



SAATH

INSTITUTIONAL ANNUAL REPORT

2018-2019



“Development is a social change process for fulfilling human needs, advancing social equity, expanding organizational effectiveness, and building capacity toward sustainability”

Roseland, 2000

“વિકાસ એ માનવ જરૂરિયાતોને પરિપૂર્ણ કરવા, સામાજિક સમાનતાને આગળ વધારવા, સંગઠનાત્મક અસરકારકતાને વધારવા અને ટકાઉપણા તરફ ક્ષમતા વધારવા માટેની સામાજિક પરિવર્તન પ્રક્રિયા છે”.

રોઝલેન્ડ, ૨૦૦૦

“विकास मानव की जरूरतों को पूरा करने, सामाजिक इक्विटी को आगे बढ़ाने, संगठनात्मक प्रभावशीलता का विस्तार करने और स्थिरता की दिशा में निर्माण क्षमता बढ़ाने के लिए एक सामाजिक परिवर्तन प्रक्रिया है”

रोज़लैंड, २०००

Saath : Organizational Overview

Saath Charitable Trust (Saath) was founded with the aim of empowering socially excluded and vulnerable people by enabling them to avail their basic rights, and access to basic services and amenities. It has over the past thirty years, promoted five specialist entities and community based organisations to meet the varied needs of the people in a more effective and efficient way. These entities, which largely function independently are listed below.



Registered as a Public Trust on February 28 1989, **Saath** pioneered its Integrated Slum Development Programme (ISDP), an approach that seeks to turn slums into vibrant neighbourhoods. It caters to the multiple needs of the poor through one-stop centres, enabling access for slum residents to basic services. Saath has rendered its services to several slum residents, migrants, minorities, children, women, youth and vulnerable people and has touched the lives of more than 15 lakh individuals.



Saath Livelihood Services was incorporated on 12 February 2007 as a not-for-profit company under Section 25 of the Companies' Act 1956. Saath Livelihood Services' vision is to enhance livelihood skills and promote social enterprises. It strives to improve the quality of life of vulnerable urban and rural population.



Saath Facilitators Private Limited was incorporated as a Company on 18 February 2017. It promotes surplus generating social enterprises in urban and rural areas.



Initiated in 1994, Saath started facilitating and providing services for savings in a community-based model, gradually expanding its services with small credit in 1999. In early 2000, the community based savings groups were formalised through the establishment of Community Based Organisations (CBOs). In 2010, all the CBOs came together to register as the **Saath Savings & Credit Cooperative Society Ltd.** (SSCCSL)



Implementation of Child Rights for Change Programme during 2009 in two blocks of Ahmedabad district led to formation of several women's groups. For furthering their empowerment, the **Saath Mahila Savings & Credit Cooperative Society Ltd.** (SMSCSL) was formally registered in June 2012.



CONTENTS

Overview of the Year	1
30 years of Saath	3
Social Return on Investment and Impact	11
Health	15
Education	19
Livelihoods	25
Sustainable and Inclusive Cities	33
Shelter and Infrastructure	39
Financial Inclusion and Social Protection	45
Saath Savings and Credit Cooperative Society	46
Saath Mahila Savings and Credit Cooperative Society	50
Governance	53
Financials	56



Overview of the Year

2018-2019 marked thirty years of Saath's interventions, and provided an opportunity to revisit its focus, approach and functioning in light of the changing development context.

Thirty years back, when Saath started its work in slums, the children, youth and women living there were highly vulnerable in terms of their social, economic and health situation. With the strong belief that people should not be at a disadvantage because of lack of support and opportunities, the Saath founders started working with youth, pre-school children, school dropouts, and tuberculosis (TB) patients. They also ensured that the slum dwellers had reliable access to subsidies and social benefits that they were eligible to get.

The interventions with the youth aimed at improving their leadership and life skills and at enhancing social, problem solving and communication skills. This led to building the youth's capacity for analysing the problems, needs and challenges of all residents in the slum and for taking action to mitigate solvable problems. The interventions with women started with the objective of getting them involved in running the balghars and subsequently to becoming change-agents by leading the savings group and other activities. The leaders in the youth and women's groups have led Saath's initiatives in new areas, and some of them are currently an integral part of the Saath Team. Most significantly, Saath's inclusive and integrated approach has contributed towards improvement in development indicators of various sectors in its intervention areas.

Since 2015, Saath has intensified its activities in some sectors in response to the context and expanded its interventions to other urban areas. It has increased its focus on migrants and informal sector workers. This has led to refinement of its skill development courses for enabling these workers become entrepreneurs. This also corresponds with the Government of India's efforts for supporting entrepreneurship development.

Although the Saath Team could see major positive changes in the lives of people they worked with, it was keen to understand the measureable impact of Saath interventions on communities. Therefore, during 2018-19, Saath decided to contract a

study on the Social Return on Investment (SROI) of Saath interventions. We are happy to share with our supporters, funders and well-wishers that the study indicated that the social return on investment of every rupee in the various Saath implemented projects was INR 20.80.

During these 30 years, while Saath's focus on communities and their living environment has remained unchanged, it has moved from area-focused implementation of interventions to skills training, support for livelihoods, undertaking research, facilitating purchase of first time homes by slum dwellers and working with construction labour and their children.

Saath is setting-up a museum called Mehnat Manzil in collaboration with Conflictorium at Gupta Nagar to exhibit the contributions of the informal sector and economically weaker sections to the city's economy. The exhibits will acquaint visitors with the lives and challenges of people working in the informal sector.

We look forward to continue working towards bringing greater equity in society by reducing the challenges that the poor face in integrating with the mainstream. We also look forward to continued support from all of you.

Rajendra Joshi

Founder, Saath Charitable Trust
Director, Saath Facilitators

Chinmayi Desai

Director, Saath Livelihoods Services

Divyang Bhatnagar

CEO, SSCSL

Shyam Singh

CEO, SMSCSL



Celebrating 30 Years

Saath, in its thirtieth year, is celebrating the positive and sustainable changes in the lives of communities that it has been working with. The occasion provides an opportunity to recall Saath's evolution and initiatives over the last thirty years for its supporters, well-wishers, and team.

Saath's focus on communities and their living environment has remained unchanged while the types of initiatives have evolved in response to the context in various urban and rural areas. We briefly describe the key events/ milestones achieved in each of the three decades in the following pages.



Left : How it all started: Presenting how lives changed from ‘hanging around’ to “working together”

The First Decade 1989 - 1999

Saath was formed in 1989 with the intention of contributing towards all-round improvements in the lives of slum dwellers and urban poor.

Building Partnerships: Communities, Municipal Corporation and Saath

From its origins, Saath’s approach to development work focused on building partnerships with communities and service providers in local government to support communities in accessing to city/ local level service providers and services. Starting with Behrampura in the southeast of Ahmedabad, Saath expanded its interventions to Vasna in the south-west of the city in 1990. Further, following riots in the city in 1993, Saath provided relief support to 2296 riot affected households.

Identifying and Empowering Potential Local Leaders

Based on earlier experiences of working with slum communities, the founders of Saath conceptualized an Integrated Slum Development Programme (ISDP) with a focus on empowering community members and involving them in the planning, implementation and managing of programmes. The aim was to build leadership and thereby strengthen the community to make decisions and to act in order to change their situation. During the 1991-92, Saath conducted a Social Animator’s course for youth who went on to conduct a survey in their settlement to identify problems faced by people in the slum. Saath assisted the formation of two community based organisations (CBOs), namely Ekta Yuvak Mandal and Sankalp Mitra Mandal in 1990 and Sakhi Mahila Mandal in 1996.

Facilitating Access to Basic Health, Education and Infrastructure Services

In 1992-93, Saath started a community health programme and introduced a Balghar for pre-school children. Both initiatives helped meet some of the urgent needs of the community. Saath’s activities in the slums were catalysed in 1996, when the organisation accepted a unique opportunity of collaborating with the Ahmedabad Municipal Corporation (AMC) for implementing the community development component of the pilot Slum Networking Project (SNP). This led to Saath’s involvement in developing community associations and in establishing of the Sakhi Mahila Mandal for facilitating credit activities. SNP also led to Saath working in many other slums from 1997 onwards.

Responding to Emerging Needs

The improved infrastructure in slums led to several changes in the lives of residents of the improved slums. The most significant was the request from women to introduce earning opportunities to enable them to utilise the ‘time saved’ because they no longer had to fetch water from community taps. Such incremental changes in quality of life have transformed the areas where these infrastructure projects were conducted.



Left : Revisiting the people that Saath has worked with over the years, Exploring memories in new and creative forms

The Second Decade 1999 - 2009

In 2002, the Saath office moved from rented premises to own and larger premises. The staff strength too increased in response to requirements for new initiatives. Saath also took initial steps to formalise its organisational structure and increase transparency.

Relief, Rehabilitation and Resettlement

Saath has responded to needs of communities affected by disasters as well as to the needs of people affected by development projects (PAPs) such as road widening etc. It has responded to the various challenges by building on its experiences and knowledge of development potential in the communities as well as community leaders. During this decade, the 2001 Gujarat earthquake and the 2002 riots hugely affected Saath's work.

In 2001, Saath took-up relief and rehabilitation work for 2204 earthquake affected households in 17 villages of Khadir and Rapar. This was Saath's first formal intervention in a rural area. In 2002, following the riots in Gujarat, Saath undertook relief and rehabilitation work in riot affected slum pockets of Ahmedabad for overall development and conflict resolution of vulnerable groups. Saath, in coordination with CBOs, also participated in the Gujarat Harmony Project for reconstruction of houses of those affected by the riots.

These experiences built the capacity of the Saath team for undertaking more such work. During 2003 to 2007, Saath supported the implementation of the Resettlement Action Plan for National Highways Authority of India's (NHAI's) project for four-laning and upgradation of National Highway 88 between Samakhiali and Porbander.

Livelihoods and Skills Enhancement

Saath's support for enhancing livelihoods of women living in slums improved under SNP led to initiation of the Urmila Home Managers' Programme in 2005-06. The programme met the needs of households of working people and couples. A significant initiative during the decade was the launch of 'Ek Mouka Udaan' in 2005 in collaboration with AMC for training and placement of youth living in slums. The focus was on enhancing skills that would help trainees work in the formal sector.

Based on the learning and experience of the initiative, the Gujarat Urban Development Mission (GUDM) adapted the initiative and expanded it as Umeed to eight districts of Gujarat through 55 centres during 2007. The same year, with a focus on enhancing livelihoods and related skills, Saath Livelihoods Services was incorporated as a Section 25 company.

Facilitating access to Entitlements and Housing

In 2007, Saath realised the need for facilitating access of slum residents to essential documents for applying for various Government schemes and NGO programmes, and established four Urban Resource Centres (URCs) in Ahmedabad for responding to this need. The URC staff assessed the needs of people and enabled access to information on Government Welfare Schemes that they were eligible for and/ or assisted them in applying for the schemes as well as in explaining procedures for applying for essential identity documents.

Research

Saath also undertook participatory research in collaboration with CBOs that it had nurtured since its foundation. This included research for contributing to the formulation of the Draft Gujarat State Urban Slum Policy and Participatory Poverty Assessment. Some interested members of CBOs that Saath was working with were trained in relevant participatory research methods and participated in conducting these surveys. In terms of strengthening communities, Saath facilitated the registration of Sankalp Mitra Mandal - a CBO in Sankalitinagar, Juhapura.



Left : The family and friends of Saath; Talks by the Founder and Chariman; Remembering that we are nothing without the people who we work for.

The Third Decade 2009 - 2019

Saath's focus during this decade has been on institutional strengthening, financial inclusion, enhancing of livelihoods amongst youth and women, and on migrants.

Institutional Strengthening and Financial Inclusion

This period of institutional strengthening started with the organisation itself. In 2010, Rajendra Joshi – the founding Director of Saath at the time, withdrew from executive functions and made way for the appointment of Keren Nazareth as Executive Director and Niraj Jani as Associate Director. Rajendra continued to be a mentor for Saath and is currently its Managing Trustee. At the community level, the Saath Cooperatives - the Ekta Yuvak and Sakhi Mahila Mandals merged into the Saath Savings and Credit Cooperative Society Limited (SSCCSL) in March 2010.

Promoting Skills Enhancement and Entrepreneurship

In 2010, following its work with SUVAS Federation, Saath set-up RWeaves to support weavers of

Patola and Tangaliya in Surendranagar District. The objective for setting up RWeaves was to rejuvenate traditional art-forms by providing the weavers with design, business and marketing support. The organisation also launched initiatives for informal sector workers. It first introduced Nirman for enhancing skills of construction workers, and then initiatives such as Business Gym and Women@Work with a focus on promoting entrepreneurship amongst informal sector workers. In 2012, Saath launched Youth Force - a platform to empower youth in urban slums to become responsible citizens and make a positive change in their lives. The initiative inculcates skills in team-building, teamwork and leadership, and covers youth in the cities of Ahmedabad, Vadodara, Surat, Rajkot and Mumbai.

Rehabilitation and Resettlement

Saath and Saath Livelihood Services were involved in resettlement initiatives during this period. Saath collaborated with AMC during 2012 to 2014 to support resettlement of people affected by the Sabarmati Riverfront Project at nine project sites. The activities included support for formation of Residents' Associations, and supporting collection of maintenance charges and maintenance works. Saath Livelihood Services has been collaborating with Gujarat Metro Rail Corporation Limited (GMRCL) since September 2015 for implementation of the GMRCL Metro Rail Project's Resettlement Action Plan.

Housing and Infrastructure

Saath has started focusing more on migrants and affordable housing, as well as in collaborating with developers/ builders to facilitate linkages between the housing builders, potential housing buyers, and housing loan providers through its Housing Rights and Governance initiative in Gujarat. In 2011, since the private sector in Ahmedabad got involved in the construction of affordable housing, Saath launched Griha Pravesh to facilitate the process of house purchase between potential customers and the developers. Saath faced a major setback in April 2016 when a fire at its registered office in Ahmedabad destroyed documents, equipment, furniture etc. With the combined determination of the Saath team and the support of its well-wishers, collaborators and funders, the Saath office was refurbished and functional within a month.



Impact and Social Return on Investment

Saath has worked in Gujarat, Rajasthan, Maharashtra, Uttar Pradesh and Jharkhand during the past 30 years. During this period, Saath has positively impacted 3,80,106 persons directly, and through their immediate families, the lives of at least 14,53,255 persons.

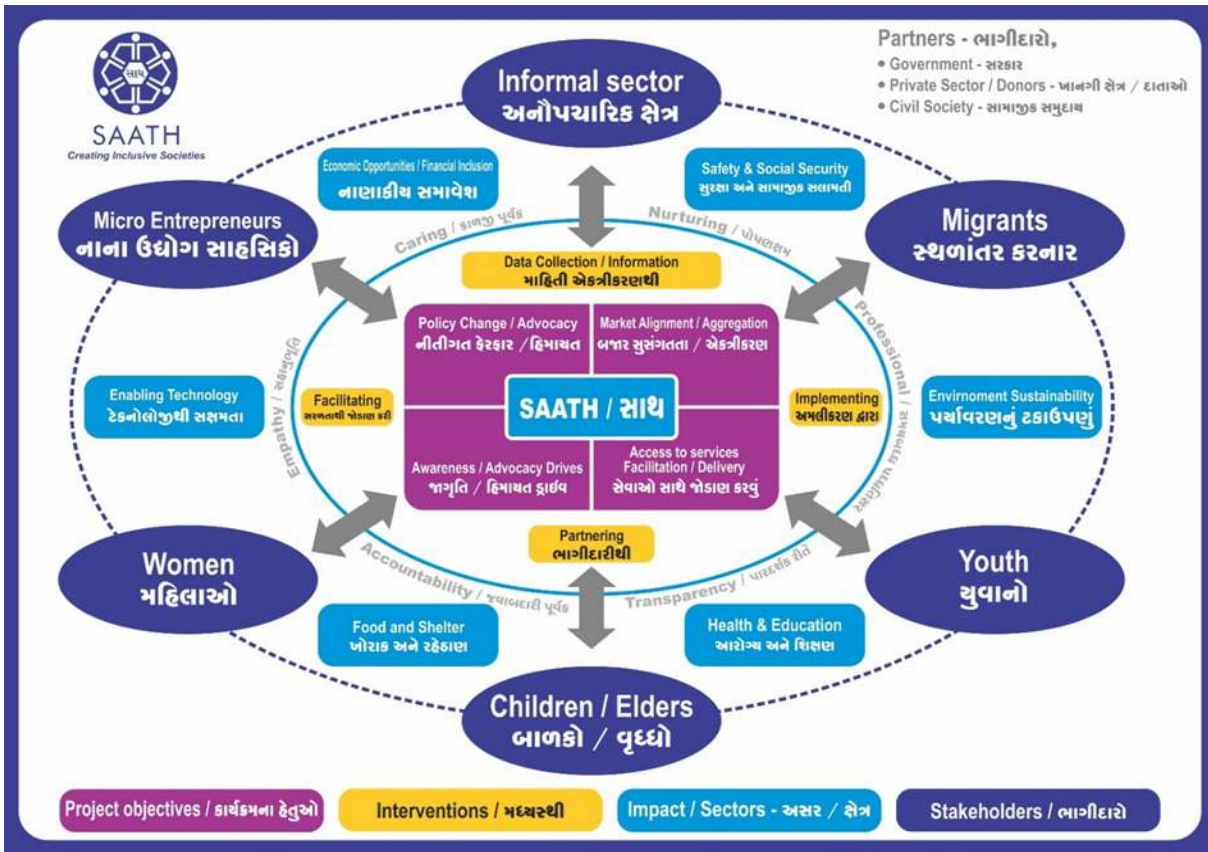
This year, Saath decided to contract Fourth Wheel to carry out a third party retrospective **Social Return on Investment (SROI)** evaluation to assess the value it has created overall and specifically in three slums (Behrampura, Vasna and Juhapura) of Ahmedabad where it has continued interventions in response to changing needs. The study found that communities gained significantly from Saath's interventions, especially in terms of empowerment, self-esteem and skills that have been life changing.

The SROI analysis demonstrated that overall, the organisation had a social return of INR 20.80 for every rupee invested.

Awards and Recognition

Saath has been recognised through various awards during these 30 years. The awards include

- **Inspired Awards** by Brit World Wide and Parivartan in the field of Women Empowerment and Child Welfare 2018-19.
- Certificate of Appreciation under **HUDCO Award for Best Practices** to 'Improve the Living Environment 2017-18'.
- Champion Level Platinum Seal awarded to Saath by **GuideStar India Transparency Awards**—2016, 2017 & 2018.
- Saath Annual Report 2014-15 selected among **100 Meritorious Publications by ICE Awards**, an initiative by Shailja Nair Foundation.
- **India NGO Award** 2014-15 in the Medium Category by the Resource Alliance and Rockefeller Foundation.
- **Citi Micro Enterprise Award** 2013 in the category of 'Innovative Livelihood Promoter of the Year'.
- **India NGO award**, 2011 and 2010 for Western Region by the Resource Alliance and Rockefeller Foundation.
- **Edelgive Social Innovation Honours** 2011 for the Urmila Home Manager Programme.
- Accenture South Asian Network's **Charity of the Year** 2010-11.
- **Indian Social Entrepreneur** 2009 by Schwab Foundation, UNDP and CII.
- Udaan supported by Microsoft (India) Corporation Pvt. Ltd. awarded E-Rajasthan Awards 2009, **Digital Learning – Private Sector Initiative of the Year**.
- Recognised and Profiled in 2009 by CII as one of the **50 NGOs in Gujarat to collaborate with**.
- **Ashoka Fellowship**, September, 2008.
- Listed amongst 50 "**Pioneers of Change**" by India Today in July 2008.
- **Karamveer Puraskar** for "Real Wealth Creators for Communities" by ICONGO in 2018.
- Finalist for **Social Entrepreneur of the Year Award** – 2007 Constituted by UNDP, CII, Schwab and Khemka Foundation.
- **Nagrikta Puraskar** - 2004 by the Ahmedabad Management Association.



Social Impact Area		Type of Social Impact	Reach
Health			
1	Mother and Child Care	Immunization, Safe delivery of Children, Nutrition Support	1,06,321 women
2	Tuberculosis Prevention	Facilitating treatment and nutrition support	1,342 persons cured
Education			
3	Pre-school Children	Nutrition support, education,	14,468 children
4	Children	Reducing Child Labour	9,005 children
5	Education of Girls	Facilitating financial support	725 girls
6	Youth	Motivation, Self-Growth and good citizenship	9,305 youth
Livelihoods and Entrepreneurship			
7	Employment	Motivating, training and placement for jobs	59,613 youth
8	Employment for people with disabilities		499 persons
9	Livelihoods (Home Managers)	Motivating, training and placement	714 women
10	Urban Livelihoods (entrepreneurship)	Motivating, training and handholding	387 persons
11	Rural Livelihoods (entrepreneurship)		1,550 persons
Housing and Infrastructure			
12	Incremental Housing	Facilitating basic services, permissions and loans	2,700 Households
13	New Affordable Housing	Facilitating purchase of houses	1,187 Households
14	New houses after Kutch earthquake	Monetary support, Facilitating permissions and construction	376 Households
15	Electricity Supply	Facilitating legal electricity connections	6,500 Households
16	Water and Sanitation	Enabling access, construction of toilets, and providing RO water filters-cum-purifiers	3,780 children
Financial Inclusion and Social Protection			
17	Financial Inclusion	Awareness, facilitating savings and loans	44,680 members,
Sustainable Cities and Inclusive Communities			
18	Urban Resource Centres	Facilitating documentation	38,262 persons
19	Relief and Rehabilitation	Relief and rehabilitation during Gujarat earthquake and riots	7,128 households

Growth is inevitable and desirable, but destruction of community character is not. The question is not whether your part of the world is going to change.

The question is how.

Edward T. McMahon

विकास तो होने ही वाला है और होना भी चाहिए, लेकिन इसके कारण सामाजिक चरित्र का विनाश नहीं होना चाहिए। सवाल यह नहीं है कि क्या आपकी दुनिया का हिस्सा बदलने वाला है या नहीं। सवाल यह है कि कैसे।

एडवर्ड टी. मैकमोहन

विकास થવાનું સાહજિક છે અને થવો જોઈએ, પરંતુ આને કારણે સામાજિક ચરિત્રનો નાશ થવો જોઈએ નહીં. પ્રશ્ન એ નથી કે તમારી દુનિયાના ભાગમાં ફેરફાર થશે કે નહિ. પ્રશ્ન છે કે કેવી રીતે.

એડવર્ડ ટી. મેકમોહન

HEALTH

Better Healthcare for the Urban Poor

Saath, in partnership with the Indian Institute of Public Health has started a new program on raising awareness regarding mother and child health. This has been addition to our already existing programs on the reproductive and child care.

A new program on access to toilets and improve sanitation which improve overall health has also been initiated.

Maternal and Child Health (MCH)

Saath is implementing a MCH project that is designed to meet the public health needs in India and is sensitive to global influences.

The aim is to use innovative technology, as well as management and systems solutions to improve maternal and child health.

The Project will build a platform and ecosystem for innovation generation and testing that will develop new ideas and solutions in the form of products and models that prioritise MCH challenges.

Outreach	
Project Location: Villages around the Vestas plant in Bavla	
Reach - awareness with school children	2,000
Toilet construction/ renovation	7
Drinking water facilities	2
Children benefitting from watsan facilities	1,770
Household survey	58,897
Mother's survey	11,038
Children survey	12,783
Supported By: Indian Institute of Public Health Gandhinagar (Survival Cancer)	

Reproductive Child & Health Care Services (RCH)

The Reproductive and Child Health Project was contracted/ given to Saath by AMC in June 2004.

The Project consists of 28 enthusiastic ASHA workers who create awareness about reproductive health, and pre-natal and post-natal care amongst pregnant and young mothers.

The project is funded by AMC.

Outreach	
Project Location Around Ahmedabad	
Antenatal & Postnatal care for women	3,348
Contraception awareness	2,019
Blood test for malaria	70,460
Number of children vaccinated	5,913
Supported By: Ahmedabad Municipal Corporation	

Sanitation

Saath is involved in creating awareness about water and sanitation for sustainable behavioural change leading to improved health and hygiene practices.

The project aim is to address the water and sanitation needs of villages around the Vestas plant in Bavla.

The project entails generating awareness about the importance of clean drinking water and sanitation.

Training workshops and activities are organised for creating awareness amongst parents, youth, children, teachers and communities.

The project also provides access to potable water to communities, and access to toilet facilities in schools.

Outreach	
Project Location: Villages around the Vestas plant in Bavla	
Reach - awareness activity with school children	2,000
Toilet construction/ renovation	7
Drinking water facilities	2
Number of children benefited with water and sanitation facility	1,770
Supported By: Vestas	



“You never change things by fighting
the existing reality.

To change something, build a new
model that makes the existing model
obsolete.”

— **Buckminster Fuller**

“आप मौजूदा वास्तविकता से लड़कर चीजों
को नहीं बदलते हैं। कुछ बदलने के लिए,
एक नया मॉडल बनाएँ जो मौजूदा मॉडल को
अप्रचलित बना दे। ”

बकमिनस्टर फुलर

“तमे हालनी वास्तविकता सामे लडीने
वस्तुओने क्यारेय बदलता नथी.
कंईक बदलवा माटे, ऐक नवुं मोडेल
बनावो के जे हालना मोडेलने अप्रचलित
बनावे. ”

- बकमिन्स्टर फुलर

EDUCATION

Nurturing Vulnerable Children

Much of Saath's early work was in education for young children and this has continued to this day. Blaghar for preschooling children in Juhapura have been active for nearly 20 years and are still going strong. Saath has also created Child Friendly Spaces - creches for young children of migrant labourers on construction sites.

In the previous year, Saath has also started a pilot program on STEM education - which helps to teach students in an interactive work environment. Such programs are being used to bring drop out students back to school by building their interest in getting educated.

Our programs also include regular parents meetings and parental guidance for overall development of the children.

Child Friendly Spaces

The objective of Saath's Child Friendly Spaces is to ensure that children of migrant construction workers have access to formal education despite the fact that they normally do not stay in one location for long durations.

Child Friendly Spaces are 'basic rooms' with electricity connection that are provided by builders/ developers of large schemes.

Saath provides quality informal activity based learning to the children on each site, sometimes ranging from newly born children to young adolescents.

The children are also provided nutritive meals/ snacks and a safe and secure shelter when their parents are at work.

During 2018-19, Saath implemented the Programme at 10 construction sites.

Outreach	
Project Location: 9 Construction sites around Ahmedabad and 1 in Daman	
Reach - Children enrolled in CFS centres	1,333
Children overcame Malnutrition	75
Children enrolled to School	20
Supported By: Mobile Crèches, Developers: Nebula Bakeri Group Savvy Swaraj Ganesh Glory Ratnakar Shilp Epitome West Gate Business Bay and Daman	

The Story of Vikas Bhabhor

Before moving to the city, Vikas's parents lived in Nadela Village where they worked as labour for which they earned INR 6000 every month. They decided to move to the city with their family because they were keen to ensure that his three children were educated well, and that their standard of living improved. Vikas's father and mother started working on a construction site after moving to Ahmedabad.

During a visit to a construction site, the teacher of the CFS met Vikas's mother and talked to her about the CFS, and had a positive discussion about education and its impact on children. Subsequently, the mother enrolled Vikas to the crèche.

Vikas' parents are very happy after their move to Ahmedabad. Not only are they both working and earning better than what they earned in the village, but also their three children are going to school and enjoying the learning environment. The children come to the CFS regularly and punctually, are keen to study and enjoy the nutritious food served there. One of the three children will soon be going to school.



Vikas father says, "We are happy that the organization is taking care for our children and has enabled us to work on the site without worrying about the children. Moreover, our children are getting proper and healthy nutrition, health is also good and they do enjoy the time at the crèche."

Balghar

The objective of operating Balghars is to provide pre-school training to children in the age group of 3 to 5 years prior to joining formal schools.

Saath is running 7 Balghars in Juhapura area of Ahmedabad. These centers have been active for almost 15 years.

A Balghar provides basic education, nutritional support for pre-school toddlers and caters to their health and recreational needs.

Saath regularly conducts refresher training for the Balghar teachers, who are mostly local women from the community itself, to keep them abreast with latest teaching trends.

The continuous presence in Juhapura also enables the teachers to monitor the progress of the children once they are enrolled in formal schools.

Outreach	
Project Location: Juhapura, Ahmedabad	
Number of Balghar	7
Children Enrolled	341
Children Overcame Malnutrition	58
Children enrolled in School	156
Supported By: Saath Charitable Trust	



Student Support through Scholarships

The aim of the programme is to provide scholarship support to needy/ vulnerable girls to support the continuation of their schooling and pursue academic dreams.

The scholarship helps the girls meet the cost of school fees, books, stationery, uniform, shoes, school bag, transportation, food etc.

The scholarship recipients are identified based on parameters that are applied during the selection process.

The scholastic progress of the girls, and their home and peer group environment are monitored regularly to ensure a healthy and conducive environment for studying.

Outreach	
Project Location: Villages of Sanand, Vatva, Ankleshwar and Valia Districts of Gujarat, Dehradun from Uttarakhand.	
Number of girls benefited through Intas Pharmaceuticals	362
Number of girls benefited through Radio City	20
Supported By: Intas Pharmaceuticals and Radio City	

Kishori and STEM Programme

Saath's Kishori and STEM (Science, Technology, Engineering, and Math) Programme focuses on imparting formal education to school going and school-dropout girls, especially those in the age group of 10-13 years.

The initiative address the issue of lack of interest in education and creates awareness about menstrual health and hygiene, and safety.

The training focuses on activity based learning approach, which includes workshops on menstrual health and hygiene, counselling of parents and students, life skills and basic computer learning.

It also includes screening of motivational movies followed by discussion and introspection.

Outreach	
Project Location: Ahmedabad	
Number of girls trained	229
Supported By: EMpower – The Emerging Markets Foundation in conjunction with the Estee Lauder Companies Charitable Foundation Karmdaksh - Girls Count	



The Story of Nehal - Addressing Community Needs for Better Education

Nehal is a friendly, smart, horror-movie-loving 17-year-old girl and participant in Saath's STEM programme. Her friends know her as smiling, curious, and sometimes a little shy. Nehal has always enjoyed schooling and her teachers, which is why it came as such a surprise last year when she failed four out of five of her final board exams. Knowing the value of education, she was disappointed in herself and began to lose confidence in her bright mind. Her lifelong dream to become a police constable seemed to grow more distant each day until a mentor from Saath told her about their STEM programme.

At first, she was a bit afraid to take the risk--stepping out of the house and doing something on her own was new and frightening-- but she wanted to take that risk because she badly wanted to pass her exams. In retrospect, she believes this brave choice to seek out an education is one of her proudest accomplishments.

Nehal has learned a tremendous amount since she joined the programme three months ago. She learned basic computer skills, science, theoretical and practical math, as well as other life skills. Since then she has successfully cleared four out of five of her board exams! Only math remains, and she will clear that exam this coming month.

When she joined the programme, she doubted herself and her ability to succeed. As she learned more and felt the support from the Saath 'family' as she describes it, she became confident and has no doubt that she will pass this coming exam with flying colours. She wants to continue to pursue her goal of becoming a police constable as well as fostering her new love of karate. When asked what she envisions for her future, her response hit hard. She hopes to be "a strong woman, one who develops not only in her job but also in herself and is not afraid of anything."

Mom's Touch - Parental Support for Girls Education

The aim of this project is to provide food security as an incentive to mothers who regularly send their adolescent children to school.

In India, there are several families in urban centres without enough resources or means to secure the future of their children.

These children run the risk of becoming victims of child labour and societal neglect.

The mothers of these children would like a better future for them; however, they have to endure immense hardship to help them and at times may not have the means to do so.

The programme is aimed at saluting and supporting the effort of these 'Super Moms' - for creating an opportunity for their children to learn and progress while going through extreme personal sacrifice.

Outreach	
Project Location: Ahmedabad	
Number of mothers benefited	282
Ration kits provided	1,623
Supported By: Nivea India Private Limited	



The Story of Payal Prabhubhai Dabhi

Payal a 15 year old, is studying in the 8th standard at Soyla Prathmikshala in Soyla village in Sanand Taluka of Ahmedabad District. She is a very bright student and dreams of becoming a teacher. She comes from a large family; has five siblings - 4 sisters and a brother. Three of her sisters are married and one works with her mother doing agriculture labour. Her brother studies in the government school. Her father, Prabhubhai Dabhi, was also an agricultural labourer.

Seven years ago, while putting up festival lights in their home, Payal's father was electrocuted. His sudden death was a huge blow to the family. Her mother carried on working as a labourer, but could not afford to continue the education of the children. The older four daughters were taken out of school. Three of them are now married and the fourth one works with her. Between the two of them, they are able to bring in anything between Rs.4, 000 - 6,000 a month.

When there is less work and they are not able to make ends meet, relatives help. Payal's education expense are: Rs.500 school fees, Rs.600 for the uniform, Rs.1, 500 for books and approximately Rs.3, 000 miscellaneous expenses.

It is definitely not possible for her mother to be able to meet these expenses, as well as take care of the household expenses. For the family, the scholarship is a huge relief. Payal would have had to forgo her education after the 9th standard. Her mother is extremely grateful to Intas Pharmaceuticals and Saath.

Her daughter will now get good education. In the village, many families are unable to educate their daughters beyond the Ninth Standard due to financial constraints, and they say that they would be happy to obtain assistance to educate the girls.

To contribute to or to support the education of girls like Payal, please feel free to reach out to Saath.

“When the poor are converted into consumers, they get more than access to products and services. They acquire the dignity of attention and choices from the private sector that were previously reserved for the middle-class and rich.”

C.K. Prahalad, The Fortune at the Bottom of the Pyramid: Eradicating Poverty Through Profits

“જ્યારે ગરીબ લોકો ગ્રાહકો માં રૂપાંતરિત થાય, ત્યારે તેઓને ઉત્પાદનો અને સેવાઓ સુધી પહોંચવાની તક મળે છે. તેમના તરફ પ્રાઈવેટ ક્ષેત્ર નું ધ્યાન જાય છે અને પ્રાઈવેટ ક્ષેત્ર માં ઉપલબ્ધ અનેક વિકલ્પો ના લાભ એને મળી શકે છે, જે અગાઉ માધ્યમ અને ધનિક વર્ગ ના લોકો માટે અનામત રાખવા માં આવ્યા હતા ”

સી.કે. પ્રહલાદ, પિરામિડની તળિયેનું ફોર્ચ્યુન: નફા દ્વારા ગરીબી દૂર કરવી

“जब गरीबों को उपभोक्ताओं में परिवर्तित किया जाता है, तो उन्हें उत्पादों और सेवाओं तक पहुंच प्राप्त होती है। वे प्राइवेट सेक्टर से अपनी ज़रूरतों को पूरा करने के लिए अनेक विकल्पों का लाभ ले सखते हैं, जिनकी गरिमा पहले मध्यम वर्ग और अमीर के लिए आरक्षित थे।“

સી.કે. પ્રહલાદ, દ ફોર્ચ્યુન ઇટ ડ પિરામિડ ઓફ: પ્રોફીટિંગ પોવર્ટી થ્રૂ પ્રોફિટ્સ

LIVELIHOODS

Building Capacities to Earn a Living

Saath has been working with women and girls who have pushed the boundaries and are breaking stereotypes to emerge as role models in their communities. Reflecting on our experiences, Saath has conceptualized the “Women@Work” and the “Nirman” initiatives with the objective of imparting non-conventional trade skills and micro-entrepreneurship to young girls in the age group of 18-25 years.

The programme not only aims to empower the participants financially, but also to bring about a change in their communities’ views and stereotypes about the roles and occupations that women can take up.

Saath also operates upskilling and entrepreneurship programs in the fields of home management, beauty & wellness and micro entrepreneurship.

Non Traditional Livelihoods Women@Work and Nirman

The initiative entails training of women in non-traditional trades such as electrician, sewing machine repairing, colour painting, plumbing, and two-wheeler repairing and linking them with various job options in urban and rural areas of Ahmedabad.

The initiatives have helped create awareness and discussions amongst stakeholders such as school authorities and communities about their perception about “Non-Traditional Livelihoods” and gender stereotypes.

The initiatives have resulted in economic stability of participants and in their psychological, social and political empowerment.

The Story of Sumaiya

Sumaiya, a 19 year old living with her mother and elder brother, first participated in Saath’s Beauty and Wellness training programme but on completion of her training, she did not want to opt for the salon life. She felt the urge to pursue something more exceptional. She decided to pursue the course on painting buildings, that is, she took the bold step to enter the extremely male-dominated trade. She learned the tedious skills of paint removal, priming, and expert painting techniques. The financial literacy and safety modules of the course further prepared her for working independently. On starting her ‘business’, she found quick success. Her exclusivity as a female painter who has entered into a centuries-old male-dominate trade garnered attention and media coverage across Indian news platforms such as India TV, 9 TV, Times of India, and AajTak.

Being a resourceful woman, she decided to address some critical business issues of the trade. For example, while government contractors would hire people to paint and then pay the full cost of the area covered, Sumaiya started examining projects and providing cost estimates for paint and labour beforehand.

Saath’s programmes have greatly influenced Sumaiya as an individual and a professional. The training helped her recognize her creativity and to see her skills as tools for a better future. Her self-

Outreach		
Project Location: Around Ahmedabad and Kalol		
Number of girls	Trained	Placed
Women at work	116	65
Nirman - Girls count	108	22
Nirman - I partner	70	28
Supported By: EMPower, Girls Count & I-Partner		



confidence has grown and she easily interacts with potential clients to explain materials, the intricacies of the painting process and costs. She is constantly in pursuit of growth and treats obstacles she faces as a woman in the trade as stepping stones for further growth and improvement. Her hopes for the future revolve around continuing and expanding her business, be on the top of her game, joining college, starting her own firm, and training other women in the trade.

Urmila Home Manager

Across India, women living in slums largely work as “maids” in multiple households in their neighbourhood.

The women are often misinformed and have no bargaining power. Saath’s Urmila Home Manager programme was designed with the objective of raising the situation of a “housemaid” to that of a home-manager.

The skills upgrading and placement Programme entails training of women in housekeeping, life-skills, child-care, cooking etc.

This results in urban households getting access to skilled, reliable and trustworthy home managers. The clients pay a commission to the Saath team for the “relationship management” between the home manager and the client. This includes conflict resolution, additional training and any other of the clients or the home manager’s needs.

Outreach	
Project Location: Around Ahmedabad	
Home Managers Trained	139
Home Managers Placed	63
Number of clients	167
Supported By: Saath’s Self - Sustaining Initiative	



Salon-I

Saath’s Salon-I skills training programme has been designed to instil basic skills of beauty and wellness in women. The three months Salon-I training programme covers Technical Training, Training of Trainers and Life-skills Training.

The programme aim is to enhance empowerment, employability, and entrepreneurship of women. Saath is the nodal agency for the operation of this program accross Gujarat. In the past year Salon-I centres have also been started in Jaipur.

Learning the skills of beauty is a uniquely capacity building enterprise for women, as this is a business that they can also conduct from within their own home. Many of the trained women get placed in salons, but many also decide to run their own small parlors from their homes.

The analysis of this program over the years led Saath to develop a program to support these home based entrepreneurs, called Homepreneur, described on the next page.

Outreach	
Project Location: Around Ahmedabad , Vadodara, Sanand, Nadiad, Bhuj, Kalyan and Jaipur	
Number of Women Trained	750
Number of Women Placed	341
Supported By: Godrej Good & Green, Tata Motors	



Homepreneur

In order to reach out to women wanting to become entrepreneurs in beauty and wellness, Saa-th initiated a Homepreneur – a pilot project aimed at supporting women who aspire to open their beauty centres at home.

The aim of the project is to strengthen livelihood opportunities for those alumni of Salon-I who are providing door-to-door services.

The Story of Komal

Komal is an intelligent, confident 19-year-old who is studying commerce in college and continues to pursue new knowledge by reading articles and books. She learnt about the Udaan programme through some friends and decided to take the opportunity to learn and grow. She was not disappointed in this. She took up training in basic computer, grooming, and communication skills, and improved her conversational fluency, pronunciation, and confidence in public speaking. The Udaan programme includes a job placement component after training. In Komal’s case, while her parents supported her learning, the father was opposed to her getting a job. After many discussions between her father and Udaan programme managers, he decided to let her work. This opportunity has changed Komal’s and her parents life.

Komal was very nervous before starting her job at an insurance firm; since she had never before been in a working environment with many unknown men and women whom she had to collaborate with. As she got comfortable, she started to excel at her job. She now says that once she gets control of a conversation with a client, nothing can stop her. Her proudest moment to date is when, after only a one-hour presentation, she convinced a client to invest INR 60,000.

Before Udaan, Komal did not think it was possible for a woman to hold a job, earn money, and move herself and her family up the economic pyramid. Komal is now financially independent and helping to save for her parent’s future. As an individual, she has grown in confidence as demonstrated by

Outreach	
Project Location: Ahmedabad and Vadodara	
Number of Homepreneurs	38
Supported By: Godrej	



the ease with which she speaks with her father. The new business opportunities have garnered respect from her community, and they are proud of her accomplishments.

Komal continues to have a strong bond with Saa-th and encourages her friends to work and learn more. For her future, she hopes to stay in the insurance business because, in her words, “you can make A LOT of money if you are good enough”-- and she is. Her parents are pushing her to get married, but she is determined to keep working, learning, and growing no matter what.

Beautypreneur

The Beautypreneur project, an extension of the Salon-I programme, aims to upgrade entrepreneurial skills of the participants to make them capable of setting-up their own salons or be placed in regulated salons.

It supports micro and nano entrepreneurs working in beauty and wellness sector. The project includes expert seminars and training in beauty, personal hygiene, and business planning.

The Story of Hemaben : Conquering Adversity through Building One's own Capacity

Hemaben, a participant in the Beautypreneur programme, is a mother of two children and the owner of a successful salon in Naroda. However, her journey to this point of success has not been easy. At age eight, Hemaben's life took an unexpected turn. One morning she woke up and found her legs permanently paralyzed. At first, she was very discouraged and felt her hope for the future wash away. A few years later, she took the initiative to enrol in VRC, a college for disabled students in Vadodara, Ahmedabad, and her outlook and her worldview changed forever.

When one of Hemaben's friend enrolled for a salon-training course, she got interested in the course but could not attend it due to her disability. However, being determined to learn the skill, she requested her friend to teach her all the skills that she was learning. Soon after her friend completed the training and taught her the same skills. Shortly after learning the skills, Hemaben started a salon of her own. For 24 years, Hemaben's salon served as a way to supplement her family's income; but long working hours, low wages, and difficulty balancing her business with household duties took its toll.

In the summer of 2018, Hemaben learned about Saath's Beautypreneur programme. Through Saath's programme, Hemaben learned how to explore the market, form stronger relationships with clients, and implement detailed business plans. Skills such as tracking income and expenses and marketing, which she had never considered

Outreach	
Project Location: Ahmedabad, Bhavnagar, Jaipur, Palanpur, Vadodara and Varanasi	
Number of Beautypreneurs	172
Supported By: Godrej	



before, helped enormously. Her monthly income has increased from Rs.15,000 to 40,000 within one year. With the increase in income, Hemaben gifted her husband an auto-rickshaw and is paying for her children's continuing education. She continues to work with Saath's Salon-I programme as a trainer teaching over 100 students a year.

Hemaben has always been a strong woman. After a lifetime of hearing what she cannot do, "you should not take the bus", "what if you get hurt", "you can't put on a sari," she is practiced in proving people wrong. Her time with Saath has only strengthened those qualities and made her feel more confident in herself. Now she speaks up in meetings, shares opinions at her children's school, sets boundaries with clients, and feels more beautiful in her skin. The future continues to excite her because it comes with even more challenges and opportunities to grow and share with others.

Kushal Yuva Programme

The “Kushal Yuva Programme” is a unique skill training programme that enhances the employability skills of youth in the age group of 15-28 years and who have passed at least 10th Class irrespective of their having attained or pursuing higher education.

The training modules includes life skills, communications skills (English & Hindi) and basic computer literacy which in turn would enhance their employability and act as a value add to the various domain specific training endeavours currently being implemented in Bihar.

Under the Skill India Movement, Saath is one of the implementing partners of the Bihar Skill Development Mission in the Madhubani District, Bihar. During 2018-2019, Saath conducted skill development programme in IT, Communication Skills, and Software Skills. In all, 70 students were trained during 2018-19.

Outreach	
Project Location: Madhubani District, Bihar	
Number of students trained	70
Supported By: Funded by: Bihar Skill Development Mission	



Vocational Training Programme/ Udaan

The purpose of this market aligned skill-training programme is to orient trainees, give required theoretical as well as practical knowledge and provide with job opportunities.

The target group for this programme is unemployed youth of age 18 years to 35 years who do not have the opportunity to complete their education or are studying through distance education.

HSBC/ Swadesh covers vocational training in the areas of Retail Management, Tally & ITES, while AIF funds the Sewing Machine Operator, Beauty & Wellness, Basic Computer & English courses. Tata Motors funds the Beauty & Wellness training course.

Outreach	
Project Location: Ahmedabad	
Number of girls trained	229
Supported By: EMPower – The Emerging Markets Foundation in conjunction with the Estee Lauder Companies Charitable Foundation Karmdaksh - Girls Count	



In an age where community involvement and partnerships with civil society are increasingly being recognized as indispensable, there is clearly a growing potential for cooperative development and renewal worldwide.

Kofi Annan

એવી યુગ જ્યાં સોશિઅલ સેક્ટર સાથે સમુદાયની સહભાગીતા અને ભાગીદારીને વધુને વધુ અનિવાર્ય માનવા માં આવે છે, ત્યારે વિશ્વવ્યાપી સહકારી વિકાસ અને નવીનીકરણની સ્પષ્ટ સંભાવનાઓ વધી રહી છે.

કોફી અન્નાન

जिस युग में सोशियल सेक्टर के साथ सामुदायिक भागीदारी और साझेदारी तेजी से अपरिहार्य के रूप में पहचानी जा रही है, वहाँ स्पष्ट रूप से सहकारी विकास और दुनिया भर में नवीकरण की संभावना बढ़ रही है।

कोफी अन्नान

Sustainable and Inclusive Cities

Making Cities Inclusive for the Informal

Saath's ethos places a lot of stress on inclusivity in its programs and working atmosphere. This is a direct translation from our vision, which is to make cities more inclusive. Our programs on inclusivity focus on making people employed in the informal sector more connected to the formal systems which build the city.

Elements of inclusivity are present in each of our programs, but several programs focus solely on bridging this formal - informal gap by empowering the informal sector workers and dwellers.

Inclusion includes many things, and these programs help build it through livelihoods, documentation and housing.

RWeaves

RWeaves has been set-up to rejuvenate the traditional art forms of Tangaliya and Patola weaving by providing business support such as raw material, marketing aid for finished hand-woven products, encouraging participation in art fairs and by supporting Patola and Tangaliya artisans to withstand the stiff market competition.

It has supported the artisans to reach out to a broader audience across India by participating in exhibitions-cum-sale and craft fairs, and by expanding their product range by blending the traditional designs with the latest trends.

Outreach	
Project Location: Surendranadar District + Global Marketing	
Number of Weaver Families	25
Loans	12
Supported By: Saath Facilitators	



The Story of Chandubhai

Chandubhai, an artisan from Surendranagar, Gujarat, is the father of three children and a grandfather. He has been a Tangaliya weaver all his life. Tangaliya is a labour-intensive, intricate style of weaving in wool where tiny woven dots are used to create beautiful geometric patterns and designs.

However, when Chandubhai was young, Tangaliya was a slowly dying art. The artisans, in an attempt to not stray from tradition, continued to weave only woollen ceremonial garments. The traditional designs, colours, and materials were not appealing to an increasingly globalized market. The raw materials necessary for weaving required a lot of capital, and they had no access to marketing. As a result, Tangaliya, once a highly desired art form, was no longer profitable or popular, and was on the verge of extinction.

Despite Tangaliya's fate, it was in Chandubhai's blood; he said "I did not learn this art, I inherited it." From a young age, he watched his father work and when it came time for him to sit at the loom, it came naturally to him. He attended school through 10th grade and wanted to continue on to college, but the financial status of his family demanded he stay home and work. Chandubhai began weaving and supporting his family, but he always wished he had continued his education.

Soon after he began weaving, Saath started to work in his community to revive Tangaliya. At the time, only two families were still doing Tangaliya and many members of the younger generation had given up and moved out of the rural community. Saath's work started out small - unifying the artisans, creating a materials bank, creating awareness about the cultural importance of these crafts - but has since grown.

While RWeaves, Saath's program for artisans put in great effort to revive this centuries-old craft, it was a team effort. The few remaining artisans like Chandubhai worked hard to change the culture and traditions. When Chandubhai first started to make his own designs, he could not sell a single piece. Despite the hardship, he persevered and in collaboration with RWeaves, his income has increased over 60%.



Today he has people working under him, has regular orders, and even has certificates from the Ministry of Textiles acknowledging his beautiful artisanship. He has passed his success on to his children, all of whom are educated and financially stable. His son Hitesh used to want nothing to do with Tangaliya, but as he has seen his father thrive and has learned the cultural importance, he hopes to utilise his commerce college education to further develop the family business.

Chandubhai is grateful for the newfound profitability of Tangaliya, but the money is not what matters to him; he is grateful for the revival and appreciation of this craft that represents the history of his family, community, and country. He is a true artist and loves designing and making for the sake of creation. He thanks RWeaves for making what he loves to do possible and allowing his family and future generation's access to the art of his ancestors.

Samaveshi Sheher 2.0

Samaveshi Shehar programme largely focuses on residential, occupational and social issues in urban poor communities residing along railway tracks.

The programme focus is to enhance the quality of life of the urban poor and informal sector workers through participation of community-based coalitions for securing their residential and livelihood rights, and through policy engagement at the city, state and national levels. The program works for improving overall living condition of the migrants by building their capacities in facilitating entitlements in the areas of Surat City, Gujarat.

The experience of Ganesh and Deepak

Ganesh and Deepak both are residing in Milind Nagar, Surat. Both are studying and effectively giving their best to change the community by large. Ganesh and Deepak are the true examples of change leaders and change shapers.

Coming from the lower middle class background, Ganesh and Deepak had trouble to speak and create an impression among the people around them.

However, after undergoing the Leadership Training organised by Saath, both have individually taken the initiative and can now speak among the local, district and state level activists, CBOs, NGOs, media, etc. to share the issues and challenges that are faced by the community and people at large.

Only education is not important, but to be an educated person and adding values and becoming a change maker at a young age is a good leader's quality. We are proud that both of them are confident and well versed to bring the change within themselves and in their community.

Outreach	
Project Location: Surat	
Number of HH	994
Certification	1,222
Government schemes	74
Supported By: IGSSS (Indo Global Social Service Society)	



Urban Resource Center

The Urban Resource Centre (URC) serves as single platform that delivers competitive and evolving services to the urban poor. The innovation of the URC lies in its market-based and multi-pronged approach.

- The objective of a URC is to function as
- A centralized Information Hub
 - A space that facilitates Knowledge Transaction
 - Works as Single Window solution for community
 - A Lobbying Agency for citizens rights
 - A Monitoring Body that has a macro level understanding of issues

URCs are maintained and managed by engaged and active community leaders, rather than external agencies. The community leaders have a diverse understanding of the state of the area where they live and are able to mobilise and sustain the activities that are needed for the development of the community.

A single URC can work at the scale of approx. 3000-4000 HH. The key pillars of an effective URC are that it is community led and managed.

The leaders seek external support in achieving the requirements of the community, but are largely responsible for doing the ground level work, data collection, mobilisation and implementation.

The URC is open to all, does not discriminate on the basis of caste or community and ensures that it treats all members of the area equally.

Outreach	
Project Location: Around Ahmedabad	
Certification	3,566
Government schemes	99
Supported By: Saath's Ongoing Initiative	



“We’re moving from a generation who gave little thought as to the built environment and accepted housing that was neither pleasant to look at, nor to live in or around, to a new century where there’s a real desire for housing that’s affordable, flexible, and places community at the heart of its thinking. For architects and the public it’s an enticing prospect.”

Will Gompertz

“આપણે એવા સમયથી આગળ વધી રહ્યા છીએ જ્યારે કોઈએ વિચાર્યું નથી કે રહેઠાણ કેવા દેખાય છે અને રહેવા માટે કેવા છે. આજના સમયમાં એવા રહેઠાણની જરૂરિયાત છે જે સસ્તા હોય અને સમાજની જરૂરીયાતો ને આધારિત હોય. આર્કિટેક્ટ્સ અને લોકો માટે આ એક આકર્ષક સમય છે.”

વિલ ગોમ્પર્ટઝ

“हम एक ऐसे समय से आगे बढ़ रहे हैं, जब निर्मित वातावरण देखने में कैसा है, रहने के लिए कैसा है, उसके बारे में कोई नहीं सोचता था | आज के समय में ऐसे आवास की ज़रूरत है जो सस्ता हो और समाज की ज़रूरतों पर आधारित हो। वास्तुकारों और जनता के लिए यह एक आकर्षक समय है। ”

विल गोमपर्टज़

Shelter and Infrastructure

Enabling Better Living Conditions

Saath has been helping slum residents gain access to infrastructure from its foundation, starting with facilitation for availing subsidies for construction of individual toilets under Gol's scheme of low-cost-sanitation.

In 1996-97, the slum networking project provided the impetus to support all residents of selected slums get access to all basic services. Subsequently, Saath facilitated access to new individual houses or for upgrading after the earthquake in Kutch in 2001. During the last year, Saath has substantially expanded its housing and infrastructure related work.

Housing Resource Centre

Increasing urbanisation in India compels people to migrate from rural to urban areas. Migrants who come to cities seeking better employment normally have no support system. The migration is based on traditional social networks and once a migrant reaches the city, she/ he use these networks to find employment, housing etc. However, the housing that they find through their networks may not have access to basic services.

Based on the experiences from Saath's Urban Resource Centres, the Saath team decided on setting-up a Housing Resource Centre in Ahmedabad, Jaipur and Varanasi to delve deeper into the issue of shelter for migrant workers and facilitate access to affordable housing to meet diverse needs at different stages of migration.

Housing Resource Centres act as one stop centres where people can be linked with affordable housing. The activities at the centres include assisting people with home buying and renting, community mobilisation and research on migrants. Saath has conducted profiling of migrant communities at the city level in order to identify where and in what conditions the migrants live, what work they do and how they make their choices regarding housing in the city.

Saath has identified that migrants in urban areas are mostly living in three kinds of housing, namely, living at the worksite, rental housing or living in open spaces. Each of these ways of living offers some benefits as well as some disadvantages. For example, people who live in the open normally have no expenditure on "housing" such as rent, tax bills or electricity bills. However, because they are living in the open, they end up spending more on things such as sanitation by using pay and use public toilets etc.

Each migrant makes this housing choice based on their own needs and affordability. The role of the Housing Resource Center is to help the migrant family access the housing solution that is best for that family.

Outreach	
Project Location: Ahmedabad, Varanasi and Jaipur	
Mobilisation- Door to Door visit, Camp and Group meeting	2,112
Counselling and linkages for document preparation, savings account, livelihood	68
Shramik card linkages	120
Site Visits for buying affordable home	3
Number of families purchased house	110
Linkages for House Renovation/Roof	94
Home Renovation	14
Supported By: Ford Foundation	



Building Ashadevi's House

Ashadevi Dharamsinh Chauhan lives in Singarwa-Vrundavan in eastern Ahmedabad with her husband, son and daughter. Her son is studying in Grade 12 and her daughter is in Grade 11. The family has a monthly income of about INR 55,000 from Ashadevi's tailoring work and her husband's earnings.



Ashadevi was one of the women identified by Saath and SSCCSL field workers for financial literacy and inclusion and organized a meeting at Singarwa. Ashadevi not only identified the challenge of access to finance, but also identified her requirement for a loan of INR 5 lakh for the renovation of her house. She was in fact already carrying all documents required for processing a housing loan.



Ashadevi also identified the urgent need for relocation of an electric pole (Torrent Pillar) located in front of her house because would be a significant hindrance when she started renovating her house.

On understanding her need, Madhuben informed her about the activities and support provided by Saath's Housing Resource Centres, including providing loan assistance up to INR 200,000 for construction of new houses and support for the renovation of existing houses.

Madhuben further informed her that she would have to deposit INR 20,000 in order to avail this assistance.

Ashadevi appreciated the counselling and opened Savings Accounts in the SSCCS in her and her husband's names, and applied for a loan of INR 2 lacs. Further, with the support of HRD Programme, she has started the renovation of her house. She says that she is overwhelmed with the support provided by the Saath team.



Financial Literacy and Counselling

The Financial Literacy and Counselling initiative (locally referred to as Sharmaji ke Sawaal, Vinodji ke Jawab initiative) comprises of two components – counselling for moving into a new home, and for financial inclusion and the full process of purchasing a home.

The counselling component for moving into a new home creates awareness about financial systems amongst people from low-income groups, making them understand the formal housing market and its process, and getting them to start using available services for their financial inclusion.

The main attraction for the communities is to understand the current financial systems. With many current government schemes and services requiring potential beneficiaries to have a bank account, people have several queries that they want answers to.

This initiative of Saath helps people in the process of buying their own homes by providing them linkages for loan, their documentation, home selection and any other guidance and support.

The counselling initiative is being implemented across Jaipur (Rajasthan), and Varanasi (Uttar Pradesh) for the home moving process. The entire financial inclusion programme is being implemented in Ranchi (Jharkhand) and Raipur (Chhattisgarh).

In the cities where they operate together, Housing Resource Centers and Financial Literacy program are able to complement each other - financial literacy builds the financial capacity of communities and HRC provides many types of housing solutions, not just buying the homes.

Outreach	
Project Location: Jaipur, Varanasi, Ranchi, Raipur	
Personal counselling through Door to Door Survey	38,527
Community awareness through street plays (nukkad natak)	500
Individuals received services- Pan card, Aadhar card, Voters ID, Bank accounts, Govt. schemes	4,637
Livelihood Linkages	323
Workshop on Financial inclusion & linkages	2,246
Saath MFI savings account	1,121
Mudra loan	511
Site Visits for buying affordable home	1,410
Number of families purchased house	157
PMAY application	133
Supported By: DHFL & Aadhaar Housing Finance Limited	



Rehabilitation support for Gujarat Metro Rail

Saath Livelihood Services has, since September 2015, been a partner of Gujarat Metro Rail Corporation Limited (GMRCL) - formerly known as Metro link Express for Gandhinagar and Ahmedabad (MEGA). GMRCL is committed to deliver most cost efficient metro within the shortest time span possible in the country. Seamless connectivity, minimum land acquisition, world class State-of-art infrastructure, fastest implementation, least construction cost are some of the key features of the project.

The objective of GMRCL is “To provide safe, fast and eco-friendly rail based mass transit services to the public at affordable rates while simultaneously catalysing dense and orderly urban growth”. GMRCL has a policy and guidelines for Resettlement & Rehabilitation (R & R) of the PAFs/ PAPs.

It follows the legislations of Government of India and Government of Gujarat for the purpose of land acquisition and payment of compensation & assistance to the PAFs/PAPs, as well as the guidelines of the various organisations funding the Metro Project such as JICA.

Saath Livelihood Services is partnering with GMRCL through the MEGA Centre set up at Gujarat Institute of Development Research (GIDR). Saath Livelihood Services is involved in implementation of the GMRCL Metro Rail Project’s Resettlement Action Plan (RAP). The tasks of Saath Livelihood Services are:

- Awareness creation
- Identification of PAPs and issue of ID Cards for them.
- Creation of a Data Base and files (Profiles) of the PAPs.
- Assist the relocation and resettlement of the PAPs
- Provide guidance for Grievance Redressal and Livelihood Restoration

The Saath Livelihood Services team also supports other activities as per requirement of the Relocation and Resettlement Department of GMRCL.

Outreach	
Project Location: Around Ahmedabad	
Reach	1,787
House/ Shop allocation	216
Compensation	507
Supported By: Gujarat Institute of Development Research. GIDR is funded by GMRCL	



“People.. were poor not because they were stupid or lazy. They worked all day long, doing complex physical tasks. They were poor because the financial institution in the country did not help them widen their economic base.”

Muhammad Yunus, Banker to the Poor: Micro-Lending and the Battle against World Poverty

“લોગ ઇસલિએ ગરીબ નહીં થે ક્યોંકિ વે મૂર્ખ યા આલસી થે। વે દિન ભર જટિલ શારીરિક કાર્ય કરતે થે। વે ગરીબ ઇસલિએ થે ક્યોંકિ દેશ મેં વિત્તીય સંસ્થાન ને ડન્હેં અપને આર્થિક આધાર કો ચોડા કરને મેં મદદ નહીં કી। ”

મુહમ્મદ યૂનુસ, બેંકર ટૂ ડ પુઅર: માઇક્રો-લેન્ડિંગ ઇન્ડ ડ બેટલ અગેસ્ટ વર્લ્ડ વર્લ્ડ ગરીબી

“લોકો ગરીબ હતા એટલા માટે નહિ કે તેઓ મૂર્ખ અથવા આળસુ હતા. તેઓ આખો દિવસ અધરા અને જટિલ શારીરિક કાર્યો કરતા હતા. તેઓ ગરીબ હતા કારણ કે દેશની નાણાકીય સંસ્થાએ તેમને તેમનો આર્થિક આધાર વધારવામાં મદદ કરી નથી. ”

મુહમ્મદ યુનુસ, બેંકર ટૂ ગરીબ: માઇક્રો લેન્ડિંગ અને બેટ અગેસ્ટ વર્લ્ડ ગરીબી

Financial Inclusion Social Protection

Affordable & Formal Financial services for
the Urban Poor

Financial inclusion, which entails individuals and businesses having access to affordable financial products and services that meet their needs, is for many people a first step towards having an account to safely store money, and to send as well as to receive payments.

Saath supported setting-up of Ekta and Sakhi Mandals to initiate a savings habit among people, and later merged them into the Saath Savings and Credit Cooperative Ltd. (SSCCSL). SSCCSL today operates 12 branches accross Ahmedabad City.

Saath has also set up Saath Mahila Savings and Credit Cooperative Society Ltd, which operates in rural areas.

Saath Savings & Credit Cooperative Society Ltd.

From The Chairperson's Desk

"I extend my warm greetings to all our members. I convey my thanks to entire team for their hard work throughout the year. This year has been a year of new initiations. In the year 2018-19, we found overwhelming support from our staff, clients and well-wishers, which has allowed us to work more proactively and give best for all. During the year, cooperative had opportunity to come up with new ideas and initiations on various aspects.

This year we also worked on few prospects especially on multistate registration. As our parent organization is working across various states such as Uttar Pradesh, Rajasthan, Ranchi, Raipur, etc. and we found that the community need towards financial literacy and also savings is a major ask. We found the need to work across multistate and that lead us to register.

Digitization helps your business grow at a fraction of the cost. A proper digitalization plan can help reinvent processes, improve quality and promote consistency.

As the organization is moving towards digitalization, SSCCSL has planned to launch mobile application named Society Member App. This application will provide each and every details through online login, information relating to accounts, passbook history, transactions etc. including the information about the organization with their mobile accessibility.

During the year, we found the need to support one of our parent organizations programme Rweaves as its aim is to support the artisans of Patola and Tangaliya to withstand the stiff market competition. Since 2014-15, we have been received "A Grade" for our Statutory Audit, an accomplishment to be cherished.

We hope in the coming years we will maintain this sustained growth. We don't want only satisfied customer's, we want delighted customers. We seek support and best wishes from all our customers and well-wishers."

With Best Regards
Chinmayi Desai
Chairperson
Saath Savings and Credit Cooperative Society Ltd

The Saath Savings & Credit Cooperative Society Ltd. (SSCCSL) is the result of community based financial initiatives of The Saath Charitable Trust. While working with the urban poor of Ahmedabad city, Saath found that while on one hand, inculcating the habit of savings and entrepreneurship development to provide more income sources in urban poor was necessary, making affordable credit accessible to those who are left out of the formal banking facilities was also needed.

This belief culminated into founding its first community based organization (CBO) - The Ekta Yuvak Mandal, at Baherampura area in 1994. In 1996, another CBO called Sakhi Mahila Mandal was formed at Vasna area. This move kick-started Saath's microfinance programme. Gradually Saath expanded its services and started giving small loans.

As demand grew, Saath formalized its operations with adopting co-operative society structure. In 2002, two Co-operatives were formed to work in two different areas of Ahmadabad. As growing saving and loan demand in 2005-06, the organization has initiated compulsory saving scheme and Voluntary saving schemes for savings and Joint Liability Group (JLG) initiated for loans.

Over time, new savings and investment schemes, such as Fixed Deposits, Monthly Recurring, Monthly Income Schemes etc. have been implemented and the members continued to take advantage of it.

In 2010, all the Co-operatives came together to form Saath Savings and Credit Co-operative Society Ltd. (SSCCSL). The cooperative is registered under Gujarat Cooperative Societies Act 1961 with District Registrar of Cooperative Societies Ahmedabad.

In the year 2014, we received the permission to assume operations in the entire Ahmadabad District. In 2015, after providing savings services in Ahmedabad, the society started saving activities in small villages such as Ode and Bareja near Ahmedabad.

Vision

To build a sustainable community-based organization to provide financial services to the socially marginalized and economically deprived sections of society, in order to eventually reduce poverty and bring prosperity.

Objectives

To develop savings habit in members for their future needs.

To provide loans at an affordable rate of interest

To provide affordable Insurance

To make the financial services accessible to the low-income group in the market

To promote equal participation of people irrespective of religious, economic and social background, or gender and to be helpful for their development

Membership profile

Our members are both shareholders and nominal members. Nominal membership and shareholders continuing the upward trend in membership growth.

Demography

As of data gathered up to 31st March 2019, majority of Saath members are female and nearly a third of them are aged between 28 to 47 years. Nearly half of Saath members are educated up to primary level (1-7).

Legal Status

The cooperative is registered under the Gujarat Cooperative Societies Act, 1961 with the District Registrar of Cooperative Societies Ahmedabad.

Method and Approach to Work

The foundation of our microfinance model is membership and savings' driven. Upon becoming a member of The Saath Co-operative, a potential client has to pay a nominal fee and has to become a nominal member of The Saath Co-operative by purchasing four shares. Saving is mandatory for clients throughout the period of their membership. To ensure regular savings, our field officers make regular follow-ups with all the members.

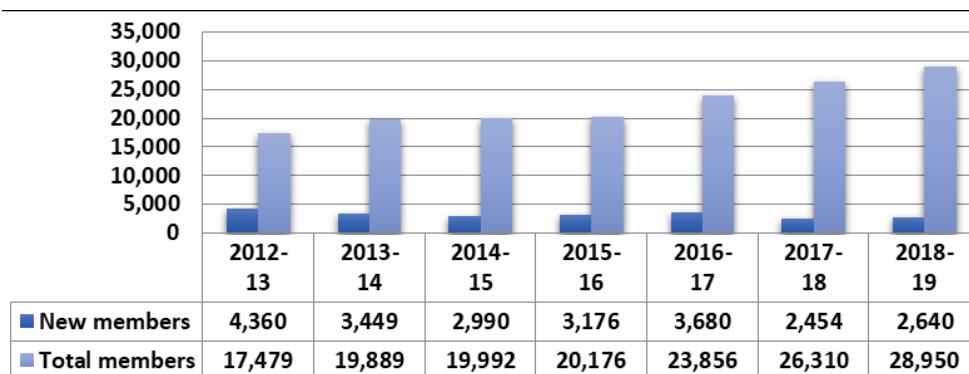
After 3 months of regular savings, member becomes eligible to take the first cycle loan with the Joint Liability Group (JLG) of 4 to 6 members. The group is forming from the same area members have to acquaint with each other. They should take responsibility of other member of the group for payment of the loan installment.

Occupation

A big part of members are either daily wagers or self-employed. They are mainly plumbers, mechanics, house cleaners, technicians, vegetable vendors, rickshaw drivers, tailors etc.

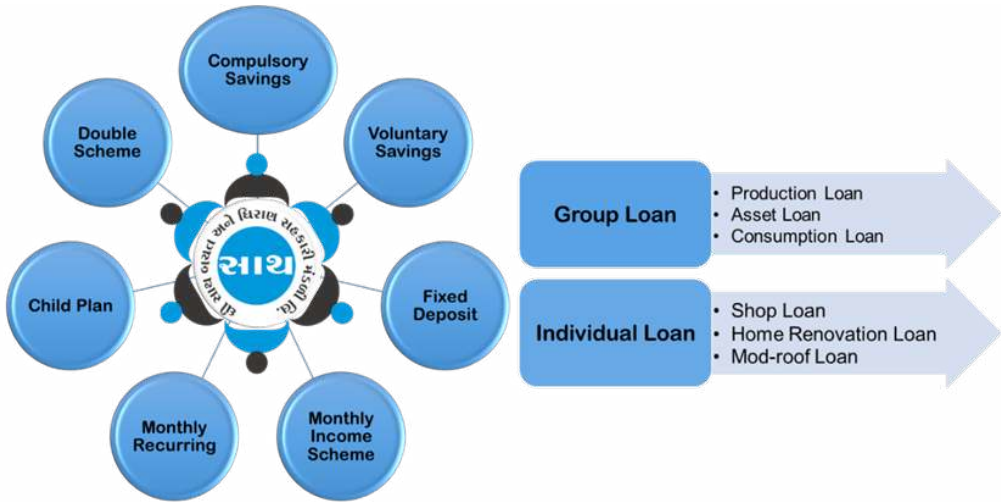
Expanding Outreach

Our total membership during 2018-19 grew to 28,950. Our membership growth was adversely affected because of relocation of some of the branches and factors like other MFIs becoming active.



At their doorstep: reaching out to people/ customers

- Field Officers cater to 26,000+ members
- Area Meetings organized with people
- Meet 500-800 people every month
- Form filling is done at members' home
- Collection of Savings and loan EMIs done through direct bank
- Members kept updated on saving schemes and loan products



Become a Member	
Fill out application form	Submit Address Proof and Photo-Identity
Regular Savings	
Compulsory Saving of INR 200/month	Eligible for first loan after 3 months
Loan Process	
Form a JLG with 4 to 6 Members	Loan Appraisal and Disbursement
Loan Repayment	
Monthly Repayment Schedule till Settlement	All JLG Members repay their loans
Additional Loans	
Repay first loan and move on to taking individual loans	
Individual Loans	
Up to INR 2,00,000	Given to Shopkeepers

New Initiatives

Hospi-cash

SSCCSL has tied up with Kotak General Insurance Company Limited and started a new scheme named Hospi-Cash. Hospi-cash is specially for the daily wagers. Under this scheme, if a beneficiary will admitted in the government registered hospital, they get an assistance of INR 500 per day for the general ward and INR 1000 per day for the ICU ward.

Auto Receipt Number Generation in Tab

A new innovation for the automatic entry for receipt numbers in the software, greatly reducing time taken by field officers during reporting.

NPA officer appointed for NPAs

A newly appointed NPA officer has been successful in recovering the outstanding loan of NPAs in very short time.

Advisory Board Committee

The advisory board committee has been formed by professional members with an expertise in microfinance. The committee meeting takes place every month and discusses issues related to branch and head office activities. It issues a performance report of every branch to prevent the number of NPAs from growing, which was a loss factor for the society.

Core Team

Considering the growth of the organization, a committee comprising of the head of each department was formed and titled the "core team". Every member of the core team observes branches and works to overcome the difficulties at the branch level. This enables systematic monitoring, problem solving and process improvement

Future Plan (2019-20)

VayakPay

The SSCCSL plans to start VayakPay - an application in the next financial year (2019-20). VayakPay, a platform that runs on any computer at point-of-sale or through Mobile App, will enable payments for a host of services like recharging of mobile services and DTH, utility bill payments for mobiles, land lines, electricity, gas and water. It will also enable domestic money transfer to any bank, cash withdrawal with Aadhar Enabled Payment System (AEPS) and several other services. SSCCSL will also provide these services to new channel partners and customers who join us.

Society Member Application

As the organization is moving towards digitalization, SSCCSL has launched a mobile application named Society Member App that will enable members to get on their mobiles their account details, passbook history, all transactions and comprehensive information about the organization.

Work in other States

After provide financial services in Ahmedabad district for 9 years and with 28,950 members, now we are planning for the other states. With the aim of developing saving habits in the socio and economically marginalized people to make the financial services and credit in affordable rate of interest available in the market accessible to low-income group. The process to become multi state co-operative is in process.

Programme and Trainings

Annual General Meeting (A.G.M): This AGM and Award function was held on 3rd July 2018 at Narottambhai Zaveri Hall Paldi, Ahmedabad. SSCCSLs' profit and loss were declared in the AGM and dividend declared on shares. Approximately 700 members attended the AGM. Annual Awards Giving: SSCCSL organized a cultural programme to award its ace performers. The programme ended with employees celebrating their success with Ras-Garba.

Saath Mahila Savings & Credit Cooperative Society Ltd.

From CEO's Desk

"I am pleased to share the Annual Report for 2018-19. Experiences from the field have always motivated us to think, strategize and work hard towards achieving our goals. From the earlier days of convincing women why she should save money to the day when Saath Mahila Savings and Credit Cooperative Society Limited is having its annual turnover of more than 6 crore rupees has been a journey of empowerment, learning and transformation. Transformation of attitudes and behaviour of women to accept that saving is important for financial independence.

As a CEO, it has been an empowering journey for me both personally and professionally. Over the years, I am learning to deal with the day-to-day challenges in today's scenario like raising funds for cooperative, availability of human resources to work in the sector of microfinance (especially women) and technology. Challenges do not stop us and that is one of the reasons I along with my team, have succeeded in creating a culture of trust and respect, which has allowed us to deal with the situations/challenges. In 2018-19, we have expanded our reach and initiated two new branches covering more than 13000 women from 89 villages of Ahmedabad, Gandhinagar, Surendranagar and Mehsana districts.

I am grateful to the staff, Board members, Advisors, Financial partners and especially women from the community for making our journey successful and always motivating us to keep going and exploring new strategies.

I look forward to decades of work, exploring new opportunities like expanding the number of branches and increasing reach up to 16000 women."

With Best Regards
Shyam Prakash Singh
CEO



Mission

To empower women by improving their lives through programs leading to social and economic empowerment.

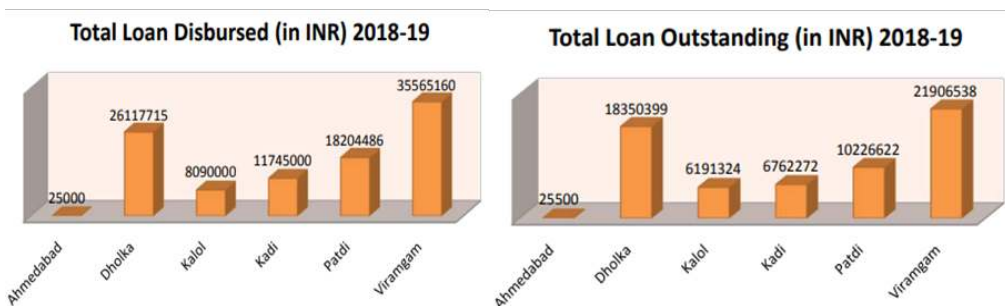
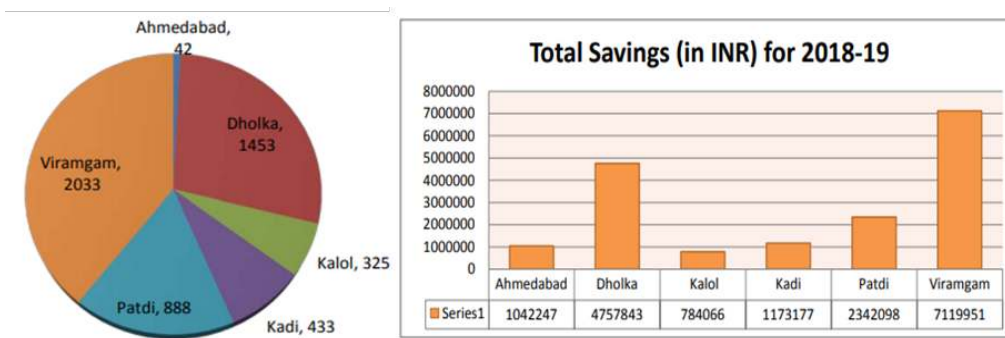
Vision

Women live in a safe and sustainable environment that includes adequate food, housing, education and health care, and possess the tools to provide a better life for themselves and their families and have hope, self esteem and the ability to control their lives and destinies.

In 2009, Saath Charitable Trust initiated the 'Child Rights for Change Programme in 120 villages of Dholka and Viramgam Blocks of Ahmedabad District. During programme implementation, Saath decided to include a component for women's empowerment. In 2011, Saath decided to set-up a cooperative named "Saath Mahila Savings and Credit Cooperative Society Ltd" (SMSCCSL) in these rural areas to provide a platform where women could come together, share, learn, save and create long-term income-generating activities for themselves.

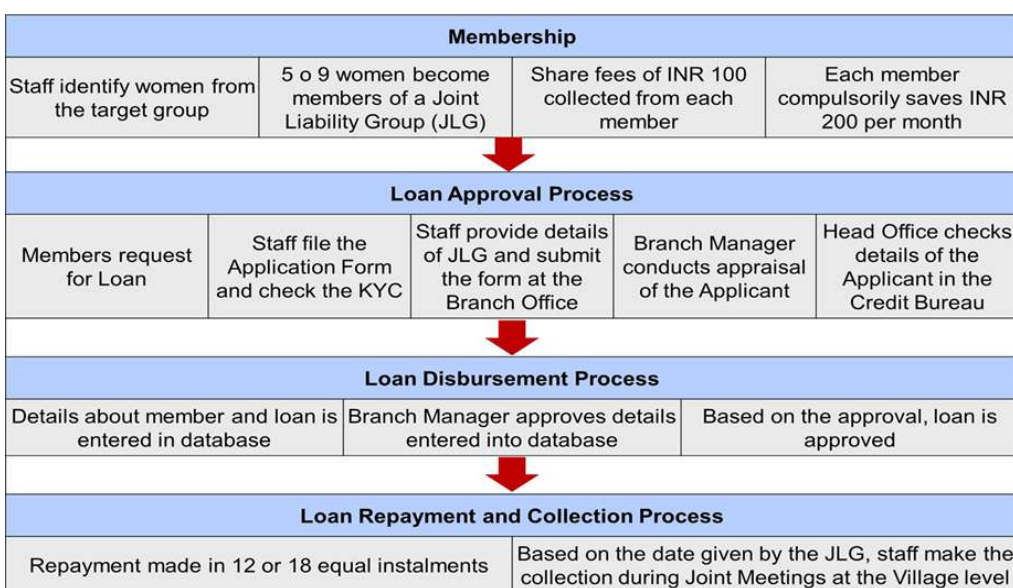
Outreach

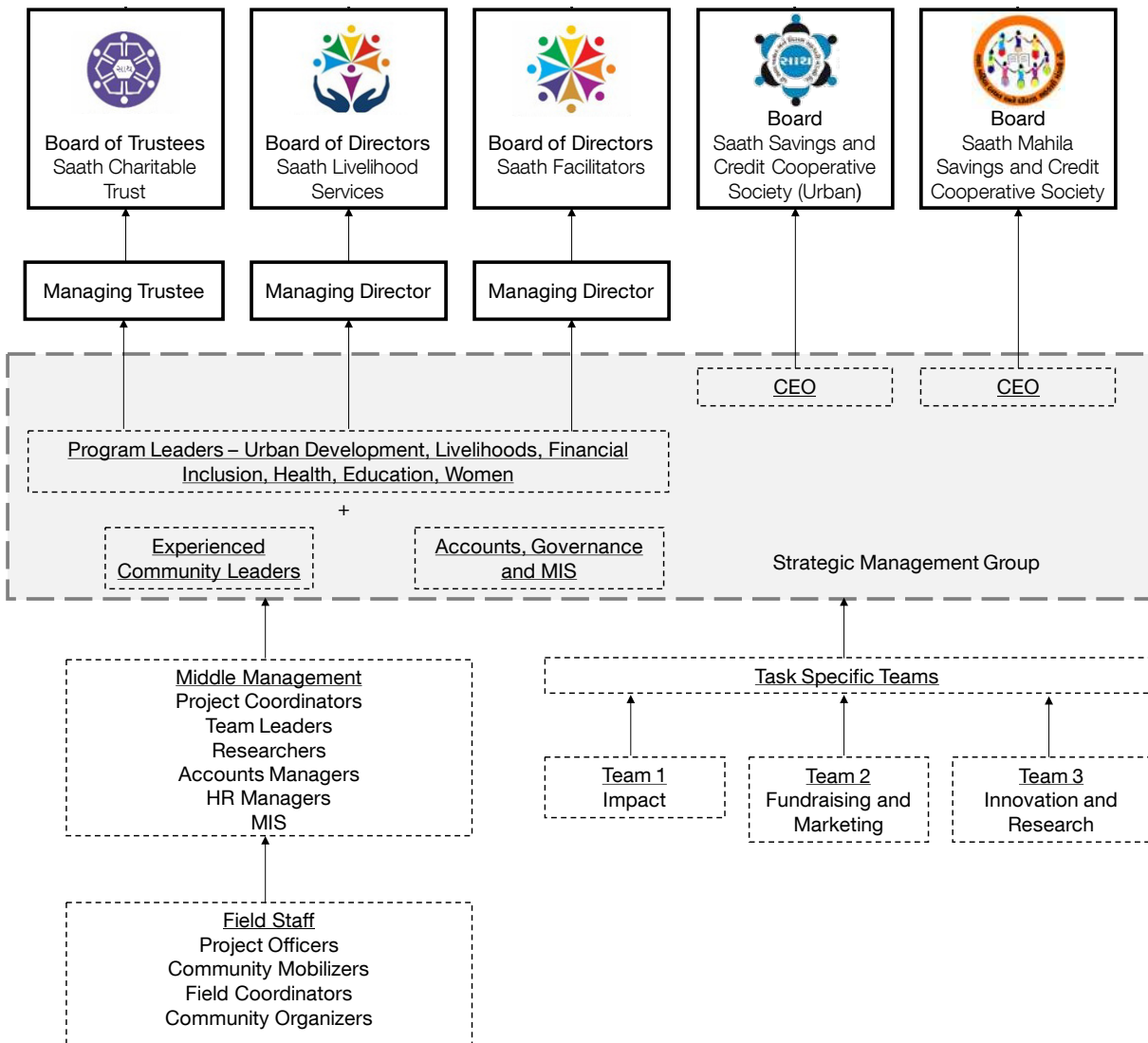
The SMSCCSL is presently working in 89 villages in Ahmedabad, Mehsana, Surendranagar and Kheda Districts. It has six branch offices in Dholka, Viramgam, Patadi, Ahmedabad, Kalol and Kadi, and has more than 13,000 membership (as on March 2018).



89 villages in Ahmedabad, Mehsana, Surendranagar and Kheda Districts.

Branch Offices in Dholka, Viramgam, Patadi, Ahmedabad, Kalol and Kadi	6
Active Members	5,174
Active Members Savings in INR	1,72,19,382
Loan Disbursement in INR	9,97,47,361
Loan Outstanding in INR	6,34,62,655
Loan Recovery Rate	99.2%





Governance

Statements, Accounts and Transparency

Each of the Saath entities has its own board and CEOs, who are answerable to the respective boards. The boards meet as mandated by the trust deeds every year.

A joint strategic management group, comprising of experienced members, staff, program heads and the CEOs of the entities to analyse and work on interlinking activities and projects of the respective entities.

Saath Charitable Trust: Board Members 2018-19

Mr. Gagan Sethi, 63, Male, M.Sc., Organization Development Expert, Human Rights Activist

Mr. Rajendra Joshi, 61, Male, B.Sc., Social Entrepreneur, Founder of Saath

Mr. Piyush Desai, 80, Male, Diploma in Commerce, Industrialist

Ms. Gazala Paul, 55, Female, MSW, Managing Trustee, Samerth Charitable Trust

Dr. Dinesh Awasthi, 71, Male, Ph. D., Expert – Entrepreneurship Education, Research & Training

Mr. Chetan Vaidya, 66, Male, Master in City Planning, Urban Development Expert

Ms. Veena Padia, 63, Female, Post Graduate in Economics, Strategic Advisor with Government of Gujarat.

Saath Livelihood Services: Board Members 2018-19

Mr. Rajendra Joshi, 61, Male, B.Sc., Social Entrepreneur, Founder of Saath

Mr. Gagan Sethi, 63, Male, M.Sc., Organization Development Expert, Human Rights Activist

Mr. Vishnu Swaminathan, 45, Male, MBA, Country Representative, Ashoka Innovations for the Public in India

Mr. Manoj Chakravarti, 73, Male, MBA, Chief Operations Officer, IIM Bangalore

Ms. Chinmayi Desai, 49, Female, B.Sc., Urban Programme Director, Saath

Saath Facilitators Private Limited: Board Members 2018-19

Mr. Rajendra Joshi, 61, Male, B.Sc., Social Entrepreneur, Founder of Saath

Ms. Chinmayi Desai, 49, Female, B.Sc., Urban Programme Director, Saath

Responsibility Statement by the Management	
Mobilization of Funds	
Total funds mobilized during the year	Rs. 59.40 million
Self generated & internal accruals	Rs. 1.58 million
Organization's dependency on external support	97 %
Application of fund	Rs. 57.53 million
Remuneration to Trustees approved by the Board	Rs. 0.65 million
Salary ratio of top & bottom 5 % employees was	6.4 : 1
Awards received	
Women Empowerment Inspire Award, 2018-19	
Gujarat CSR Education leadership Award 2018 -19	
Declaration	
None of the Trustees are related to each other	
Saath is a member of Give Foundation and has received Certificate of Accreditation from Credibility Alliance for Good Governance	
There were no major complaints received from employees, stakeholders or members during the year. Minor complaints were dealt with by the HR Committee.	
We comply with all social security scheme as laid down by the law of the land and applicable to NGO sector.	
Finance & Accounts	
Accounts have been prepared on the cash basis.	
Sufficient care was taken for the maintenance of accounts as per the Income Tax Act of 1961 & Foreign Contribution Regulation Act 2010.	
Internal Audit has been conducted for the organization by an External Audit firm.	
The Statutory Auditors have performed their task in an independent manner.	

Committees at Saath

Executive Committees

Executive Committee (aka Finance committee) is made up of three trustees, including Managing Trustee, Statutory Auditor, Internal Auditor and 2 external consultants. This committee is an advisory body for all financial management of organization.

Strategic Management Group

SMG monitors programmes progress, growth, and development in congruence with the vision and mission of organization and relevance. The committee comprises of Programme Coordinators, Accounts Head, Programme Director and Community Leaders.

Anti-Sexual Harassment Committee

This committee is made up of five members including four members from within the organization and one external member from a non-governmental organization. This committee is formed as part of Anti-sexual harassment Policy and as per the guidelines of "The Sexual Harassment of Women at workplace (Prevention, Prohibition and Redressal) Act 2013.

Fundraising Committee

It comprises of Managing Trustee, Urban Programme Director and Fundraising Manager. It is responsible for fundraising and local resource mobilisation.

Human Resource Committee

It is set up every year and comprises of governance manager, senior managers and community leaders. The committee is for evaluation of performance and appraisal of staff.






Social Parameters	
Male Female ratio 2013-14	48:52
Male Female ratio 2014-15	45:55
Male Female ratio 2015-16	43:57
Male Female ratio 2016-17	44:56
Male Female ratio 2017-18	36:64
Male Female ratio 2018-19	35:65
Dalit - Non Dalit ratio 2013-14	64:36
Dalit - Non Dalit ratio 2014-15	67:33
Dalit - Non Dalit ratio 2015-16	29:71
Dalit - Non Dalit ratio 2016-17	44:56
Dalit - Non Dalit ratio 2017-18	42:58
Dalit - Non Dalit ratio 2018-19	44:56

Salary Range of Saath Staff			
Range (Rs. INR)	Male	Female	Total
Less than 5000	3	1	4
5000 - 10000	17	47	64
10001 - 25000	25	44	69
25001 - 50000	6	5	11
50001 - 100000	1	1	2
Above 100001	-	-	
Total	52	98	150






Highest/Lowest Paid Employee	
Particulars	Amount
Highest	7,64,124
Lowest	1,23,084
NGO Head	6,45,000

Diversity - Caste - Gender and level			
	Male	Female	Total
Hindu Dalit			
Senior	4	3	7
Middle	18	41	59
Total	22	44	66
Hindu Non Dalit			
Senior	6	5	11
Middle	19	29	48
Total	25	34	59
Minorities			
Senior	2	3	5
Middle	3	17	20
Total	5	20	25

Financial Disclosure - Saath Charitable Trust

SAATH CHARITABLE TRUST					
TRUST REGD. NO. : E / 7257/ AHMEDABAD					
BALANCE SHEET AS ON 31ST MARCH 2019					
PARTICULARS	ANNEXURE	FCRA	INDIAN	2018-19	2017-18
FUNDS AND LIABILITIES					
TRUST AND CORPUS FUNDS	A	13,09,582	25,50,491	38,60,073	30,61,833
EARMARKED AND GENERAL FUNDS	B	86,72,694	25,68,902	1,12,41,596	92,08,387
UNUTILIZED GRANT EARMARKED	C	13,05,446	54,77,251	67,82,697	95,15,791
TOTAL		1,12,87,722	1,05,96,644	2,18,84,366	2,17,86,011
ASSETS AND PROPERTIES					
FIXED ASSETS	E	11,34,336	14,82,079	26,16,415	23,09,935
INVESTMENTS	F	59,14,618	76,14,754	1,35,29,372	1,26,99,332
NET CURRENT ASSETS	G	42,38,768	14,99,811	57,38,579	67,76,744
TOTAL		1,12,87,722	1,05,96,644	2,18,84,366	2,17,86,011
NOTES FORMING PART OF ACCOUNTS -					
As per our Report of even date					
For Saath Charitable Trust	For Hemali P Shah	For H. Rustom & Co.			
	Chartered Accountants	Chartered Accountants Firm Regd.No.108908W			
					
Rajendra Joshi Managing Trustee Saath Charitable Trust	 Hemali Shah Proprietor Membership No. 113006 UDIN:1911306AAAAAE2576	 HRD Dalal Proprietor Membership No.31368 UDIN:19031368AAAAAR4346			
Place : Ahmedabad Date : 26- Sep -2019	Place : Ahmedabad Date : 26- Sep -2019	Place : Ahmedabad Date : 26- Sep -2019			

Financial Disclosure - Saath Charitable Trust

SAATH CHARITABLE TRUST					
TRUST REGD. NO. : E /7257/ AHMEDABAD					
INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR 1ST APRIL 2018 TO 31ST MARCH 2019					
PARTICULARS	ANNEXURE	FCRA	INDIAN	2018-19	2017-18
INCOME					
GRANTS AND DONATIONS INCOME	H	2,07,14,221	3,86,84,848	5,93,99,068	4,43,54,846
OTHER INCOME	I	-	5,22,478	5,22,478	19,77,447
INTEREST INCOME	J	8,81,242	1,78,272	10,59,515	10,09,891
TOTAL		2,15,95,463	3,93,85,598	6,09,81,061	4,73,42,184
EXPENDITURE					
EXPENDITURE ON OBJECT OF THE TRUST	K	1,43,80,434	3,49,80,065	4,93,60,499	3,98,24,161
ADMINISTRATIVE EXPENSES	L	31,53,974	23,65,619	55,19,593	51,69,531
CHARITY COMMISSIONER CONTRIBUTION	O	50,000	-	50,000	-
AUDIT FEES	M	3,02,820	2,22,820	5,25,640	2,11,320
REMUNERATION TO TRUSTEES	N	3,83,000	2,62,000	6,45,000	6,59,630
BALANCE WRITTEN OFF	P	-	14,31,460	14,31,460	-
DEPRECIATION	E	2,28,038	3,89,382	6,17,420	5,27,134
EXCESS OF INCOME OVER EXPENDITURE	D	30,97,198	-2,65,748	28,31,450	9,50,408
TOTAL		2,15,95,463	3,93,85,598	6,09,81,061	4,73,42,184
NOTES FORMING PART OF ACCOUNTS - Q					
For Saath Charitable Trust		For Hemali P Shah Chartered Accountants		For H. Rustom & Co. Chartered Accountants Firm Regd.No.108908W	
					
Rajendra Joshi Managing Trustee Saath Charitable Trust		 Hemali Shah Proprietor Membership No. 113006 UDIN:19113006AAAAE 2576		 HRD Dalal Proprietor Membership No.31368 UDIN:19031368AAAAAR435	
Place : Ahmedabad Date : 26- Sep -2019		Place :Ahmedabad Date : 26- Sep -2019		Place :Ahmedabad Date : 26- Sep -2019	

Financial Disclosure - Saath Charitable Trust

Saath Charitable Trust

Trust Regd. No. : E/7257/Ahmedabad

Consolidated Receipt & Payment Account
for the year 1st April 2018 to 31st March 2019

Receipts	Amount	Payments	Amount
Opening Balance	1,94,76,076	Expenditure on the Object of the Trust	
		Programme Cost	2,69,59,761
Grant & Donations	5,66,65,975	Programme Human Resource Cost	2,24,00,738
Other Income	5,22,478	Administrative Expenses	55,19,593
Interest Income	10,59,515	Capital Expenditure	9,23,900
		Audit Fees (Statutory & Internal Auditor)	5,25,640
		Remuneration to Trustees	6,45,000
		Balance Written Off	14,31,460
		Charity Commissioner Contribution	50,000
		Closing Balance	1,92,67,951
Total	7,77,24,043	Total	7,77,24,043

For Saath Charitable Trust



Rajendra Joshi
Managing Trustee
Saath Charitable Trust

Place : Ahmedabad
Date : 26th Sep 2019

For Hemali P Shah
Chartered Accountants



Hemali Shah
Proprietor
Membership No. 113006

Place : Ahmedabad
Date : 26th Sep 2019

For H. Rustom & Co.
Chartered Accountants
Firm Regd.No.108908W





(HRD Dalal)
Proprietor
Membership No.31368

Place : Ahmedabad
Date : 26th Sep 2019

Financial Disclosure - Saath Savings and Credit Cooperative Society Ltd

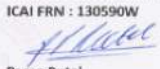
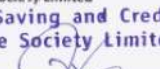
Balance Sheet The Saath Saving and Credit Co - Operative Society Limited as on 31-03-2019					
Liabilities	Sch	Amount	Assets	Sch	Amount
Share Capital	A	20,308,050	Fixed Assets	H	920,888
Profit & Loss	B	1,861,521	Stamp Duty	I	37,000
Reserves and Funds	C	9,543,593	Loans and Advances	J	204,717,613
Loans and liabilities	D	-28,199	Advances to clients	K	88,634,561
Deposites	E	214,565,538	Advances to Branches	L	1,744,403
Current Liabilities	F	88,634,561	Other Advances	M	38,961,186
Liability to Branches	G	15,479,313	Investments	N	14,656,793
Liabilities to Others			Bank	O	691,934
			Cash		
Total		350,364,377	Total		350,364,377

As per our report of even date

<p>For, Parag Patel & Company Chartered Accountants ICAI FRN : 130590W  Parag Patel [Partner] Mem. No. : 132992</p>	<p>Date : 04/10/2019 Place : Ahmedabad UDIN : 19132992AAAAJD1121</p>	<p>For, The Saath Savings & Credit Co-operative Society Limited The Saath Saving and Credit Co-Operative Society Limited  [Authorized Signatories]</p>
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Profit and Loss account of The Saath Saving and Credit Co - Operative Society Limited as on 31-03-2019					
Expenses	Sch	Amount	Income	Sch	Amount
ADMINISTRATIVE EXPENSES	P		INTEREST INCOME	S	
computer exp & maintenance		649,266	Interest on Loan		40,200,180
Office Rent		1,657,867	Bank interest		954
Salary to staff		15,688,806	FDR interest		1,949,536
Consultancy fees expenses		1,138,538	ADMINISTRATIVE INCOME	T	
			Passbook fees		7,529
			Loan inspection Charges		1,093,790
			Loan processing fees		2,109,275
INTEREST EXPENSE	Q		OTHER INCOME	U	1,103,510
Interest On Compulsory Saving		4,857,922			
Interest On Child Saving		348,721			
Interest on Voluntary saving		1,411,576			
Interest on daily saving		44,549			
Interest On Double		4,337,461			
Interest On Mis		2,350,158			
Interest on M.R.		692,028			
Interest on Fixed Deposit		1,967,039			
OTHER EXPENSES	R	9,459,323			
Total Expenses		44,603,253			
PROFIT CARRIED FORWARD TO BALANCE SHEET	B	1,861,521			
Total		46,464,774	Total		46,464,774

As per our report of even date

<p>For, Parag Patel & Company Chartered Accountants ICAI FRN : 130590W  Parag Patel [Partner] Mem. No. : 132992</p>	<p>Date : 04/10/2019 Place : Ahmedabad UDIN : 19132992AAAAJD1121</p>	<p>For, The Saath Savings & Credit Co-operative Society Limited The Saath Saving and Credit Co-Operative Society Limited  [Authorized Signatories]</p>
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Financial Disclosure - Saath Livelihood Services

Saath Livelihood Services

Balance Sheet as at 31/03/2019

Amount in Rs.

Particulars	Note No.	As at 31st March, 2019	As at 31 March, 2018
A EQUITY AND LIABILITIES			
1 Shareholders' funds			
a) Share capital	2	4,33,000	4,33,000
b) Reserves and surplus	3	70,35,721	49,93,778
		74,68,721	54,26,778
2 Share application money pending allotment			
3 Non-Current Liabilities:			
a) Other long Term Liabilities			
4 Current liabilities			
a) Short term borrowing			
b) Trade Payables			
c) Other current liabilities			
d) Short Term Provision	4	19,38,519	26,60,023
TOTAL		94,07,240	80,86,801
B ASSETS			
1 Non-current assets			
(a) Fixed assets			
(i) Tangible assets	5	9,77,107	5,57,523
(ii) Intangible Assets			
(d) Long term Loans and Advance	6	26,500	89,500
2 Current assets			
a) Current Investments	7	0	31,05,299
b) Inventories		0	0
c) Trade receivable	8	42,32,101	15,47,622
d) Cash and cash equivalents	9	20,71,917	16,70,208
e) Other current assets	6	20,99,615	11,16,649
TOTAL		84,03,633	74,39,778
Notes forming part of the financial statements	1	-	-

For & on behalf of the Board

As per our Report of even date attached

For Saath Livelihood Services

For, Hemali P Shah
Chartered Accountants

For, H. Rustom & Co.
Chartered Accountants
Firm Regn.No.108908W



Mr. Rajendra Joshi
Manging Director

Ms. Chinmayi Desai
Director

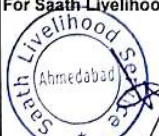




Hemali Shah
Proprietor
Membership No. 113006
UDIN: 19113006AAAAAC1864
Place: Ahmedabad
Date: 02/09/2019

(HRD Dalal)
Proprietor
Membership No. 31368
UDIN: 19031368AAAAAL1250
Place: Ahmedabad
Date: 02/09/2019

Place: Ahmedabad
Date: 02/09/2019

Financial Disclosure - Saath Livelihood Services

Saath Livelihood Services			
Statement of Income & Expenditure for the year ended 31st March 2019			
Amount in Rs.			
Particulars	Note No.	For the year ended 31st March 2019	For the year ended 31st March, 2018
A CONTINUING OPERATIONS			
1	10	1,80,81,917	1,21,75,579
2	11	2,32,920	10,48,941
Total Income		1,83,14,838	1,32,24,520
3 Expenses			
Expenditure on the Object of the Institution	12	39,22,873	23,13,289
Donation to Other Charitable Institution	12	11,00,000	0
Human Resources Cost	13	99,02,379	71,07,877
Administration Expenses	14	11,22,077	8,60,972
Balance Written off	15	4,980	6,31,861
Depreciation & Amortization Cost	6	2,20,586	1,43,877
Total expenses		1,62,72,895	1,10,57,876
4 Surplus / (Deficit) before exceptional and extraordinary items and tax (3 - 4)		20,41,943	21,66,644
5 Exceptional items			
6 Surplus / (Deficit) before extraordinary items and tax (4 ± 5)		20,41,943	21,66,644
7 Extraordinary items			
8 Surplus / (Deficit) before tax (6 ± 7)		20,41,943	21,66,644
9 Tax expense:			
(a) Current tax expense for current year			
(b) (Less): MAT credit (where applicable)			
(c) Net current tax expense			
(d) Deferred tax			
10 Surplus / (Deficit) from continuing operations 8 +9)		20,41,943	21,66,644
Earning per share		47.16	50.04
11 Balance Carried Forward		20,41,943	21,66,644
For & on behalf of the Board For Saath Livelihood Services		As per our Report of even date attached For, Hemali P Shah Chartered Accountants	
 Mr. Rajendra Joshi Manging Director Place: Ahmedabad Date : 02/09/2019		 Hemali Shah Proprietor Membership No 113006 UDIN: 19/113006AAAAAC1864 Place: Ahmedabad Date : 02/09/2019	
 For H. Rustom & Co. Chartered Accountants Firm Regn.No.108908W (HRD Dalal) Proprietor Membership No 31368 UDIN: 19031368AAAAAL1250 Place: Ahmedabad Date : 02/09/2019			

Financial Disclosure - Saath Mahila Savings and Credit Cooperative Society Ltd

The Saath Mahila Savings & Credit Co-op Soc. Ltd.

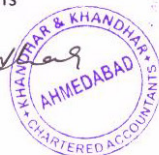
Profit & Loss Account for the period from 01/04/2018 to 31/03/2019

Expenses	Amount	Amount	Incomes	Amount	Amount
ADMINISTRATIVE EXP			INTEREST INCOME		
Computer Repairing Exp	39,560		Bank Interest	13,879	
Seminar & Subscription Exp	1,90,221		Interest on Loan	1,22,99,525	
Software Exp	3,33,700		Interest on FDR Investment	41,273	
Staff Travel & Conveyance Exp	5,52,422				1,23,54,677
Gift expenses to members	4,55,600		OTHER OPERATIONAL INCOME		
Professional Tax	11,959		Misc Income	22,000	
Interest on TDS	4,494		Pass Book , LPF, Other Fees	33,59,389	
Internal Audit Fees	94,400				33,81,389
Reparing & Maintenance Exp	33,575				
Office Exp	1,02,803				
Office Rent Exp	4,16,592				
Salary Exp	34,05,729				
Incentive Exp	11,152				
Staff Insurance	20,000				
Office Exp	59,293				
Municipal Tax	47,710				
Professional Fees	2,25,381				
		60,04,591			
FINANCE EXPENSES					
Loan Processing Exp	5,97,800				
Marketing Exp	10,91,500				
		16,89,300			
OTHER EXPENSES					
Balances W/Off	52,593				
Bank Charges	11,340				
Electricity Exp.	35,349				
Printing And Stationery	1,45,352				
Beauty Parlor Training Exp	13,479				
Mobile and Internet Exp.	1,23,051				
		3,81,164			
DEPRECIATION					
Depreciation	2,44,224				
		2,44,224			
INTEREST EXP					
Interest on Borrowed Loans	19,87,657				
Interest On Savings & Deposits	13,43,566				
		33,31,223			
Net Profit		40,85,564			
Grand Total		1,57,36,066	Grand Total		1,57,36,066

AS PER OUR REPORT OF EVEN DATE

For, KHANDHAR & KHANDHAR
CHARTERED ACCOUNTANTS
ICAI FRN : 137865W

NISHIL KHANDHAR
(PARTNER)
MEM NO. 157541



For, THE SAATH MAHILA SAVINGS &
CREDIT CO-OPERATIVE SOCIETY LTD.

(AUTHORISED SIGNATORY)
DATE: 22nd July, 2019
PLACE : AHMEDABAD



Financial Disclosure - Saath Mahila Savings and Credit Cooperative Society Ltd

The Saath Mahila Savings & Credit Co-op Soc. Ltd.

Balance Sheet As On 31/03/2019

Liabilities	Amount	Amount	Assets	Amount	Amount
SHARE CAPITAL			FIXED ASSETS		
Share Capital	32,08,300		Printer	10,769	
		32,08,300	R.O. Machine	91,770	
RESERVES & FUNDS			Furniture	2,88,947	
Reserve Fund	62,98,103		Electronic Equipments	70,769	
Share Holder Welfar Fund	19,35,343		Computer	1,16,345	
Bad Debt Reseves Fund	10,37,836		Computer Software	1,75,720	
Building Fund	13,67,672				7,54,320
Celebration Fund	6,88,114				
Employee Welfare Fund	6,88,114		CURRENT ASSETS		
Dharmada Fund	5,65,547		Loan Portfolio	6,34,62,655	
Dividend Equailisation Fund	2,41,918		LPG Deposit	5,300	
Training Fund	2,97,192		Rent Deposit	53,500	
		1,31,19,839	TDS receivable	17,927	
			Other Recievables	1,03,196	
			Bank Balances		
UNSECURED LOANS			Adc Bank Savings Account	1,00,212	
Gruh Finance Ltd	17,05,534		Adc Bank Current Account	23,000	
Kashi Vishwanatha Vidya	1,22,94,321		Icici Bank 098905003198	61,830	
Friends of WWB	33,33,332		Icici Bank A/C 182905000201	10,493	
Friends of WWB (Agri)	1,00,00,000		Icici Bank A/C 98905004761	4,846	
		2,73,33,187	Icici A/C 034405003692	2,54,557	
DEPOSITS TAKEN			Yes Bank A/c 02289400000018	14,129	
Child Plan Deposits	9,69,738		Yes Bank A/c 022888700000031	17,13,204	
Compulsory Savings Deposit	1,68,99,776				6,58,24,849
Voluntary Savings Deposit	12,249		INVESTMENTS		
Recurring Deposits	40,74,916		Gruh Finance Limited - FDR	5,76,983	
		2,19,56,679			5,76,983
CURRENT LIABILITIES & PROVISIONS					
FD Interest Provision	8,03,919				
Audit Fee Provision	86,400				
TDS Payable	72,950				
Kotak Insurance Premium payable	35,913				
Gift Expense payable	4,50,000				
EPF Payable	29,165				
Sundry Creditors					
Webdesign Emobitech Solutions	7,000				
Marutisteel Furniture Mart	52,800				
		15,38,147			
Grand Total		6,71,56,152	Grand Total		6,71,56,152

AS PER OUR REPORT OF EVEN DATE

For, **KHANDHAR & KHANDHAR**
CHARTERED ACCOUNTANTS
ICAI FRN : 137865W

NISHIL KHANDHAR
(PARTNER)
MEM NO. 157541



For, **THE SAATH MAHILA SAVINGS & CREDIT CO-OPERATIVE SOCIETY LTD.**

(AUTHORISED SIGNATORY)
DATE: 22nd July, 2019
PLACE : AHMEDABAD





Saath is a non-governmental organization (NGO) registered as a Public Charitable Trust in Ahmedabad, Gujarat. Saath closely works with slum residents and migrants. With a focus on children, youth and women, Saath works towards enhancing their education, health, livelihoods skills, and financial security.

Over the years, Saath has collaborated with government, corporates, individuals and other NGO/ not-for-profit organisations from India and globally as partners and supporters.

It has also setup formal (Saath Livelihoods, Saath Facilitators, Saath Credit Cooperative Society and Saath Mahila Savings and Credit Cooperative) and informal entities (Urban and Housing Resource Centres) in response to the needs of the communities it is working with.

Saath has, in its thirty years of functioning, touched the lives of more than fifteen lakh individuals.

Vision

Saath envisions inclusive and empowered communities and individuals.

Mission

Saath's mission is to make human settlements equitable living environments where all residents and vulnerable people have access to health, education, essential infrastructure services and livelihood options, irrespective of their economic and social status.

Approach

Saath continues with its Integrated Slum/ Community Development Programme, which seeks to rejuvenate slums into vibrant neighbourhoods and empower communities. Saath works with children, women, youth and vulnerable people in urban slums and rural areas. It addresses multiple needs of the socio-economically vulnerable with one-stop solutions, through which slum residents have access to basic services for holistic growth. Saath collaborates with the communities, especially the youth to undertake upliftment programmes. Communities co-invest with Saath and with donors for programme implementation and scaling-up

Theory of Change

By working with communities, developing community leadership, engaging with various stakeholders and using market, need based and innovative approaches within livelihoods, housing (R&R), financial inclusion, health and education sectors, Saath can empower 2 lakh vulnerable families during 2019- 2020. To be successful, Saath is building the capacity of its team members and community leaders, using technology for bringing quality and cost-effective monitoring, bring accountability, expand its current reach, leverage interlinkages and bring in more funds by tapping new sources and taking new funding approaches.

Saath has empowered more than 15,00,000 individuals in thirty years. Your support can help Saath move towards the goal of creating inclusive societies with empowered families and communities.

**Write a cheque in the name of
“Saath Charitable Trust”**

OR

**Direct transfer to Bank
Account**

a. Indian Nationals

A/c No.: 006401013082
A/c Name: Saath Charitable Trust
Bank Name: ICICI Bank Ltd.
IFSC Code: ICIC0000064

b. Online Giving

Saath Website (Indian Donors only):
<http://www.saath.org/donate-now>
Foreign Nationals – Global Giving:
<http://tinyurl.com/cun3ohg>
Indian Nationals – Give India: <http://tinyurl.com/cuphwer>

For Foreign Donors, please get in touch with us at

mail@saath.org



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Saath Charitable Trust

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