team (BTAST) provides technical assistance.



E. Reach India partnered with Hands to Hearts International, USA for testing a module on early childhood education for the mothers with 0-5 years age children and pregnant women. The module emphasizes on aspects like role and

responsibility of caregivers, physical development, social-emotional development, baby cues, language, cognitive development, baby massage, health, hygiene and safety measures. The programme was implemented in 3 villages of Raghunathganj 1 & 2 blocks of Murshidabad district in West Bengal State reaching out to 45 mothers and care givers who are actively involved in the women self help groups. The field testing and subsequent focus group discussions highlighted the relevance of the module as none of the present health service providers including Anganwadi workers or ASHAs are delivering education on the cognitive development or child growth processes other than nutrition, dietary measures or growth monitoring. These 45 trained mothers of three villages- Barala, Naith, Secendra suggested that there should be more such initiatives in the villages to impart training and knowledge and sensitise communities on the subject of early childhood education. Reach has ambitious plans to implement this programme for a longer period of intervention in Murshidabad district, West Bengal and Bihar in near future.

F. Reach India partnered with the Action Northeast Trust (ANT) in the community health programme. The



organisation ANT with its headquarters in Chirang District of Assam works with a focus on women health issues, gender based discrimination, livelihood and disability. Reach organised Training of Trainers (TOT) for 25 field level animators at Bongaigaon in Bongaigaon district, Assam on learning games for girls, who in turn cascaded the knowledge to the adolescent girls in their programme areas. The training involved game based activities and spreading messages in form of short games, songs and skits. The adolescent girls were enthused to learn and practice the information gained within their communities.



Livelihood based interventions

Secure income sources not only provide food and social security to the poor but are closely associated with enhancement of their inherent capabilities for development¹. Reach India focuses on promoting strengthening the pre-existing collective platforms at the grassroots level from SHGs to their federations and producers' collectives) Reach India also focuses on, imparting training on SHG management systems and bank linkages, micro-enterprise development and more holistic livelihood training. It is also involved in facilitating value chain in identified areas of livelihood. As a cross cutting approach, Reach India makes every effort to forge community level partnerships involving panchayats, banks and government agencies. Improving bank linkages and catalyzing small village level businesses has been possible. Reach India is also very keen on learning from experts in the field of livelihood promotion such as value chain experts, agriculturists and entrepreneur, and also linking up the SHGs and community groups with these experts for building their capacities.

A. Reach India partnered with ICCO (Interchurch organisation for development corporation) Netherlands to implement an inclusive livestock and agri-based value chain project in four states of North East India- Sikkim, Mizoram, Nagaland and Tripura. The project leverages on the human resource and work of North East Livelihood Promotion Society (a government organisation implementing the North East Rural Livelihood Project supported by World Bank and Ministry of DONER) and imparts training to the district level officials on value chain approach. A Regional Project Management Unit (RPMU) known as Value Chain Cell have been constituted at NELPS State office, Assam to impart capacity building and handholding support to the four states (Sikkim, Mizoram, Nagaland, Tripura) on identification of livelihood activities, value addition and strengthening the entire value chain approaches. ICCO (Interchurch organisation for development corporation) is providing technical support in the areas of developing inclusive value chains. Studies were conducted across Nagaland, Tripura and Mizoram to identify piggery as one of the subsectors in the value chain cycle. Regional level workshops were conducted to consolidate the findings and deliberate on the intervention plans. The value chain cell is to provide end to end solutions for each of the identified sub sectors and subsequently develop intervention plans starting from production to marketing of the end produce. The intervention will thus lead to creation of livelihood, jobs for the rural communities. World Bank and NELPS have plans to spread this approach by restructuring their umbrella programme, adding Value Chain and Livelihood scaling as one of their major programme delivery component. This will ensure further investments for community development through value chain approaches. Based on the understanding and experience, there are plans to develop five such value chains in recent future i.e dairy in Sikkim, Tripura; locally grown ginger in Sikkim, Nagaland, Mizoram; large cardamom in Sikkim; fishery in Tripura and piggery in Nagaland, Mizoram. Collectively the value chain projects will reach to 4500 families improving their livelihood.

B. In Goalpara district of Assam, the Organisation has worked with women weavers and facilitated formation of their producers' collective along with other partners. The project is supported by ICCO (Interchurch Organisation for development cooperation) Netherlands. Grameen Sahara is the principal recipient of the fund and implementor for this programme. Reach India and Assam Mahila Samata Society are providing technical support to the project. The project aims to facilitate peace building process in the communities

¹(The household livelihood security concept, T.R. Frankenberger and M.K. McCaston Timothy R. Frankenberger is Senior Food Security Adviser and Household Livelihood Security Coordinator, CARE USA, M. Katherine McCaston is Deputy Household Livelihood Security Coordinator, CARE USA, 1998)

through strengthening livelihood of the weavers and spinners. The project organised 800 women into cluster of weavers (500 women weavers) and spinners (300 women spinners) to whom raw materials are being supplied. The project encompasses activities such as identifying different local motifs/designs, linking groups with market, providing training on design development, concept seeding to formulate a producer company, understanding and management of producers company, capacity building of the office bearers of collectives on organisational development and peace building processes. Nine peace groups have been formed involving the religious leaders and community members covering nine Gram panchayats of Goalpara District. Mostly the weavers are traditional artists from backward and conflict affected areas belonging to tribes like Garo, Boro, Hajong, Konch, Rabha etc. The challenge for Reach was to federate them at one cluster level and build their capacities in order to deliver market relevant products. Two federations- Prakshalika (the spinners federation) with active membership of 300 spinners and Tungchur (the weavers federation) with active membership of 500 weavers have been formed which are under process to be registered further as a producers collective.



C. Reach India is implementing SHG bank Linkage programme focusing on formation, nurturing and strengthening of women SHGs. It is implemented in Raghunathganj 1 & 2 blocks of Murshidabad, West Bengal. Reach has formed 426 SHGs, linked them with saving facility at scheduled commercial banks. Till date 157 SHGs have received credit facility from the scheduled nationalised banks. As a part of the project activity, A meeting of the project implementation & monitoring committee was held at the office of the Reach India, Raghunathganj, Murshidabad on 13th November 2014. DDM of Murshidabad district, representative from Reach India Trust and bank officials from BGVB, Dena Bank, SBI, UCO etc. were present. The house discussed on different issues including expediting the process of credit linkage, where most of the groups faced difficulties and gradually losing their interests. DDM advised all the bank representatives to extend credit linkage facilities to the SHGs.

Male members of the family are mainly engaged in masonry and agriculture. Large number of male population are residing and working as a migrant labour outside the state. About 85% to 90% of the women are engaged in Bidi rolling and agro based work. Bidi rolling is a hazardous work, which leads to different types of respiratory diseases among the women workers, who have long term engagement in the process. Observing the scenario, Reach has explored different opportunities to provide alternative livelihood options to the women. Reach implemented four(4) micro enterprise development programmes of NABARD. It covered 120 women from the old and experienced SHGs. They are to be trained on different trades like beautician and food processing during the year 2014-15.

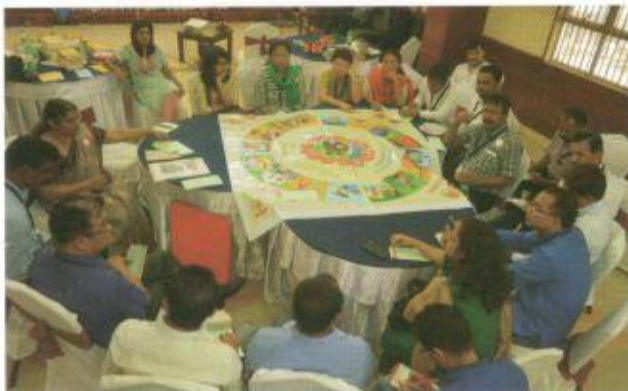
Financial Education Programmes

A large number of rural and urban poor are excluded from institutional and formal financial services which otherwise could substantially change their socio economic conditions. Government has paved the way for financial institutions, banks and cooperatives to extend easy and timely access to credit for the poor through different flagship schemes introduced from time to time. The SHG movement started in the early 1990s with a strong agenda for financial and social inclusion for the poor. Many factors hampered the access of SHGs to useful formal financial services including their dependence on widespread informal sources for its easy accessibility and flexibility despite high and unscrupulous financial charges or interests. Another practice widely seen among poor households is keeping savings in insecure places at their homes or with relatives or friends, and also entrusting fly by night operators with their hard earned money. Lack of banking services in remote and far off areas is also a major factor for financial exclusion of a large number of poor.

Government of India launched a special financial inclusion Programme in August 2014 and it paid special emphasis on linking a large majority of poor with no-frill savings account. Introduction of banking correspondent and banking facilitators as a intermediary agents between the banks and the poor who need banking services was done. Government and Non Government service providers also made available affordable social security products as per the the needs of the poor.

However, in order to achieve the financial inclusion goal, the poor need to acquire certain capabilities in order to start using financial services effectively. There is thus a need to work towards enabling the poor to gain knowledge, skills and attitude (KSA), on financial and services. Besides this, they also need to learn the skill on how to plan effectively, to utilize the different products and services in a constructive manner for themselves and their families.

In partnership with different organisations and donors, Reach is involved in financial education programme and campaigns for financial inclusion of poor women and their families through banks, financial institutions and the social security schemes of our government.



A. Reach India for its profit entity Reach Support Services in partnership with GIZ had implemented a financial literacy project in Bihar, Jharkhand and Chhattisgarh through its existing NGO partners. It imparted TOT on Financial Education. An exclusive interactive module was designed by GIZ known as "Hamari Asha". This Programme was cascaded to approximately 10,970 women SHG members and 2,460 non SHG members across all the three States through 14 NGOs. In the current year, an end line study was

conducted by Reach and GIZ to map the outcomes vis-à-vis the implementation of the project. Reach designed the methodology and tools in consultation with GIZ. Data was collected from three levels such as opinion of the management level staff of SHPIs, Trainers, SHG members besides secondary MIS date from SHG registers. The study report is under the process of finalisation. Preliminary analysis reveals shows trends of increase in terms of knowledge, inclusion of new members in SHGs fold, increased access of

financial products and services.

B. Reach India, in partnership with NELPS (North East Livelihood Promotion Society) worked on a capacity building project in 4 states i.e Tripura, Sikkim, Mizoram and Nagaland. Reach has

developed a curriculum on "Organisational Management of CBOs". It imparted TOT to the district officials and pool of identified trainers. It provided handholding support to the district implementation teams through follow up and technical assistance support. The objective of this joint partnership was to provide quality training; capacity building and field level hand-holding support to the project staff of NERLP in the

districts and also to the community cadres so that they are successfully able to implement the program at the ground level. This programme is being implemented in 8 (eight) project districts covering 46 blocks under NELPS in 4 states i.e Nagaland, Sikkim, Mizoram and Tripura. 396 people (276 participants from Project Facilitation Team, 120 SHG Facilitators), have been were trained on Training of Trainers (TOT) mode.

C. Reach India have been nominated as resource organisation by NABARD, Regional Office Chhattisgarh. During the last financial year, Reach conducted an the orientation of Chief Functionaries of Anchor SHPIs (Self Help Promoting Institutes). In the current year, Reach implemented series of district level training programmes on SHG bank linkage, financial inclusion for the field level animators of SHPIs implementing SHG Bank Linkage and Women SHG programmes. In consultation with the MCID team Reach conducted 10 programmes at district level and a module was adapted as per the need of NABARD. A total of 202 participants were trained from 62 different SHPIs of Chhattisgarh. The training programme was conducted in TOT mode followed by field visit to successful SHG initiatives and enterprises. Trained animators were cascading the information to the SHGs under their fold and ensuring quality of SHG development processes in terms of following the standard practices, book keeping formats, inclusiveness and other quality aspects.

D. Reach India was entrusted by NABARD Regional Office, Assam to impart capacity building training to the SHPIs supported under SHG Bank Linkage Programme. Reach developed a module on SHG Bank Linkage and imparted five day residential training to 26 participants from 26 SHPIs at Guwahati, Assam in August 2014.



Skill building and vocational skill programmes: SMART Centres

Reach India in support with Tech Mahindra Foundation started a Vocational Training Centre at Dhakuria in South Kolkata, West Bengal. It covered the urban youth from the slums of Dhakuria, Jodhpur, Selimpore, Gobindapore, Jadavpur. It imparted training on Conversational English, basic IT enabled education, work preparedness; preparation for interviews for better employability. Active linkages with sectoral employers



placed them in jobs as per their aspirational needs like Retail, Sales, Back office, Customer Management etc. The project was unique in nature. Through this project, Reach explored new domain of vocational skills & urban livelihoods and linkages with urban youths. A Pilot project was sanctioned for 6 months from October 2013 to March 2014. Based on the success of the project, the

Foundation came forward and extended support for 1 more year converting the Vocational Centre into a SMART (Skills for Market Appropriate Training) Centre. The centre was shifted to a bigger space at Poddarnagar catering to bigger geographies with an ambitious target of 240 urban youths with market based skill trainings and linking with jobs through placement drives. Till date the SMART Centre has covered 380 youth mobilised from low income households of urban slums,



out of which 267 have been placed the successful jobs. Host of employers like CCD, More, Titan, HRG Care, Anjali, Barista, Mother Care, Tata Docomo, Vodafone, ArjoHuntleigh and others have been the esteemed employers.

Reach also started the second SMART Centre at Sakherbazar, Behala, Kolkata which Provides similar course to the urban youth. Till date the SMART II centre has covered 110 youth, out of which 67 have been successful in getting jobs and providing financial support to their families.

Our SMART Achievers

Khushboo Prasad

Employer - **Hansa Research Group Pvt Ltd**



The eldest of 3 sisters and a brother, Khushboo was idle at home with nothing to look forward to. Her father's financial condition was not sound enough for further education. Fortunately she saw a ray of hope when Reach India Trust SMART 1, organized an Awareness Camp in Rangkol Colony on 24th May 2014. The complete package of training and placements attracted her to the Centre immediately. The rigorous training she received in the centre enhanced her soft skills like speaking. After 3 months she got an opportunity of working with Hansa Resource Group Pvt Ltd and now earns INR 6000 per month. She has completed more than a year with the Organization. She proudly claims that her attitude towards life has completely changed. She is now a well groomed, disciplined and responsible person. Her salary has increased by 30 % and now she is able to contribute to household expenses, sponsor her sisters coaching and tuition fees. She also participates in the decision making process of her family

Rahul Mandol

Employer - **Beltalk Technology, Salt Lake**

The best performing Trainee of SMART 1, Rahul Mandal travelled a long distance to attend the SMART classes at our VT Centre every day. After completing his higher secondary with 45% he was unable to continue with his higher education because of financial constraint. The meagre income from his father's tea shop was not enough to support his education. He



joined SMART centre while doing a part time job with a Courier company, Central Express and Logistics in Dhulagarh where he drew a salary of 4000 INR. He wanted to strive hard, achieve more and be a winner. He improved gradually and became a team player at the same time. His mother is very proud of this decision of joining SMART as he became confident and stopped wasting his time with his friends. He was very shy and could not muster enough courage to speak in front of a crowd. He is now drawing a salary of 11,000INR and a major breadwinner for the family.



Quote from the field

"We are forming SHG but we never got any opportunity to follow any comprehensive module like this. This module is easy to use and the stories, games, role play are easy to demonstrate at field. I thank the training team and the organisers for arranging such an interactive training for us. The Panchasutra has been explained so easily through stories that it has registered in my mind. The loan repayment by following instalment system is one of the important learnings for me" shared by Himadri Debburma, SHG (F) of West Tripura (NELPS Project)

Award & Accolades

Reach India received the Stars Impact Runners-Up Award 2014 in the Health Category (Asia Pacific Region) for its innovative health education for adolescent girls from the Stars Foundation, London (UK). The Impact Awards are given every year to NGOs selected through a multi-staged application and assessment process, by the Stars Foundation, a UK registered charity. The Foundation has been promoted by the AI Dabagh Group having a strong interest in education and the Foundation promotes work globally for advancing child rights. Mr. Partha Pratim Rudra, our CEO was invited to participate in the Awards Ceremony and Workshops held in London in December 2014; presided over by the former President of USA Mr. Bill Clinton and eminent international personalities from the Corporate Sector, Civil Society and Academics graced the occasion.

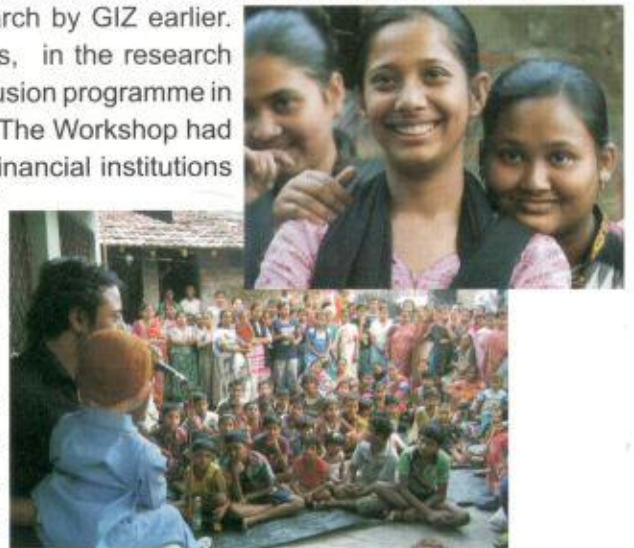
Special Initiatives

A. We hosted the GIZ Regional Road-show " Financial Capability- Closing the Gap between Financial Inclusion and Impact" in Guwahati in May 2013 to disseminate the comprehensive financial capabilities assessment tool-kit developed through extensive research by GIZ earlier. Reach was a partner of GIZ along with other agencies, in the research carried out nationally and later also piloted a financial inclusion programme in Chhattisgarh, Bihar and Jharkhand from 2012 to 2015. The Workshop had 69 participants from the government agencies, banks, financial institutions and the civil society organizations. The kit primarily focuses on measuring capabilities of the common people regarding their understanding of generating, managing and using money; planning for the future; using financial services, and social capitals, assets and competencies.

B. Our Initiatives for the Empowerment of the Girl Child

: Reach started a communication campaign from the early 2015 in the slum areas of Shakher Bazaar, Jodhpur Park, Tollygunge and Jadavpur for building a strong public consciousness in favour of education, health and vocational skills for girls. We have been conducting street theatre, doll show and theme based drawing and slogan competitions among the youth.

Reach is involved in the National Girls Count forum and the Beti Bachao and Beti Padhao movement of the national government that envisages to strongly address the declining sex ratio through a holistic and concerted strategy involving civil society action, effective implementation of law and social and economic development programmes focused on the girls and women. Our goal is to complement all national, regional and local level efforts to enable girls and young women to exercise their legal and constitutional rights, and fulfil their social, economic and political aspirations and goals.



Governance & Management

Name	Age	Sex	Position on Board	Occupation	Area of Competency	Member Since	No. of Meetings Attended
Mrs. Aditi Mehta	62	F	Chairperson	Ex-IAS from Rajasthan Cadre	Microfinance, Health and Governance	Dec'13	3 / 3
Dr. D. S. K. Rao*	72	M	Chairperson (Till August 2014)	Asia Organizer for Micro Credit Summit Campaign	Microfinance and Health Education	Jul'06	20 / 22
Mrs. Rekha Masilimani	69	F	Trustee	Founder Member Aragami India	Public Health	Dec'13	3 / 3
Mr. Robert G. Lyngdoh	55	M	Trustee	Vice Chancellor, Martin Luther Christian University	Micro Finance	Dec'13	1 / 3
Mr. Ajay Tankha	67	M	Trustee	Independent Consultant to Research, Teaching and Programme Management	Rural Finance and Micro Finance	Feb'07	19 / 22
Mr. C. S. Ghosh*	55	M	Trustee	CMD of Bandhan a well known Micro Finance Institute	Micro Finance	Jun'12	2 / 9

* Served till 31 March, 2015.

Distribution of Staff as per the Salary Slabs (As on 31 March, 2015)

Detail of Staff by nature of Involvement (As on 31 March, 2015)

Nature of Involvement	Male	Female
Full Time	17	11
Part Time	0	0
Consultant	3	0
Volunteer	0	0

Slab of Gross Salary (in Rs.) plus benefits paid to staff	Male	Female	Total
< 5,000	0	0	0
5,000 - 10,000	3	1	4
10,000 - 25,000	6	9	15
25,000 - 50,000	3	3	6
50,000 - 1,00,000	4	1	5
> 1,00,000	1	0	1

Reach India Team

CHIEF EXECUTIVE OFFICER – Partha Pratim Rudra

PROGRAMME:

Abhinaba Majumdar	– Chief Manager, Program & Resources
Sheetal Joshi	– Training Specialist
Ratul Basu	– Programme Officer
Priyanka Banerjee	– Training Officer
Sanjoy Roy	– Associate - Training and Programs
Priyabrata Das	– Manager – Capacity Building & Program Management (Full time Consultant)
Hedayetullah Shaikh	– Project Consultant - Murshidabad
Bhagwati Pandey	– Program Coordinator
Manish Kumar	– Associate - Training and Programs
Shivsagar Baraik	– Project Consultant - Ranchi
Sangita Roy	– Manager, Program & Resource
Bonali Sangma	– Manager, Program & Training
Gitashree Dash	– Executive – Livelihood & Training
Babita Kalita	– Associate – Program & Training
Pratap Bordoloi	– Project Consultant - Guwahati
Nirjumoni Dutta Bharali	– Partnership Coordinator – Program Management & Implementation
Pankaj Bezbaruah	– Project Manager, Capacity Building & Program Management (Full time Consultant)
Aronee Ghosh	– Centre Coordinator
Sanchita Roy Chakraborty	– Centre Coordinator
Moumita Banerjee	– Computer Instructor
Sanchita Sarkar	– English Instructor
Sarmila Talapatra	– Community Mobilizer
Indrani Ghosh	– Community Mobilizer
Dilip Sardar	– Office Assistant
Soumen Roy	– Centre Coordinator
Ruchi Arora	– English Instructor
Sandip Das	– Computer Instructor
Sadhana Bose	– Community Mobilizer
Birendra Pandey	– Community Mobilizer
Niladri Sarkar	– Office Assistant

FINANCE AND ADMINISTRATION :

Rabindra Nath Das	– Sr. Finance Manager
Chinmoy Sen	– Accountant
Sanjib Basumatary	– Accounts Executive
Ahaduzzaman Khan	– Accounts Executive
Samarendra Nath Sengupta	– Sr. Administrative Executive
Sandip Roy	– Finance Assistant
Nirakar Jena	– Sr. Office Assistant
Dilip Chetry	– Office Assistant

Training & Workshop attended by the staffs of Reach India

Trainings & Workshops	Place	Duration	Organised by	Name of the Employee
Training on Financial Management and Compliances for NGOs	Bhubaneswar	2 Days	ICCO India Trust	Chinmoy Sen
Training on Financial Management and Compliances for NGOs	Guwahati	2 Days	ICCO India Trust	Ahaduzzaman Khan
Discussions on CSR Bill	Kolkata	1 Day	CII and ICCO India Trust	Abhinaba Majumdar and Partha P. Rudra
CSR and Civil Society participation	Kolkata	1 Day	CII	Abhinaba Majumdar, Sanchita Roy Chakraborty and Soumen Roy
Lobbying and Advocacy	Delhi	1 Day	ICCO India Trust	Abhinaba Majumdar and Partha P. Rudra
Skill Building Conclave	Guwahati	1 Day	ICCO India Trust and Tata Strives	Abhinaba Majumdar and Partha P. Rudra
Nourishing India Conclave	Bhubaneswar	2 Days	UNICEF	Abhinaba Majumdar and Ratul Basu



Audited Statement of Accounts and Balance Sheet



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, 2015, 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, 2015 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


(Sanjay Dewan)
Partner
Membership No.90045

Place : New Delhi
Dated : 17-09-2015



Balance Sheet as on 31st March, 2015

	Amount (Rs.)	
	AS AT 31ST MARCH 2015	AS AT 31ST MARCH 2014
LIABILITIES		
FUNDS:		
GENERAL FUND	1,595,883	1,245,729
STAFF BENEFIT FUND	1,729,560	1,670,127
GRANT / CONTRIBUTION FUND	10,281,394	6,585,427
ASSET ACQUISITION FUND	1,848,622	1,491,564
CURRENT LIABILITIES & PROVISIONS		
CURRENT LIABILITIES	641,520	817,572
Total	16,096,979	11,810,419
ASSETS		
FIXED ASSETS	1,848,622	1,491,564
CURRENT ASSETS, LOAN & ADVANCES		
LOAN & ADVANCES	1,236,775	1,296,001
AMOUNT RECOVERABLE	620,361	3,000
CASH and BANK BALANCES	2,664,886	3,086,234
STAFF BENEFIT FUND FIXED DEPOSIT WITH SCHEDULED BANKS	1,817,753	1,656,397
FIXED DEPOSITS WITH SCHEDULED BANKS	7,908,582	4,277,223
Total	16,096,979	11,810,419

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

For & On behalf of
REACH INDIA TRUST

Sd/-
(Sanjay Dewan)
(Partner)
Membership No.90045

Sd/-
Robert Garnett Lyngdoh
(Trustee)

Sd/-
Rekha Masilimani
(Trustee)

Sd/-
Partha Pratim Rudra
(Chief Executive Officer)

Income & Expenditure Account

For the year ended 31st March, 2015

	Current Year (Rs.)	Previous Year (Rs.)
INCOME		
Grant / Contribution recognised during the year	17,976,431	14,521,944
Donation Received	20,000	16,000
Interest on Fixed Deposits & Savings A/C	162,214	164,686
Other Receipt	447,976	82,002
Total Income	18,606,621	14,784,632
EXPENDITURE		
Programme Expenses	12,248,180	10,345,799
Operating Expenses	6,008,287	5,003,690
Excess of Income over Expenditure/ (Expenditure over Income) transferred to General fund	350,154	(564,857)
Total Expenditure	18,606,621	14,784,632

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

Sd/-
(Sanjay Dewan)
(Partner)
Membership No.90045

Sd/-
Robert Garnett Lyngdoh
(Trustee)

For & On behalf of
REACH INDIA TRUST

Sd/-
Rekha Masilimani
(Trustee)

Sd/-
Partha Pratim Rudra
(Chief Executive Officer)

Our Donors

- The David & Lucile Packard Foundation, USA
- Tech Mahindra Foundation
- UNICEF, Odisha
- Women Development Corporation, Govt. of Bihar
- NABARD
- Thrive Network, USA
- Healthy World Foundation, USA
- Stars Foundation, UK
- ICCO India
- College of Saint Benedict, USA
- Freedom from Hunger India Trust
- Reach Global
- North East Livelihood Promotion Society



Technical Partners

- DIMAGI (CommCare)
- Girls Count



Our Partners:



Assam and North Eastern States:

The ANT, Grameen Sahara

Bihar:

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

Chhattisgarh:

CARMDAKSH, Jan Kalyan Samajik Sansthan

Jharkhand:

Dridh Sankalpa, Prabala Samaj Sevi Sansthan, Gram Sewa Trust, YUVA

Our Field Offices:

West Bengal:

Village - Banipur, Post- Miyapur,
Dist- Murshidabad, Pin- 742 235

Jharkhand:

Court Roadm Jamtara, Ward No. 14
PO + PS - Jamtara. Pin - 815 351

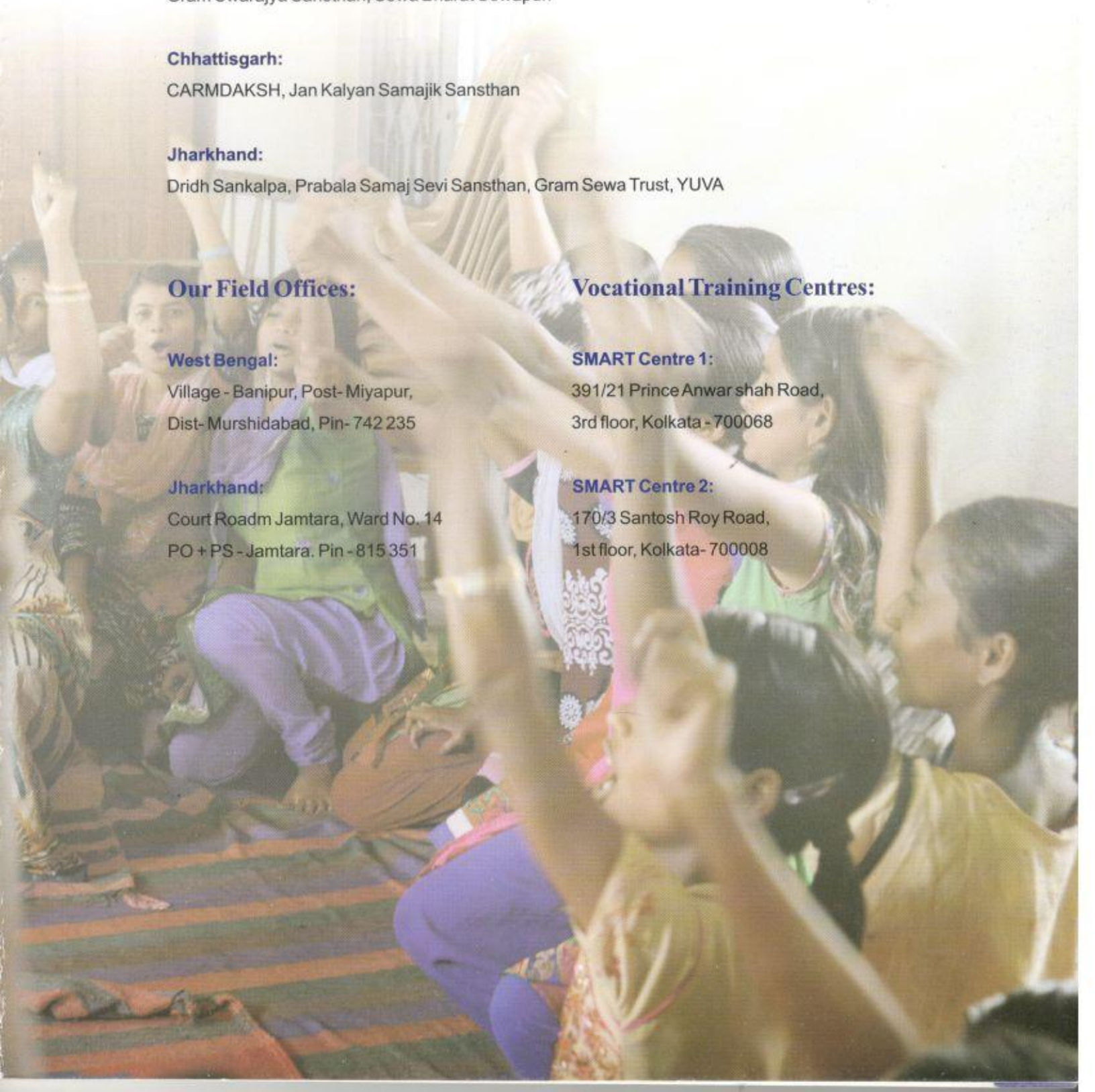
Vocational Training Centres:

SMART Centre 1:

391/21 Prince Anwar shah Road,
3rd floor, Kolkata - 700068

SMART Centre 2:

170/3 Santosh Roy Road,
1st floor, Kolkata- 700008





REACH



INDIA

REACH INDIA TRUST

Registered Office :

4/2, Orient Row,
Ground Floor, Park Circus,
Kolkata - 700 017

Phone : +91-33-4007 2951
E-mail : info@reach-india.net
Web : www.reach-india.net

Branch Offices :

Bihar

House No. 11
SBI Officer's Colony No. 1
Adjacent to Leather World
Sheikhpura, Raja Bazar
Patna - 800 014

North East

House No. 2
Naharoni Path, PS - Hatigaon
Last Gate Dispur
Guwahati - 781 006