

SAATH'S

Institutional Annual Report

2012-13



Saath Charitable Trust

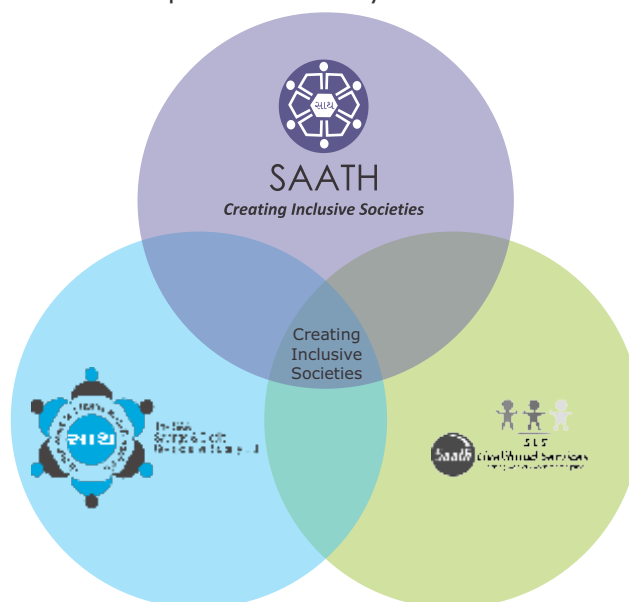
Saath is a non-governmental organization in Gujarat, India, registered as a Public Charitable Trust since 1989. In Gujarati the word Saath means, "together, co-operation, a collective or support." Saath works with slum residents, migrants, minorities, children, women, youth and vulnerable people in urban and rural areas. In the last 24 years Saath has expanded into Gujarat (5 Districts), Rajasthan (6 Districts) and Maharashtra (Mumbai) and has affected more than 4 lakh individuals. Through its journey Saath has promoted two organizations for livelihood options and access to credit, Saath Livelihood Services and Saath Savings and Credit Cooperative Society Ltd.

Saath Livelihood Services

Saath Livelihood Services (SLS) is registered under Section 25 of the Companies' Act 1956 (No.1 of 1956) and the company is limited (not-for-profit). The main objective is to improve the quality of life of vulnerable urban and rural population. SLS's vision is to enhance livelihood skills; to promote, conceptualise, encourage, aid, organise, assist and undertake or to do or cause to be done, various aspects of livelihood creation by training, supporting, aiding and facilitating vulnerable urban and rural population.

Saath Savings and Credit Cooperative Society Ltd.

Initiated in 1994, Saath first started facilitating and providing services for savings in a community-based model. In 1999, Saath expanded its services with small loans. As demand grew, Saath established its operations in a more formal manner, with the establishment of a co-operative society structure. In 2002, two co-operatives were formed to work in two different areas of Ahmedabad. In March 2010, all the co-operatives came together to form, The Saath Savings and Credit Co-operative Society Ltd.



Foreword

This is an intensely satisfying and proud moment, for me to present to you the first joint Annual Report of three Saath Institutions – Saath Charitable Trust, Saath Savings and Credit Cooperative Society and Saath Livelihood Services. When Saath began 24 years ago, this seemed a faraway possibility.

Today Saath as an Institution, staffs approximately 300 people, of whom 90% are from different communities and with 50% who are women. In the span of 24 years Saath has impacted over 4,00,000 individuals and has spread its presence to two States. Nationally and internationally it is recognized as an Institution that carries out work with great impact, innovation and above all addresses the needs of the urban and rural poor.

At Saath Charitable Trust, the strategy after an intensive two year re-visioning exercise is working increasingly with youth and the informal sector. Two flagship programs that have been initiated to this end are – Youth Force and Nirman. Affordable Housing is another space which Saath has moved into through it's Housing Facilitation Cell, Griha Pravesh. With over 932 member's households and 250 households having purchased their own homes, this path-breaking initiative is being developed as a business model that will be run under the SLS banner. Saath has also set up a rural microfinance for women labourers in Viramgam and Dholka.

SLS is the youngest of the three and is taking off slowly but steadily through joint programs such as Rweaves, Griha Pravesh, Saath Mahila Savings and Credit Society and livelihood programs in Rajasthan. With today's funding environment more inclined to section 25 companies and supporting financially sustainable business models, the scope for SLS is tremendous.

The Saath Cooperative has been steadily growing in Ahmedabad and becoming a more professional and transparent set up. With over 17,479 members and a loan outstanding of ₹ 6,10,92,813 the Co-op has begun focusing on products related to educational loans for member's children's education and insurance. In the coming years, the Cooperative plans on going National.

What has made all of Saath's ventures successful, are the people, the trust and belief that the communities have, the dynamism and people-centric approach of the team. We are at a tipping point, from where the momentum gained over the years is now launching each of these institutions into a future where they will continue to be change makers and become strong models in their respective work.

For me, the word Saath represents all three and as beautiful as the word is, the strength of partnership can be seen in the programs managed and run through cooperation, support and faith in each other.

I wish each one, the very best. Stay relevant, always.

Rajendra Joshi
Founder, Saath

Partners and Supporters

"SAATH holds a credibility for an impactful change in the states of Gujarat and Rajasthan, reaching out to 4, 00,000 individuals and their respective families. Such a stature could have not been achieved without the benevolent support of our partners, corporate and individuals."

GOVERNMENT

- Ahmedabad Municipal Corporation (AMC)
- Gujarat Urban Development Mission
- Integrated Child Development Scheme
- Nadiad Municipal Corporation
- Rajasthan Mission on Livelihoods
- Rajkot Municipal Corporation
- Sabarmati Riverfront Development Corporation Ltd.
- Vadodara Municipal Corporation

CORPORATES

- DBS Affordable Housing Pvt. Ltd.
- Google
- KPMG
- Quest Alliance
- QX Ltd.
- Shivia Microfinance
- SNL Financial India Pvt. Ltd.
- The Honkong and Shanghai Bank Corporation Ltd.

FOUNDATIONS

- American India Foundation
- Bosch India Foundation
- British Asian Trust
- Charities Aid Foundation, India
- Friends of Women's World Banking, India
- Janvikas
- Michael and Susan Dell Foundation
- Paul Hamlyn Foundation
- Save the Children
- The J.R.D. and Thelma J. Tata Trust

SUPPORT US

<http://www.globalgiving.org/dy/v2/content/search.html?q=SAATH+ahmedabad>

<http://www.giveindia.org/m-18-SAATH-Initiatives-for-Equity-in-Development.aspx>



globalgiving



INDEX

Saath	1
• Annual Meet	4
• Balghar	6
• Child Friendly Spaces	8
• Child Rights for Change	10
• Economically Weaker Section (EWS) Housing	12
• Griha Pravesh (Affordable Housing)	14
• Night Shelter	16
• Nirman	18
• Umeed and Yuva – MAST	20
• Urmila - Home Manager	22
• Urban Resource Centre	24
• Women Development Centre	26
• Youth Force	28
• Research Documentation and Communication Cell	30
• Accounts and Transparency	34
Saath Livelihood Services	43
• Rweaves	46
• Saath Mahila Savings and Credit Cooperative Ltd.	48
• Udaan	50
• Accounts and Transparency	54
Saath Savings and Credit Cooperative Society Ltd.	55
• Method & Approach	59
• Products	62
• Branches	66
• Activities	67
• Governance and Staff	70
• Accounts and Transparency	72

SAATH

SAATH is a non-governmental organization registered as a public charitable trust in Gujarat, India. In Gujarati the word SAATH means, "Together, Co-operation, a Collective or Support". SAATH's one-stop integrated services reach over 1,00,000 families in Ahmedabad, and many more in Gujarat and Rajasthan. Since 1989, SAATH has facilitated participatory processes that improve the quality of life for the urban and rural poor.

Vision

SAATH envisions inclusive and empowered communities and individuals.

Mission

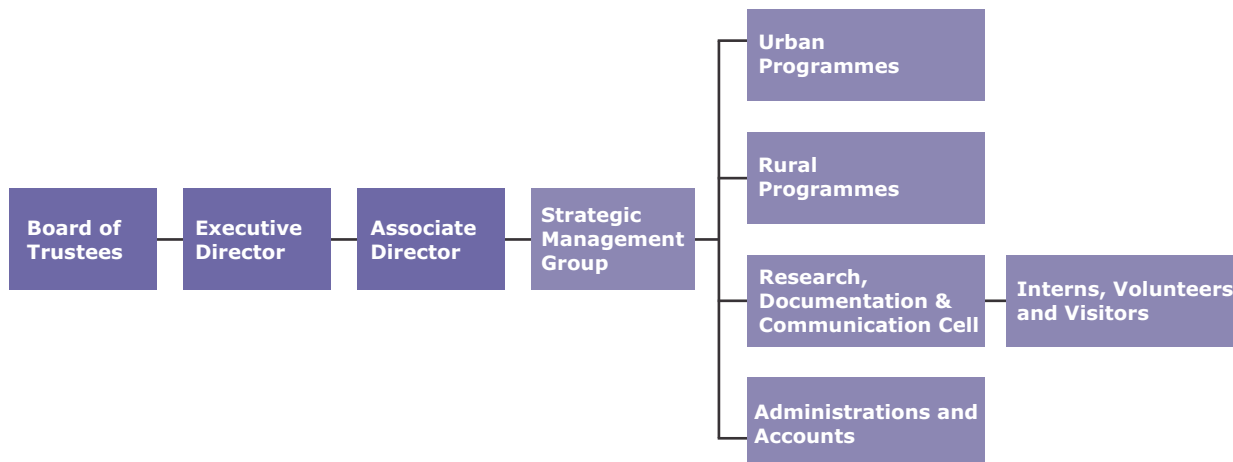
To make human settlements an equitable living environment, where all residents and vulnerable people have access to basic needs for development like health, education, essential infrastructure services and livelihood options, irrespective of their economic and social status.

Approach

SAATH pioneered the Integrated Community Development Programme in 1989, an initiative to turn slums into vibrant neighbourhoods. Saath caters to multiple needs of the poor by providing them with one-stop centres, through which they have access to services such as health, education, employment, micro finance and affordable housing.

Since 2007, Saath's focus has been strengthening the community, building up leadership skills and overall development of the community. The new approach of Saath for the coming years is to work for vulnerable youth and women of the society. Saath will also focus on betterment of vulnerable people reaching out to the bottom of pyramid.

Organisation Structure of Saath



Letter from the Director

Dear Friend of Saath,

This past year Saath has been implementing the re-visioning strategy that has been developed since 2011. Youth development and the informal sector are the largest areas of work that we have made inroads to. Saath's overall impact in the community has been to 39,650 Households, 1,20,510 individuals.

On one hand India is set to become the youngest country by 2020 with 64% of our population in the working age group and on the other the government has acknowledged jobless growth, which is a global trend as well. How can we respond to both without letting youth lose out and offering them opportunities for employment? Saath is utilizing its experience in livelihoods to take work with youth to the next level through Youth Force. The program is building youth groups in slum communities and linking them to livelihoods - jobs or their own enterprise, along with exposure to their city, knowledge with action, and most of all building leadership at the community level amongst young people. In a matter of 6 months, over 400 youth have joined the program.

Saath is taking a closer look at the informal sector and what are the needs of this group of citizens that accounts for almost 93% of India's workforce. It has been working with domestic workers through the Urmila Home Manager program, which remains its visibility with the larger community. To this Saath has added capacity building of construction workers through a program called Nirman and identification and training of micro-entrepreneurs from slums. The basic objective remains the same with each group - to improve their skills, linkages, income and therefore the overall quality of their lives.

The urban programs of Child Friendly Spaces continue to reach out to the most vulnerable children in urban slums, who are labourers, but the program needs funding to strengthen the intervention and expand to much needed areas. Saath's project for child rights in Viramgam and Dholka came to a close in March. Through the program Saath was able to identify the need of over 30,000 poor households for savings and affordable credit and set up the Saath Mahila Savings and Credit Cooperative. The membership has already reached 2,503 women and is growing.

Fundraising through the 35 AC approval that Saath received has been slow, in order to boost this, a fundraiser has been hired in-house and Saath is soliciting donations from individuals and companies that are looking to support strong grassroots work. Saath has increased corporate partnerships with HSBC, KPMG, Bosch India Foundation, and Shivia UK. Our individual donor base is growing through Give India and Global Giving as well as direct contacts with Saath.

Our team has grown to 188 people and the gender balance within the organization is an even 50:50, which was at 40% of women two years ago. This has been largely due to an increase in more women hired at the middle management and at the field work levels. Saath has

continued its work with Rajasthan and plans on expanding other programs it has piloted to this State, as well as exploring other States such as Bihar, Uttar Pradesh and Assam.

To build the capacities within Saath, we have initiated training programs for our senior community leaders and a third line management training for promising members of various teams.

Being selected as an Aspen Fellow was one of my greatest moments of growth in the past year. I was the first Indian to be selected for the Emerging Non Profit Leaders program through the American Express Leadership Training with non-profits that had been held in India for the first time in 2011 in Gurgaon.

In my second year as Executive Director, I am grateful to the Saath team and community that gives of itself so wholly to the endeavours we undertake, who have supported risks and made us more accountable to the people we work with and for. To the Saath Board, your guidance in times of tough decisions has kept me balanced. To my mentors Rajendrabhai and Gaganbhai – in the words of Sir Isaac Newton, “If I have seen farther, it is by standing on the shoulders of giants”.

Inclusively,
Keren Nazareth
Executive Director

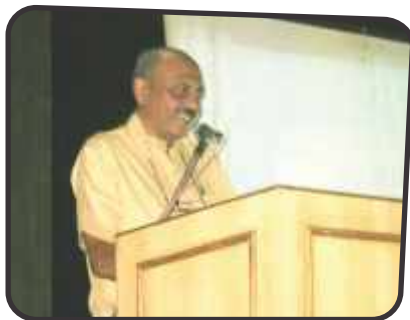
SAATH ANNUAL MEET



Memorable Parts of the AM

This year Saath completed 24 years. During the meeting around 200 members of Saath from its programmes across Gujarat and Rajasthan were present. In the meeting review of the future work and the past year work of Saath was done. The meeting was attended by Mr. Rajendra Joshi (Founder and Trustee), Mr. Gagan Sethi, Dr. Hafez and they shared their experiences about their journey with Saath. The people present were given a general presentation of Saath's programmes and their impacts in the last year, the governing structure of Saath and its finance and account information. Cultural programmes were also organized and staff members of various programmes actively participated in them.

Experience sharing by Speakers



*Mr. Rajendra Joshi
(Founder and Trustee)*



*Dr. Hafez Dalal
(Statutory Auditor)*



*Mr. Gagan Sethi
(Member Executive Committee)*

Cultural Programmes



The Annual Meet of Saath was held on Friday, April 5, 2013 at Gujarat Vidyapeeth

AWARDS & RECOGNITION

- *India NGO award, 2011 and 2010 for Western Region*
- *Edelgive Social Innovation Honours 2011 for the Urmila Home Manager Program*
- *Member of the Credibility Alliance*
- *Accenture South Asian Network's Charity of the Year 2010-11*
- *Indian Social Entrepreneur 2009 by Schwab Foundation, UNDP and CII*
- *Member of Give India, World Charity Alliance, Global Giving, Guide Star India*
- *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*
- *Finalist for Social Entrepreneur of the Year Award – 2007 Constituted by UNDP, CII, Schwab and Khemka Foundation*
- *Awarded TheNagriktapuraskar in 2004 by the Ahmedabad Management Association*

BALGHAR

Run on the cause of providing basic education, health and nutrition support to underprivileged children. The target group relates to the ages of 3-6 years. The curriculum has been specially designed for them with the help of expert child psychologists in collaboration with teachers to improve and strengthen the quality of preschool education components.



Highlights of the past year:

- A 'Parents Training' was organized twice in which around 75 parents took part.
- 30 kids were taken to 'Anand Niketan' school for various activities on Diwali.
- A training of 4 days for helper and workers of 22 Government Anganwadi's.
- 30 students from IIM – Ahmedabad visited the Balghars to study the working of preschool centres in Juhapura.
- Training imparted to CFS teachers for overall development of a child.
- Training was imparted to 29 ICDS Anganwadi's of Juhapura.



Shaikh Fiza Firoz bhai

Fiza, 6 years old, when came to at Juhapura Balghar-1, she used to cry a lot and was not interacting with other kids.

Balghars teachers do regular meeting with parents of kids. As a part of this they went to Fiza's home and inquired to her parents about her behaviour. Her parents also expressed concern about her as at home also she wasn't expressing herself properly and was always quiet.

After this, the teachers started paying special attention to her. They provided her a caring and loving atmosphere and encouraged her to take a leading part in all the activities. The constant care and love of the teachers changed Fiza from a quiet girl to a happily active child that she is today. Her parents are very happy with the change in her.



Shaikh Arkan Asifbhai

When Arkan, 4 years old who lives in Ronakpark, Juhapura came to balghar he was very different from a normal child. He was very introvert. Teachers used to encourage him a lot but he was not showing any interest. Finally Balghar teacher went to Arkan's place to inquire about his introvert behavior. Interacting with his parent's teacher came to know that after birth till 7 months Arkan was not reacting to any

emotions also during this period he suffered a paralysis attack. Later on through medication and physiotherapy treatment his paralysis was cured but this trauma made him more introvert as a child. Balghar teacher assured Arkan's parents that they will try their best to make him more active and will take special care of him. Through persistent care and love of teachers there was a visible change in Arkan's behavior, slowly and steadily he showed interest in activities. "Now there is a visible change in Arkan's behavior he is no more the same old introvert child, Arkan now speaks small words, he sings songs at home that he learned, he now holds a pencil and he stays happier now." His mother says

A total of 261 Children studying in 7 Pre-School Education Centers in Juhapura, Ahmedabad in the year 2012 – 13.

“

My goal is to bring about Improvement in education and living standard of slum residents along with that our constant efforts would be providing access to quality education to each and every kid of the Juhapura area.”

Sanjida Shaikh, Coordiantor, Balghars

CHILD FRIENDLY SPACES

Child Friendly Spaces were established in where child labourers are given informal education for four hours and health and nutrition is also promoted on a large scale. The aim is to re-connect these toddlers back to formal education and pull them out of the system of Child Labour. SAATH has successfully implemented the programme in 7 centers – 3 in slums of Ahmedabad and 4 on construction sites.



Highlights of the past year:

- Workshops on 'Creative Arts and Crafts' with 15 volunteers from France with 60 kids of CFS centres.
- Celebration of 'Herbal Holi' school children and people from CEE Ahmedabad.
- People from Beacon Television, Science Game Show for Vigyan Prasar (Department of Science & Technology, GOI) shot a documentary with 45 CFS kids.
- Employees from different corporate interacted with kids at different centres.



Shaikh Shaheen Shakirbhai,

Her family shifted from Delhi. When she came in contact with field worker of SAATH she showed a keen interest in joining CFS centre. After joining CFS initially she had a problem adjusting to the language. One day Shaheen's mother came to CFS centre and told CFS teacher Firdausben that they want her to be admitted to a formal school, but since they do not have any birth certificate document she is not getting admission anywhere. Firdausben took the matter to SAATH monitoring

committee. Committee decided to send a representative, Firdausben and Shaheen to a nearby school, they presented her case in front of school administration and thanks to Right to Education act after an initial hesitancy she was admitted to STP course in the school. Shaheen then got directly admitted to fourth standard.

"Due to Saath's effort my child got admitted to school I would like to thank the organization for that", says Shaheen's mother.



Kadri Shabnam Amjadali

Shabnam was a migrant from Bihar, she and her family were doing labourwork in Ahmedabad. When her parents came in touch with CFS centre coordinator they were a little bit hesitant. They didn't want to send her to CFS centre but after intense counselling and assurance by the CFS teacher that she will be provided pick-up and drop facility, her parents agreed to send her. Shabnam was then enrolled to the centre.

"She is very intelligent and has a sharp memory; learning's provided at the centre helped her in reading and writing Gujarati and English. She now wants to give exam and want to enrol herself in 5th or 6th standard. Also, looking at her growth now her parents are also willing to continue her studies says, Firdausben, Fatehwadi CFS centre coordinator.

7 CFS centers, 4 centers at construction site and 3 at non-construction site reached out to 474 children last year; No. of Children enrolled back in School: 40

“

My aim is to provide quality education and nutrition support to kids. We will create more awareness amongst Developers and Parents of children at construction sites for the welfare of their kids”

”

Dinesh Vora, Coordinator, CFS



CHILD RIGHTS FOR CHANGE

The Scandinavian company IKEA realized that most of the cotton that it purchases from India comes from cotton farms that employ small children, therefore it has invested in eradicating child labour through Save the Children program. This gave birth to a new program called, 'Child Rights for Change' in 2009. The programme emerged with an aim to eradicate child labour in Dholka and Viramgam blocks of Ahmedabad, district of Gujarat. The programme currently has a network of 120 villages with a major focus to sensitize communities in recognizing issues of child rights violation and child labour.



Highlights of the past year:

- A 'Nutrition Week' was celebrated in 120 villages.
- A 'Panchayat Meeting' was organized with an intention to pass an order through Panchayat for making a child labour free village. At the end a total of 13 villages passed the resolution.
- A total of 450 'Self Help Groups' and 240 'Children Groups' formed.



Sangita (name changed) is 15 years old and lives in Duslana village. She was very bright in studies and used to like going to school. Last year her name appeared in the list of students who have dropped out or are irregular in school. On inquiring about the reason, it came to light that the financial condition of the family is very weak. Her parents work as construction labourers and hence they expected her to stay home and take care of younger kids and perform other house hold chores.

The CMC-member Kokilaben and Jyoshnaben talked to her parents and uncle to send her back to school and explained them the importance of education and how her education can really help improve the condition of the family. Finally they agreed to educate her till class 8 and the responsibility of taking care of kids was given to Sangita's grandmother. Her grandmother says – *"I feel really good seeing Sangita going back to school"*.



Bharti is a 17 yrs old girl, lives with her parents, 4 siblings in Daslana which is 20 km away from Viramgam. In her village the major occupation is agriculture and labour. Education level of the village is quite low, especially for girls as the village population thinks that it is not necessary for her to study. She was very intelligent and loved going to school, she studied up to 7th standard but had to leave her studies because of economical crisis. To help her family she started working with her parents as a labourer. When the CRC worker Ankitaben told Bharti

and her parents about the different vocation courses started in villages of Viramgam, initially they were a bit confused of whether to let Bharti join it or not, but then finally Ankitaben managed to convince them. Bharti joined the tailoring course as she was fond of it. Bharti was a regular student in the class, and she also learned things quickly. Bharti wanted to start to work on her own, so after finishing her course she bought a sewing machine for herself by taking a subsidy loan. She is now earning an average Rs.150/- per day. Her family is now very happy as they now can live life with respect in the society.

About 84,000 child labourers and 36,000 families benefitted from the program in a total of 120 villages of Dholka and Viramgam in a time period of 5 years. Child Labour released: 9,005; Conducted into Aanganwadi's: 3,079; Birth Registration: 2,760

“

I can't think of any issue that is more important than working to see that no school child in this world goes to work for income”

”

Shyam Singh, Coordinator, Child Rights for Change

EWS HOUSING

EWS (Economically Weaker Section) Housing Resettlement is a SAATH initiative under JNurm. This program helps in formation of resident associations, facilitates the collection of maintenance charges and also provides loan repayment facilities. It aims at a proper rehabilitation of resettled communities. We are currently working on 9 different sites located in the areas of Odhav, Vatva, Isanpur, Ganeshnagar, Dudeshwar and Behrampura in Ahmedabad.



Highlights of the past year:

- A cleanliness drive 'Safai Abhiyaan' was done at all the sites.
- 'Poster Event' organized for children at sites.
- A detailed survey and documentation of 9 EWS sites.
- Regular meetings to strengthen the role of 'Service Society' at all the EWS sites.



Chaganbhai Nanjibhai Chauhan

Chaganbhai, 50 years old is a vegetable vendor currently living in EWS site of Swarnimnagar, Vasna. When they were being resettled during the Riverfront project, the 'Sabarmati Nagrik Adhikar Manch' told them that there will be an organization which will help them at their new residence. After being shifted he saw that there were several problems at their new residence including drainage, garbage disposal, water supply etc. He was looking for the organization that was mentioned by Manch and finally he

met Bharatbhai, Saath's coordinator of EWS programme. Bharatbhai explained to them the importance of a service society. Through his help a Service Society was formed of which Chaganbhai became a member. They were not able to form the society before due to the hindrance of local leaders. He says through the society they have been able to bring about change in the problems they are facing there. Since he became a member the Society has taken initiatives for water and sanitation issues. *"Trough the Service Society we have brought about a 25% change in basic problems that we are facing, still a lot needs to be done. I am hopeful that we will bring a positive change"* says Chaganbhai.



Rameshbhai Lallubhai Charan

Rameshbhai, 42 years old and for the past two years he is living in Pandit Dindayal nagar, Garib Awaas Yojna, Isanpur. By profession he is an electrician. "Earlier there was no committee so people took initiative for the maintenance of the society. Most of the people were finding this task difficult to manage. Later on I met Mansinghbhai who is coordinator of EWS housing programme of Saath. He explained to us the importance

of service society and its benefits. So I decided to be a part of the service society committee", says Rameshbhai. After a series of meeting a committee was finally formed in which Rameshbhai was elected as president of the 12 member committee. "I want to work for the betterment of the people and society, with Saath's help and support I am sure I will do a good job" adds Rameshbhai Charan.

6,120 houses come under the EWS project, affecting around 30,600 individuals.

“

EWS site residents should take ownership of their place and they should take long term initiatives to develop their society, for which formation of a service society will be highly beneficial”

”

Bharat Bhanubhai Chauhan, Coordinator, EWS Programme

GRIHA PRAVESH (AFFORDABLE HOUSING)

In collaboration with DBS home strategies Ltd. 'Griha Pravesh' aids the dream of owning 'own-house' within the weaker section of the society empowering potential buyers amongst them. Its main aim is to provide low income group people with affordable home-loan solutions and also flexible loan repayment options, currently operating in the cities of Ahmedabad and Surat. Michael and Susan Dell Foundation is a major supporter of the programme.



How they fulfil their 'Griha Pravesh' dream:

- Become a member
- Verification of address, KYC norms
- Connect to community development programme – Savings of margin money
- Selection of home
- Application for loan, loan process and disbursement
- Home registration and stamp duty
- 'Griha Pravesh'



Damini Prajapati

I am currently living in Dariyapur. I don't feel safe here and I and my kids faced many problems in this area. So, I decided to buy a house in different area.

I got a call from my friend Mayuri, who is working with Griha Pravesh and she advised me to become a member. I paid Rs 350 for the membership.

Mayuri showed me houses at Narol-Umang and I liked it. But I didn't have enough money for the possession of house (Stamp duty, AEC, Auda etc.). Mayuri told me not to lose hope and told me that they will try different banks to get me loans. Finally my loan was passed and in 6 months I will move to my own home. Whenever I had to go on a site, Griha Pravesh team came along with me. They helped in the bank procedures and every other thing. Without Griha Pravesh I would still be stuck in my old place.



Vikash Thakre

I am a resident of Adinath Dilipnagar and for the last 9 years have been working as an accountant. I live in a joint family and we are living in a rented house where we face a lot of difficulties. During monsoon there is a lot of water clogging in the area which affects our livelihood and also the health of our children. I tried to take a loan for a house but achieved no results. I met Griha

Pravesh team who came for survey in the Odhav area, they gave me information about houses, loan, savings, future planning's etc. and gave me confidence that I can buy a home. I became a member of the company and I chose a home at Umang – Narol site. The nicest thing about the company is that they don't do booking immediately but start the loan process first and asks us to wait for some time. They show houses within the budget and also whenever called they give satisfactory answers. I am really happy that I have fulfilled my dream of owning a house.

Reached out to 22,000 people, 932 members and 250 members booked their homes.

“

We want to reach out to all the low income group people living in the major cities of Gujarat so that they can also fulfil their dream of legally owning a house.”

”

Kalrav Vyas, Coordinator, Griha Pravesh



NIGHT SHELTER

Established in June 2012, Night Shelter is located in Isanpur area. There is no charge for anyone to spend a night at the shelter. Electricity, beddings, water, bathroom and toilet and security are the main facilities the night shelter provides to people coming there. Many of the people coming at the shelter are migrants from Udaipur, Dungarpur, Banswada and other areas of Rajasthan working as daily wage labourers over here.



A Shelter with entertainment facility:

The people who were at the shelter had no means for entertainment. They used to go to nearby video theatres at night. Every time they were harassed by the night patrol police. Sometimes they were beaten up also. They told us about their problem and taking into consideration Saath contacted the local AMC's SNP department to get permission for putting up a television at the shelter. The AMC agreed and a television with cable connection was set up at the shelter. "We are thankful to Saath for making the extra effort for us."– People of the shelter

A total of 25-30 people come to the shelter every night.



Name: Sanjay Kumar Yadav
Age: 21 Yrs Old
Work: Construction Labourer

"I came to the city to earn more money. Here I am able to earn Rs. 150 per day. Before I was renting a room with 2 other people and I had to pay Rs 800 per month as my share of rent. Hence with my food and other expenses I wasn't able to save much. After coming to the shelter I am pleased as now I am able to save more money to send back home".



Name: Ajmal Kharadi
Age: 32Yrs Old
Work: Mason Worker
Place: Pareda, Udaipur

"I am working at a construction site in Ahmedabad, earning Rs 300 per day. First I used to sleep on the site only and I faced problem of water, bathing, and toilet. I was living under the constant fear of being harassed by police. The money for renting a place is high which I cannot afford. In the shelter I am able to get all basic facilities and security for free. I am very much happy here".



Name: Rameshbhai Raval
Age: 55Yrs Old
Work: Ironing of Clothes
Place: Sarkhej Village

"I used to sleep outside the shop I was working. It was difficult during the monsoon and some nights I passed by just sitting because of the rain. During midnight police used to harass me. Since I shifted to shelter I am able to rest properly. Here people are very cooperative and environment is friendly."



Name: Sureshbhai Garasiya
Age: 35Yrs Old
Work: Mason Worker
Place: Banswada, Rajasthan

"When I used to sleep on road it was difficult to get basic facilities of bathing and toilet. I used to pay Rs 13-15 everyday for using the facilities. During monsoon I used to go back home as it wasn't possible to sleep on road at expense of my earnings. Now, because of shelter I can work during monsoon also and earn more for my family."

NIRMAN

The programme works with people who are unskilled or skilled labourers in the informal sector. Started in 2011, Nirman aims at improving their skills, working efficiency and proficiency enabling skills enhancement and perfection. Once proper training is achieved, placement opportunities are identified given to these workers. 4 trades are taught currently namely Carpentry, Plumbing, Masonry and Electrician.



Highlights of the past year:

- A specialized 'Safety Training' was organized through Bosch Rexroth employee engagement programme.
- Through regular 'Amavasya' meetings of labourers, committee for them was formed.
- Liasoning with 'City Heritage Centre' who offered training to candidates.

A total of 362 people trained in the year 2012 – 13 in 4 different trades.



Ganpatbhai Prabhubhai Parmar

Ganpatbhai of Behrampura lives with his wife and four children and is the sole bread earner of the family. He has been working as a helper under a skilled mason and earned Rs. 200 for a day's hard labour which was not enough for his family. He came to know about the Nirman from the SAATH's road mobilization team. He immediately registered himself for the masonry batch.

He explains "When I attended my first class I enjoyed it a lot, there was a free flow of knowledge between the trainer and us. I garnered skills on measuring, plastering, importance of saving, safety measurements and estimates. I would certainly recommend Nirman to the other members of my community." Ganpatbhai's earning has enhanced by Rs. 100 per day and he now earns Rs. 300 for a day's labour and is now able to better support his family.



Shantaben Amrutbhai

Shantaben Amrutbhai is a resident of Behrampura, Ahmedabad and has a family of seven members. To supplement the income of the family; she worked as a helper/labourer at different construction sites for a few years. Moreover the wage was seasonal. She had no hope that things would change for her. Shantaben came to know about Nirman through the road shows conducted by the SAATH team. She visited the center to get more information.

The course was tempting to her since the fees were meager and the timings appropriate. At the training center she got a formal training in Masonry. She explains "Along with the training in masonry, I also received training in development of soft skills and was given information about the importance of savings and the necessary safety measures for working. The training has helped me to enhance my income by Rs.50 per day. Now, I am in a better position to bargain for my wages and work hours. It has enabled me to strike a balance between motherhood and work". She has become a role model for other women of her community and hopes to become a skilled worker someday.

“

"Through Nirman I want to give a unique identity to the labourers of unorganized sector."

”

Mahesh Mehariya, Coordinator, Nirman



UMEED & YUVA - MAST

Umeed: Established in 2005, the programme was formulated where young talented youth who due to social and economic constraints are not able to pursue their education ahead and thus are not eligible for employment are trained in various professional courses, which then makes them qualified for a salaried position at an organisation through a vigorous process of placement and counselling.

Also **Umeed Disability** was initiated for youth with disability in 2008. **Yuva – MAST** is the self – sustainable pilot centre in Ahmedabad with an aim to reduce dependency on external funding sources.



Highlights of the past year:

- Training organized at CEE (Centre for Environment Education) for mobilization team.
- 'Training of Trainers' – Training imparted to Save the Children team, who in turn trained 1855 rural youth.
- Job fair was organized in which 1275 candidates took part and more than 400 got placement.
- 3 new centres were opened in Ahmedabad and 1 in Vadodara.

The Programmes together trained 1,925 people and have placed 1,539 of them in the year 2012 – 13, No. of Centres: 13

“

Major focus of Umeed is to provide employability for all underprivileged youth through quality training. Since youth aspirations and market trends are changing we will concentrate more on incorporating them in our programme.”

Nitesh Oza, Manager Livelihood Programme



Devendra Dobikar

Devendra, 26, is the son of an auto rickshaw driver, a resident of Gomtipur. He has completed his B.com. The irregular income of his father posed a problem for his family. Devendra worked at Photocam. His sister had seen road show conducted by the SAATH team, advised him to join UMEED. Devendra visited the Saraspur centre and was very impressed. He quit his job and enrolled himself for the tally course.

He expresses *"I was extremely eager to learn. The trainers were more like mentors rather than teachers. The environment was such that we could get our queries and doubts solved at any time. It was an environment that allowed us to grow as individuals."*

Devendra got placed at Eureka Forbes. However he quit this job after one week as he was not satisfied with the work assigned to him. He approached the UMEED center for a new job. The placement cell took immediate initiative and set up another interview for Devendra for the position of relation executive at HBL. He now earns Rs.7000 per month and is extremely happy at HBL.



Mayuri Raval

Mayuri, 19, is a resident of Bapunagar comes from a family of seven. Mayuri's a third year B.com student. The monthly income of her family of Rs 20,000 is enough to meet the demands of the family but leaves no room for future savings. Mayuri would return home from college at 12:00 and thus always had an ample amount of time. She felt that instead of wasting her time she could get a job.

Mayuri visited the Umeed centre at the suggestion of her sister, where the trainers at the centre gave her all the relevant details. Mayuri had always had a keen interest in the nursing field so she enrolled her name for the Bed Side Patient Assistance (BSPA) course at the centre. She describes her experience as *"UMEED acted as a turning point for me. The first thing I learned at the centre was that the main goal of a nurse should be to provide help to others. To develop our social skills the trainers at the centre conducted a number of activities on Saturdays which gave me a chance to bond with my batch mates. On the completion of the course I got a job at Ashirwad hospital which is extremely near to my house and thus I do not have to waste my time on conveyance. I am able to balance my time between studies and the job and still have some time left for recreation. I hope to become a part of the Government nursing management programme in the near future"*.



URMILA

Our homes are always incomplete without our helpers in the house who manage the responsibility of cleanliness and orderliness. Urmila, started in 2004, trains women who are unemployed and belong to the weaker section of the society, the well-being to be maintained in the house and then places them accordingly after thorough On-the-Job training. Such a set up guarantees their share of earning and social comfort.



Highlights of the past year:

- A visit to Labour Department was done for increasing awareness about occupational identity of the home manager and securing them under the social security register under 'Domestic Worker Social Security Act 2012'.
- Networking with Apollo foundation and Police department was also done for the health check up and registration of home managers.
- For training and placement of home managers MOU was done with Empower Pragati Staffing and Pvt. Ltd.

The Programme trained 88 Home Managers and placed 9 of them in the year 2012 – 13.



Hansaben, 32yrs old, lives near Vadaej. Once during an advertisement campaign she got information regarding Urmila – home manager. She enrolled herself for home manager training. During the training period she actively participated in each session. She had also shared her life story during life skill session. She shared that she has 5 younger sisters and her father had never allowed them to go outside and after marriage, her husband also worried about her travelling alone as she had never went out alone.

Followed by completion of training she was placed and after discussion with her and her husband it was decided that team member will guide her for 3-4 days in initial stage and support her for getting the idea of transportation. Unfortunately it didn't work out. She waited for client nearby her area but she got a call from a hospital. The hospital agreed to pay her minimum wages and actual travel to Hansaben. She had set an example and now after upgrading skill has started independent work.



Janvi Jitendra Andhariya

Ms. Janvi is the founder of Area Networking and Development Initiatives - ANANDI Organization which is working on the issues of Gender, Women and Development. She is a single mother and she is staying with her daughter in Paldi area of Ahmedabad. She inquired about the programme of Urmila Home Manager and asked us to provide home manager at her place for the time slab of 2:00 p.m. to 7:00 p.m. in the

evening. We provided home manager Meenaben Kishorbhai at Janviben's place in very short time when she had to move for abroad and daughter was alone at her place. She is very happy with our services and also Meenaben is happy to work there. We received her message of thanks as we matched the home manager and placed at her place in her time of need.



The way forward for the programme is creation of a forum for domestic workers which would cater all their needs and will address their issues.



Chinmayi Desai, Urban Programme Director



URBAN RESOUCCE CENTRE

Acting as one stop solutions to the urban poor, URC aims at spreading awareness to the slum dwellers about their rights available to them by the government. It includes providing knowledge and resources to them to deal with important documents and processes. The program also monitors and evaluates the development in the community, advocates and runs campaigns related to various issues of slum dwellers. Currently it runs in three areas of Ahmedabad namely, Juhapura, Vasna and Behrampura and one recently opened in Rajkot.



Highlights of the past year:

- Opening of a new Urban Resource Centre in Rajkot, in collaboration with Rajkot Municipal Corporation which along with being an information centre, is also going to be a space for youth training, and informal sector trainings.
- Through advocacy of URC, a new 'Health Centre' is under construction in Juhapura area of Ahmedabad
- Devuben Parmar coordinator of the URC nominated for 'Women Exemplar Award' by CII and reached the final round.



Qureshi Afsana Sharifmiya

Afsana, 31 years old is a resident of Narayandas ni Chali, Behrampura. After the death of Afsana’s husband, her in-laws threw her and her three kids out of the house. Without any support she was left alone with the burden of supporting her kids. She is living since past 1 1/2 year with her sister-in-law. She applied for Widow Pension Scheme, through an agent, but even after 1 year she got no result.

She lost all hope until one day she met Rehanaben (URC Field Worker) during a URC meeting near her home and told her about difficulties she is facing in availing the government services. Rehanaben informed her about the services provided by URC and gave her assurance that her work will be done. Through URC she got her widow pension, opened a bank account, filled election card, joined Urmila Home Manger programme. *“Thanks to URC now I can easily avail government service benefits and any information I need I can get from the urban resource centre.”* Says Afsana



Ramjibhai Rajabhai Sodharva

Ramjibhai is leaving with his family in Guptanagar from last 35 years. There are 5 members in his family. He started his carrier as a plumber and then decided to run auto rickshaw along with his plumbing work. He bought a second-hand rickshaw and started his driving carrier. He had an old rickshaw and later on he rented a CNG rickshaw but he was hardly making any money through it. He came to know about Saath’s URC and

came to inquire about auto rickshaw loan provided by the URC. He filled the form and took loan of Rs.30,000. He bought a second-hand CNG rickshaw in Rs.45,000. He is very happy now, as he has his own rickshaw and he is earning Rs. 400/- to Rs .450/- per day. Even after deducting the maintenance cost he is earning enough to make his family happy with his earnings. He has also taken service for his own insurance from the URC. He says *“After buying my own rickshaw, I am free from paying daily rent. I am able to pay my monthly loan amount that is around Rs.2.500 and also save some money. I am thankful to Saath’s Urban Resource Centre.”*

The 4 URC’s together reached more than 27,000 households in the year 2012–13. Household Reach: 27,697; Inquiries: 21,498; Linkages: 6,238; Financial Sustainability: 38%



Through URC we would like to capacitate the slum dwellers abilities to such a level where they become self reliant and are able to avail all the benefits available to them on their own.



Devuben Parmar, Coordinator, URC



WOMEN DEVELOPMENT CENTER

Established in August 2012, based out of Juhapura, It is a community based women empowerment and livelihood center 'Falah-e-Niswa' as they themselves have named it, aims at linking these vulnerable women to various 'sources-of-income' which at the end of the day uplifts their power and dignity. Currently provides trainings in English Speaking, Computer Courses and Beauty Parlour Courses.





Malek Anjum Yakubhusenz

Anjum is 31 years old, is a resident of Sankalitnagar, Juhapura. She is a Housewife, mother of three children. The monthly income of the family was Rs. 4000/- only. Her husband is doing labour work which is seasonal and his earnings were inadequate to support the family. As a wife she wanted to support her family economically, so she joined the Women's Development Center for the beauty parlor course. After completing the

training she started her own beauty parlour and is now earns Rs. 3000/- per month. "Thanks WDC for providing me a wonderful opportunity" says Anjum.



Afsa Pathan

Afsa, 17 year girl lives with her family in Juhapura. Her father is an auto driver and her mother stitches clothes at home. Due to poor economic condition Afsa had to quit studies. One day she met Zaheeda shaikh our WDC coordinator. Zaheeda explained her about how important it is for a girl to be self independent. Zaheeda convinced Afsa and her parents for

Afsa to join the computer course. She has completed the basic course and her aspirations have grown. She now wants to continue her studies but her father was not allowing her to do that so she approached Zaheeda again for help. Zaheeda then went to Afsa's place and convinced her father to allow Afsa continue her studies. After a fair bit of counselling her father finally agreed and now Afsa has again started her 10th standard studies.

Highlights of the past year:

- Various workshops specially designed for women organized on topics of health.
- Exposure visit was organized for the students to Science City in which 45 students were present.
- IIM Ahmedabad students made a detailed study on WDC and its working strategies.
- As a part of CSR activity employee from GHCL conducted an interactive session with WDC students.

A total of 97 Women have undergone training in courses of English Speaking, Computer and Beauty Parlour



This kind of centres should open for not just women from minority group only but also for the underprivileged women of all the sections of society so as to empower them and give them a voice.

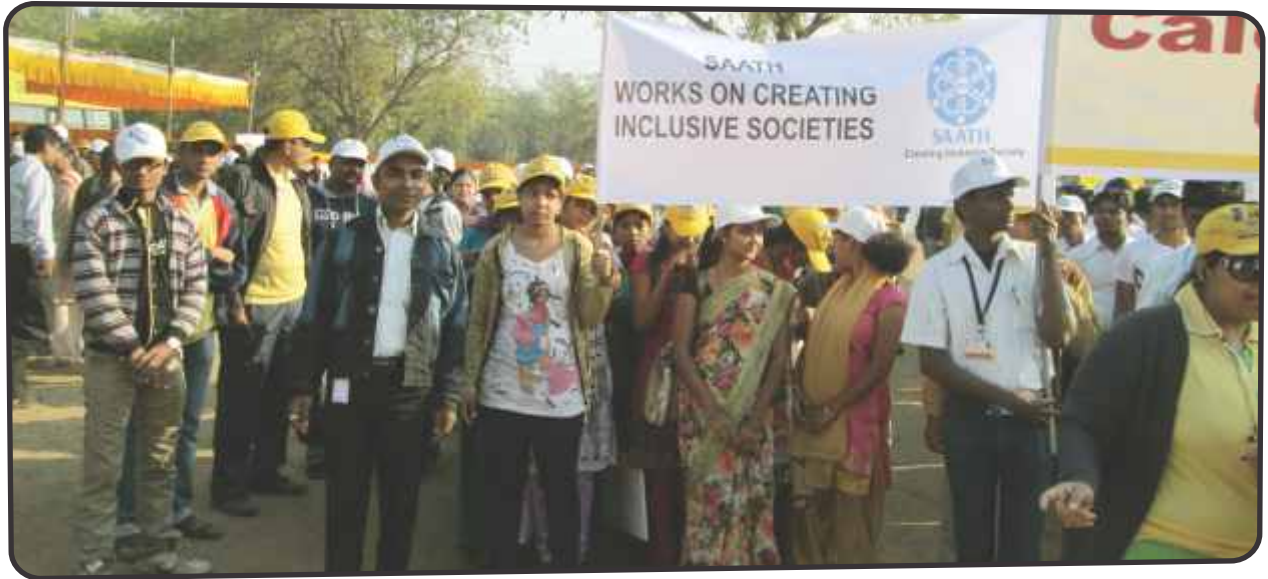


Zahida Shaikh, Coordinator, WDC



YOUTH FORCE

Established in December 2012, Youth Force is new change programme incorporated at SAATH which aims at providing a platform to the youth of the urban poor settlement. This program currently looks at forming Youth force groups where young talented youth gather discuss upon issues, plan and execute activities, drives and cultural programs forming a doorway to leisure activities as well as empowering them with confidence and problem solving practices.



Highlights of the past year:

- A trip to 'Science City' was organized for the youth group members of Ahmedabad so that members of youth groups from different areas can meet each other, also the youth groups took part in 'Walkathon for Disabled People'.
- Youth group of Surat submitted an application to Commissioner Office for repairing the parfalt walls in their area. A youth group account was also opened by them on Facebook.
- The youth groups also took part in 'Polio Day'.



Khakariya Bimalbhai
Youth Force Rajkot Member

Bimalbhai is 23 years old. When he was at the age of 3, his father passed away. He has Night Blindness, cause of which he is not able to see properly at night; still he works in a private company, drives a motor cycle and takes care of his family with full dedication.

He has joined the youth group with full enthusiasm and excitement. He takes care of all the responsibilities of youth group with a determination and dedication that is unmatched and doesn't let his eye – condition hamper his working in any way.

For all the other members of youth group Bimalbhai is shining example of a respectable, self made man.



Parmar Diptiben Balwantsingh
Youth Force Vadodara Member

Hi, my name's Dipti. I live nearby Bapod Jakatnaka. After finishing my studies I am doing tailoring work at home so that I can financially support my parents. After coming to know about Youth Force I really liked the concept so I decided to become a member of the group. Youth Force has changed me in a lot of ways. With the help of group my skills,

capabilities have increased and it has made me more confident and my way of thinking has also changed. Under the programme various activities are conducted and that has enhanced my understanding of different aspects of society. I am really happy that I decided to join the group, and I have made a lot of new friends with whom I enjoy doing various activities. I am really thankful to Saath for starting this programme for the youth.

A total of 350 Youth Members in 10 youth groups formed in 4 cities of Gujarat and Mumbai, Maharashtra. Ahmedabad: 4 Groups, 81 Members; Baroda: 2 Groups, 114 Members; Rajkot: 1 Group, 40 Members; Surat: 2 Groups, 65 Members; Mumbai: 1 Group, 50 Members

“

Through Youth Force I want to provide a platform to slum youth where they can share any problems, issues and get solutions for that.

”

Paresh Sakariya, Coordinator, Youth Force



RESEARCH, DOCUMENTATION AND COMMUNICATION CELL

It is the introduction point for Interns, Volunteers and Visitors (National or International) coming to Saath. The cell provides research and documentation support and apart from that it sends award applications on behalf of Saath for its various programmes and achievements. RDC also sends out proposals to various organisations for association with Saath. The cell also works for brand building of Saath and manages its media coordination, facebook, blog, twitter account etc. RDC also supports our fundraising and CSR activities.



Visits

- 13 Students from NMIMS, Mumbai
- 7 Students from EDI, Gandhinagar
- 12 Students from CEPT, Ahmedabad
- 1 Visitor from Kyote University, Japan
- 6 Students from Nirma University, Ahmedabad
- 13 Students from Riverside School, Ahmedabad

Activities

- 17 Students and 3 Teachers from Lycée International School, France interacted with CFS kids and did various workshops on Arts and Crafts
- Employees from corporates did paintings and paper crafts with CFS Kids
- School Volunteer Kids and people from CEE celebrated 'Herbal Holi' with CFS children



Antonio Santoro, Utrecht University, Netherlands.

I was sure that this experience would have been enlightening, thank you for having me here in Saath. Before coming to India I was already fascinated by the country, its culture, its diversity. Although this time I did not manage to travel, Ahmedabad by itself already shows a lot about what India can offer to a person coming from a different culture. The thing that struck me the most is the great feeling of community,

something that in the West we lost long time ago. RDC, thanks for being such an amazing organizer, translator and problem-solver, the day-to-day chores would not have been solved without your support you provided me in this period. I hope I will be back soon, but I already know that I don't need excuses to come back to India, and I know that Ahmedabad and this place can be my starting point, all over again. *Let's keep making inclusive societies!*



Ayla Huizenga, Utrecht University, Netherlands.

Each country has a different culture with other of values, beliefs, customs and social interactions. Doing my research in India, I took a dive into this completely new culture for me. I would like to take the opportunity to thank several people that accompanied me during my research process.

First of all, I would like to thank Saath for welcoming and hosting me, and supporting me during my research. I would like to thank Niraj Jani, Keren Nazareth and Chinmayi Desai. I am thankful for the opportunity to do research for your program and to gain insight in the work Saath does concerning the importance of addressing education as a way to break with poverty. A special thanks to Kunal Patel without whom I would not have managed doing research and adapting to the Indian culture. Thank you for all the relevant discussions we had and the insight you gave me on the Child Friendly Spaces and all the work Saath does.

A total of 32 Interns and Volunteers from India and countries like Netherlands, France, Japan, USA worked in various programmes of Saath in the year 2012 – 13.

“

Want to establish Saath's brand name in media & social networking sites, which will give Saath's programmes much needed visibility and support.”

”

Kunal Patel, Coordinator, RDC

Our Board and Team Members

Chairperson		Microfinance		Nilesh Parekh	C	Kalrav Vyas	C1
Dinesh Mehta	6	Divyang Bhatnagar	E6	Nishant Dave	C4	Kaushalya Sharma	C1
Trustees		Youth (HSBC)		Nilesh Thakor	C1	Madhuben Solanki	C1
Rajendra Joshi	24	Sandip Panchal	C	Nitesh Oza	E11	Mayuri Parekh	C1
Darshini Mahadevia	2	Dipika Parmar	C	Nitin Methur	E1	Nita Rawal	C1
P.K.Ghosh	2	Mamta Patel	C	Nitul Soni	C	Parul Prajapati	C1
Sudhin Choksey	1	Monika Patel	C	Pappu Sonara	C	Priti Oza	C1
Executive Director		Virendra Jagad	C	Parul Rajada	C5	Shivya (Nirmaan)	
Keren Nazareth	E4	Nishant Chaudhari	C	Prakash Nayak	C1	Mahesh Mehartha	C1
Associate Director		Ankita Panchal	C	Pratima Bhavsar	C1	Suresh Parmar	C1
Niraj Jani	E5	Rehana Qureshi	C	Pravin Panchal	C1	Manan Rayal	C
Urban Program Manager		Apurva Vora	C	Priti Mevada	C1	Anilbhai Panchal	C1
Chinmayi Desai	E18	Nitesh Vasava	C	Priyanka Bhatt	C1	Vaghela Baljibhai	C1
Finance /Admin		Binita Marathe	C	Priyanka Macwan	C1	Chetan Makwana	C
Harikrishna Shama	C	Sameer Jadav	C	R.M.Chauthan	C4	Solanki Kasturbhai	C
Jignesh Patel	E3	Mital Gondaliya	C	Rajesh Damor	C	Jagdish Sargara	C
Jayna Oza	E	Paresh Sakariya	E6	Rajesh Patil	C	EWS (Housing)	
Maitry Shah	C	Unneed		Rajendra Prajapati	C2	Mansingh Maurya	E23
Manish Trivedi	E7	Anil Kumar Paliya	C4	Ramila Solanki	C	Bhanubhai Chauthan	E23
Nilesh Rangwala	E	Anil Christan	C	Ranjit Mochi	C1	Devang Patel	E8
Pratapsinh Solanki	E22	Ankit Modi		Ranjitsinh Kannade	C	Malkesh Prajapati	E3
Shobhnaben Rangwal	E	Ankit Parmar		Ritul Mistry	C1	Urmila Home Manager	
Vandana Patel	E4	Archana Nayl	C1	Saheda Qureshi	C	Arpisha Rajpurohit	C
Education		Ashesh Purohit	C	Sapna Rajput	C	Birva Patel	C1
Ajmeri Suhana	C4	Bhairatal Mali	C1	Shahinifofar Shaikh		Birva Patel	C1
Sabanabanu satyad		Bhavesh Mahida		Shahin Sindia	C		
Asma Shalikh	C	Bhavini Yadav	C	Shikha Suthar	C		
Hoorbanu Pathan	C6	Chaikali Lalkad	C3	Sumit Thakkar	C		
Irshad Shaikh	C4	Chirag More	C	Sunil Chauthan	C5		
Mumtaz Sheikh	C4	Deepak Panchal	C2	Surbhi Khairi	C2		
Raisa Chhipa	C7	Dilip Khushwa	C1	Sweta Thakkar	C1		
Ruksana Shaikh	C2	Dinesh Sargara	C1	Tahir Shaikh	C		
Sanjivdaben	C10	Ekta Acharya	C	Usha Panchal	C		
Sarfunisha Pathan	C10	Fahad Shaikh	C	Vijaykumar Parmar	C4		
Shakera Shaikh		Faiguni Pal	C1	Vivek Soni	C1		
Sheikh Shaikla	C5	Gordhan B. Vata	E5	Vivesh Tomar	C2		
Sherbanu Maniyar	C3	Heena Datt	C	Yatin Kumar Shah	C1		
Zarina Mansuri	C5	Hema Parmar	C1	Zaheda Shaikh			
Child Rights		Hemangini Patel	C2	URC Rajkot			
Govind Rathod	C1	Himansa Parmar	C3	Jignesh Kacha	C		
Mahadev Bharwad		Jignesh Nayak	C1	Bhavna Maliyana	C		
Karsan Algotar	C4	Jasmin Mansuri		Hansaben Vangel	C		
Ghanshyam Patel		Jiten Shukla	C1	Damyanti Gondaliya	C		
Shamji Thakor		Jyoti Dantaniya		Child Friendly Space			
Jayanti Babariya		Jyoti Shah	C2	Dinesh Bohra	C2		
Kamlesh Vegda		Kalpesh Agarwal	C5	Firdos Shaikh	C2		
Madhu Parmar		Kanji Chauhan	C7	Jayshree Parmar	C2		
Ramanbhai		Kashmira Dantaniya	C	Jitendra Sargara	E11		
Baldev Makwana		Khyati Soni	C	Kamini Modasia	C1		
Shyam Prakash Singh	E4	Kinchit Thakkar	C3	Urmila Parmar	C2		
RDC		Kiran Salekar	C1	Housing			
Irbaaz Shaikh	C	Krupaba Zala	C	Apasa Parekh	C1		
Jenny Parekh	C	Meenaz Diwan	C	Aarti Kongari	C1		
Kunal Patel	C	Mehul Nagar	C1	Bharti Solanki	C1		
Vama Rajpurohit	C	Manish Sonawane	C1	Bhavesh Tailor	C1		
Retainers		Mit Bhatt	C1	Bhavna Parekh	C1		
Anil Parikh	R8	Mukesh Pancholi	C4	Jyotsna Kesariya	C		
P.K.Das	R7	Mukesh Parekh	C1	Jagruti Shah	C1		

E – Employee
C – Contract Service
R - Retainer
No – Year of Service

Distribution of staff according to Salary

Slab (Rs.INR)	Male	Female	Total
Less than 5000	11	27	38
Between 5000 to 10000	54	53	107
Between 10001 to 25000	23	12	35
Between 25001 to 50000	6	2	8
Between 50001 to 100000	0	0	0
> 100000	0	0	0
	94	94	188

Particulars	Amount
Highest Paid	480000
Lowest Paid	57780
NGO Head	480000

Gender Break Up

	Hindu Dalits				Hindu Non Dalits		
	Male	Female	Total		Male	Female	Total
Senior	5	3	8	Senior	9	3	12
Middle	50	38	88	Middle	21	25	46
Total	55	41	96	Total	30	28	58

	Minority				All Staff		
	Male	Female	Total		Male	Female	Total
Senior	1	4	5	Senior	15	10	25
Middle	8	21	29	Middle	79	84	163
Total	9	25	34	Total	94	94	188

Details of Board of Trustees

NAME	AGE	GENDER	QUALIFICATION	OCCUPATION
Dr. Dinesh Mehta (Chairperson)	62	M	B.Tech, Ph.D	Professor, Emeritus, CEPT
Mr. Rajendra Joshi	54	M	B.Sc.	Development Specialist, Founder of SAATH
Mr. Sudhin Choksey	58	M	C.A.	Managing Director, Gruh Finance Ltd.
Dr. Darshini Mahadevia	61	F	Ph.D	Professor & Dean (Acting) Faculty of Planning & Public Policy
Mr. Prabhat K Ghosh	69	M	I.A.S. (Retired)	Development Specialist, CERC

ACCOUNTS AND TRANSPARENCY

SAATH CHARITABLE TRUST
Income & Expenditure for the period from 1st April 2012 to 31st March 2013

Particulars	Annexure	31.03.2013 (Rs.)	31.03.2012 (Rs.)
INCOME			
GRANTS & DONATIONS	G	3,62,63,376	4,30,14,459
INTEREST INCOME	H	11,02,698	8,01,597
OTHER INCOME	I	12,24,142	11,59,202
EXCESS OF EXPENDITURE OVER INCOME	D	20,18,750	-
TOTAL		4,06,08,966	4,49,75,258
EXPENDITURE			
ESTABLISHMENT EXPENSES	J	6,11,778	4,59,634
REMUNERATION TO TRUSTEES	K	4,20,000	-
AUDIT FEES	L	2,90,592	3,58,477
CHARITY COMMISSIONER CONTRIBUTION		50,000	50,000
DEPRECIATION	B	6,34,049	6,29,556
TRANSFER FROM SPECIFIC FUNDS	A & C	2,07,688	(11,91,992)
EXPENDITURE ON OBJECTS OF THE TRUST	M	3,80,61,307	4,08,14,749
LOSS ON SALE OF ASSETS	N	3,33,552	2,21,158
EXCESS OF INCOME OVER EXPENDITURE	D	-	36,33,676
TOTAL		4,06,08,966	4,49,75,258

FOR SAATH CHARITABLE TRUST

FOR H.RUSTOM & CO.
CHARTERED ACCOUNTANTS
FIRM REGISTRATION No. 108908W
(A/ABAD DALAL)



RAJENDRA JOSHI
TRUSTEE
PLACE : AHMEDABAD
DATE : 1st July 2013



PROPRIETOR
MEMBERSHIP NO : 31368
PLACE : AHMEDABAD
DATE : 1st July 2013

A

SAATH CHARITABLE TRUST
Balance Sheet as at 31st March 2013

Particulars	Annexure	31.03.2013 (Rs.)	31.03.2012 (Rs.)
<u>FUNDS & LIABILITIES</u>			
TRUST FUNDS	A	26,67,393	30,26,577
GENERAL FUNDS	C	81,39,661	75,72,789
UNUTILIZED GRANT	EB	92,63,007	(38,20,128)
INCOME & EXPENDITURE ACCOUNT	D	35,14,667	55,33,417
TOTAL		2,35,84,728	1,23,12,656
<u>ASSETS & PROPERTIES</u>			
GROSS BLOCK OF FIXED ASSETS	B	26,67,322	30,26,577
INVESTMENTS - GENERAL	F	1,41,52,771	37,50,000
NET CURRENT ASSETS	E	67,64,635	55,36,079
TOTAL		2,35,84,728	1,23,12,656

FOR SAATH CHARITABLE TRUST



RAJENDRA JOSHI
TRUSTEE
PLACE : AHMEDABAD
DATE : 1st July 2013

FOR H.RUŞTOM & CO.
CHARTERED ACCOUNTANTS
IRM REGISTRATION No. 108908W
(H.R. DALAL)



PROPRIETOR
MEMBERSHIP NO : 31368
PLACE : AHMEDABAD
DATE : 1st July 2013

Saath Charitable Trust
Consolidated Receipt & Payment Statement for The Period 1st April 2012 to 31st March 2013

Receipt	Amount	Payment	Amount	Amount
Opening Balance	9,286,080	Expenditure towards Object of the Trust		38,061,307
Grant & Donation	49,497,250	Programme Cost	29,651,143	
Income From Other Sources	1,208,106	Programme Staff Cost	7,383,749	
Interest on Investment	1,102,698	Programme Admin Cost	<u>1,026,415</u>	
Sales of Assets	27,500	Establishment Expenses		611,778
		Capital Expenditure		635,846
		Audit Fess		290,592
		Remuneration to Trustee		420,000
		Charity Commissioner Contribution		50,000
		Grant Refund		134,702
		Sub Total		40,204,225
		Closing Balance		20,917,409
Total	61,121,634	Total		61,121,634

Remuneration, Reimbursement & Travel Details of Trustees				
Name	Remuneration	Reimbursement	Domestic Travel	International Travel
Dr. Dinesh Mehta	0	0	0	0
Mr. Rajendra Joshi	Rs. 4,20,000	0	0	0
Mr. Sudhin Choksey	0	0	0	0
Dr. Darshini Mahadevia	0	0	0	0
Mr. Prabhat K Ghosh	0	0	0	0

Travelling Details for the year 2012-13

Sr.No.	Name of Person/s	Designation	Purpose of visit	Gross Expenditure (in INR)	Sponsored by
A					
	International Travel				
1	Keren Nazareth	Executive Director	Fellowship for Emerging Non Profit Leaders- US	203,901	Partly by Aspen Institute & Partly by Saath
			Total (A)	203,901	
B					
	Domestic Air Travel				
2	Rajendra Joshi	Trustee	Meeting & Workshop for Livelihood & HSBC Program	100,025	AIF, HSBC, NSDC
3	Keren Nazareth	Executive Director	Meeting, Seminar, Workshop, Monitoring & Evaluation Programmes	88,402	AIF
4	Niraj Jani	Associate Director	Workshop on Livelihood	7,944	Saath
5	Nitesh Oza	Livelihood Manager	Reproting, Meeting & Seminar for Livelihood Programme	30,383	AIF
			Total (B)	226,754	
C					
	Domestic Travel				
6	Paresh Sakariya	Youth Coordinator	Monitoring & Evaluation of Youth Programme	19,524	HSBC
7	Nitesh Oza	Livelihood Manager	Meeting, Seminar, Monitoring & Evaluation of Livelihood Programme	115,155	AIF
8	Keren Nazareth	Executive Director	Meeting, Seminar, Workshop, Monitoring & Evaluation Programmes	65,339	AIF
9	Mukesh Pancholi	Placement Coordinator	For Placement of trained Youth	29,924	AIF
10	Nitin Mathur	Program Coordinator	Monitoring & Evaluation of Livelihood Programme	33,727	AIF
11	Manish Trivedi	Account Manager	Financial review & Controlling	14,918	AIF
12	Kunal Patel	RDC Coordinator	For Research & Documentation	4,783	AIF
13	Chinmayi Desai	Urban Programme-Director	Meeting, Seminar, Workshop, Monitoring & Evaluation Urban Programmes	48,378	SDTT
			Total (C)	331,748	
			Grand Total (A+B +C)	762,403	

Responsibility Statement of Management

1. The total funds mobilized during the year amounted to 38.59 million rupees of which self generated and internal accruals amounted to 2.37 million rupees. The organization is dependent of external support to the extent of 94%.
2. The total application of funds amounted to 40.08 million rupees out of which the administrative components was 0.61 million rupees which is 1.5%.
3. There were no complaints received from employees, stakeholders or members during the year.
4. The total remuneration, fees or other payments to board members and trustees amounted to Rs.420, 000.
5. The Annual Accounts have been prepared on the cash basis of the Accounting policies adopted by the organization with compliance to Accounting Standards where ever necessary.
6. Sufficient care has been taken for the maintenance of Accounts as per the Income Tax Act 1961 and Foreign Contribution Regulation Act 2010.
7. The Statutory Auditors have performed their task in an independent manner and the management letter submitted by the Statutory Auditors has been considered by the management.
8. Internal Audit has been conducted for the organization by an external audit firm.
9. During day to day operation of the organization, ethical accountability, value of money and environmental concerns have been given highest priority.
10. The staff service rules were followed and all the social security measures were complied with.
11. None of the Trustees are related to each other.
12. The Directors remuneration were decided and approved by the Board of Trustees.
13. In 2010-11 the organization got exemption under 35AC for Rs. 12.77 crore for 3 years which includes corpus funds of Rs. 3 crore.
14. In 2010-11 organization got 'Certificate of Accreditation' on desirable norms from CREDIBILITY ALLIANCE for good governance of voluntary organizations for a period of 5 years.

SAATH IN NEWS

SAATH



Ahmedabad City, 9th March, 2013



Gujarat Samachar, 1st February, 2013



Jaihind Daily, 6th April, 2013



Gujarat Samachar



Times of India, 4th March, 2013



Jaihind Daily, 6th April, 2013



Times of India, 4th March, 2013

Address of Centres

Umeed Centres

Behrampura

Basement, Liladhar Batt Hall, Nr. Post Office, Behrampura, Ahmedabad
Contact: Deepak Panchal - 08128219566
Email: umeed.behrampura@gmail.com

Meghaninagar

Vir Shahid Mukesh Rathod School, B/h. Rameshwar Police Chowki, Meghaninagar, Ahmedabad
Contact: Vijaykumar Parmar - 08980007940
Email: vijayumeed@gmail.com

Odhav

Urban Health Center, Nr. Rabari Vasahat, Opp. Ranchhodrai Mandir, Odhav, Ahmedabad
Contact: Himansha Parmar - 09510025552
Email: himanshaumeed@gmail.com

Saraspur

Municipal Corporation School No.8, Nr. Mansa's Masjid, Saraspur, Ahmedabad
Contact: Ranjitbhai Mochi - 09898851070
Email: ranjit.umeed@gmail.com

Nadiad

2nd floor, Nadiad Nagarpalika Building, Nadiad
Contact: Nilesh Parekh - 09429070047
Email: umeednadiad@gmail.com

Sayajiganj

Nagar Prathamik School No.3, Near Parsi Agiyari ground, Sayajiganj, Vadodara
Contact: Parul Rayjada - 09714373065
Email: parulumeed06@gmail.com

Gotri

Nagar Prathamik School No.18, Near Dharampura village, Near Sevashram society, Harinagar crossroads, Gotri, Vadodara
Contact: Kalpesh Agarwal - 09904274783
Email: kalpeshagrawalumeed@gmail.com

Gorva

Nagar Prathamik School No.8, Opp. Gujarat Housing Board, Gorva main road, Gorva, Vadodara
Contact: Sunil Chauhan - 09825539834
Email: sunil.chauhan2001@gmail.com

Zavernagar

Muni. School No.14, Waghodiya Road, Zavernagar, Vadodara
Contact: Tahir Shaikh - 08734963881
Email: tahirumeed@gmail.com

Manjalpur

Manjalpur Talim Sankul, Opp. Bhatiji Maharaj temple, Navapura naka, Manjalpur, Vadodara
Contact: Bhavini Yadav - 09898861678
Email: b.yadav1109@gmail.com

Yuva-MAST - SE&TC

Meghaninagar

265, Parshuram nagar, Nr. Chamunda nagar, Jogni mata mandir lane, Limda, Bhargav road, Meghaninagar, Ahmedabad
Contact: Manish Sonawani - 08511277305
Email: manish1umeed@gmail.com

Vatva

Vidhya Sarita Prathamik School, Amar Shopping centre, Opp. Asopalav Society, Mahalaxmi centre, Deria, Vatva, Ahmedabad 382440
Contact: Rajendra M Prajapati - 09979895009
Email: 009.rajendra@gmail.com

CTM

F-14, Part-1, Ami Akhand Anad society, Near Ambika Hotel, Opp. BRTS bus stand, CTM cross roads, Amraivadi, Ahmedabad
Contact: Priti Agarwal - 08511489257
Email: pritsaath@gmail.com

Women Development Centre

Juhapura

Royal Akbar tower, Opp. Zayeka dairy, Juhapura, Ahmedabad
Contact: Zahidah Shaikh - 09662206630
Email: zahidah.shaikh@yahoo.com

Nirman Centres

Meghaninagar

265, Parsuramnagar, Near Chamunadanagar, Jogni Mata Temple Lane, Opposite Bajarang Kirana Store, Meghaninagar Ahmedabad
Contact: Manan Raval - 09724399306

CTM

F-14, Akhand Aanad Society, Near Ambika Hotel, Opposite BRTS Bus Stand, CTM Cross Road, Ahmedabad
Contact: Manan Raval - 09724399306

Behrampura

6, Sakalchandmukhi ni Chali, B/H Post Office, Dilipbhai Padhiyar's House, (Aanganwadi Center) Behrampura, Ahmedabad
Contact: Manan Raval - 09724399306

Khodiyarnagar

Sargara Vasantbhai Senabhai's House, Hemtaji Maharaj ni Chali, Next to Daban Godown, Khodiyarnagar, Ahmedabad
Contact: Chetan Makwana - 09974049726

Vasna

Urban Resource Center (URC) Jayrambhai's House, Devash Road, Opposite Navkar Engineering, Guptanagar, Vasna, Ahmedabad
Contact: Chetan Makwana - 09974049726

Juhapura

118, Ronak Park, B/h APMC Market, Opposite Shell Petrol Pump, Madina Masjid Lane, Juhapura, Ahmedabad
Contact: Chetan Makwana - 09974049726

Urban Resource Centres

Behrampura

'UJAS' urban Resource Center
Jethalal ni chali, Nr. Amardeep radio, Behrampura, Ahmedabad
Contact: Gopal Chauhan - 09879607300
Email: gopals_chauhan@yahoo.co.in

Juhapura

'PARVAAZ' Urban Resource Center
118, Ronak Park, B/h APMC Market, Opposite Shell Petrol Pump, Madina Masjid Lane, Juhapura, Ahmedabad
Contact: Zuber Shaikh - 09712955667
Email: zshaikh459@gmail.com

Vasna

'UDAY' Urban Resource Center B/h Guptanagar Bus Stand,
Near Navkar Engineering, Jayrambhairabari Chawl,
Devas road, Guptanagar, Vasna, Ahmedabad
Contact: Kiranben Parmar – 09978134633
Email: udayurc07@yahoo.com

Raiyya Chowkdi

Rajkot Municipal Corporation, Above Ward-1 Office, Opposite
Kismet Hotel, 150 Ring Road, Raiyya Chowkdi, Rajkot
Contact: 09924387326

Urmila

20/1, Mayurpankh Society, Near Punitnagar Society, Lane
Opposite 'Jhansi ki Rani' Statue, Umia Vijay, Satellite,
Ahmedabad.
Contact: Devuben Parmar – 09825413418

Night Shelter

Isanpur Chowkdi, Under Isanpur Bridge, Vatva Road, Isanpur,
Ahmedabad
Contact: Mansingh B. Maurya – 09909912171
Email: mmansingh@yahoo.in

Youth Force

Gujarat (Ahmedabad, Baroda, Surat, Rajkot)
Contact: Programme Manager - Paresh D. Sakariya –
09879547606
Email: paresh@saath.org

Griha Pravesh – Affordable Housing**Isanpur**

47 Chamunda Complex Basement, Near Govindwadi opposite
Sardar Complex, Isanpur Ahmedabad
Phone: 8980007833

Bapunagar

202 Prathna Complex Opposite Dinesh Chambers above
Navneet Classes, Bapunagar Ahmedabad
Phone: 8980002607

Surat

Contact Person – Bhavesh Tailor, Working on Site
Phone: 8980001208

SAATH ONLINE

Saath Website: www.saath.org

Twitter: www.twitter.com/saathahmedabad

- 522 Tweets
- 215 following
- 158 followers

Facebook: www.facebook.com/saathahmedabad

- 732 likes
- 385 friends
- 82 posts

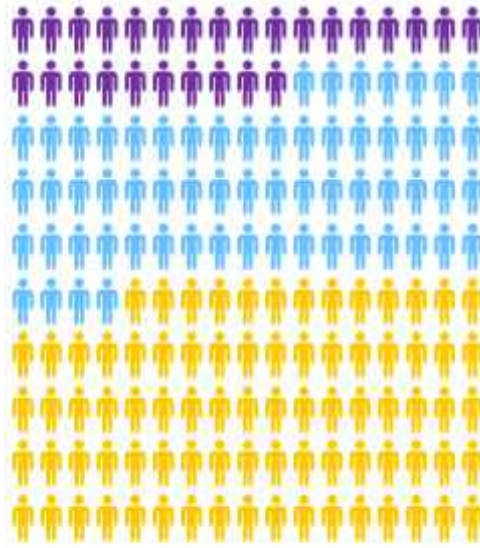
Blog: www.saath.wordpress.com

- 73 posts
- 147 tags
- 543 followers

Linkedin: www.linkedin.com/company/saath-charitable-trust

- 211 followers
- 53 employees
- 60 connections

Youtube: <http://www.youtube.com/user/SaathNGO>



FAMILIES: 39650 CHILDREN: 92312
INDIVIDUAL: 120510

A

We ensure to bring more change with your support.

SUPPORT US

DONATE TO SAATH:

1. Write a cheque in the name of Saath Charitable Trust
2. Direct transfer to Bank Account:
 - Foreign Nationals – A/C NO. 006401021364
 - A/C NAME: Saath Charitable Trust
 - Bank name: ICICI Bank Ltd. (For Swift code email us)
 - Indian Nationals – A/C NO. 006401013082
 - Bank name: ICICI Bank Ltd.
3. Online giving through:
 - Foreign Nationals - Global Giving
 - Indian Nationals - Give India

Fundraising Coordinator: VAMA RAJPAL
 Contact No: +91 9727701213, vama@saath.org
 Tax Exemption: 35AC – 100%, 80G – 50%
 FCRA NO: 041910159, REGISTRATION NO: E-7257

Saath Livelihood Services

Annual Report

2012-13



SAATH

Creating Inclusive Societies



SLS

Saath Livelihood Services
Milling walls down for the poor

SLS

History

The company is founded in 2007 by Mr. Rajendra Joshi. SAATH has good experience working with vulnerable communities, but SAATH itself needed to create a financially sustainable system that would be a legal entity in order to reach, a large scale public. This was the need for creating a section 25 company, SLS.

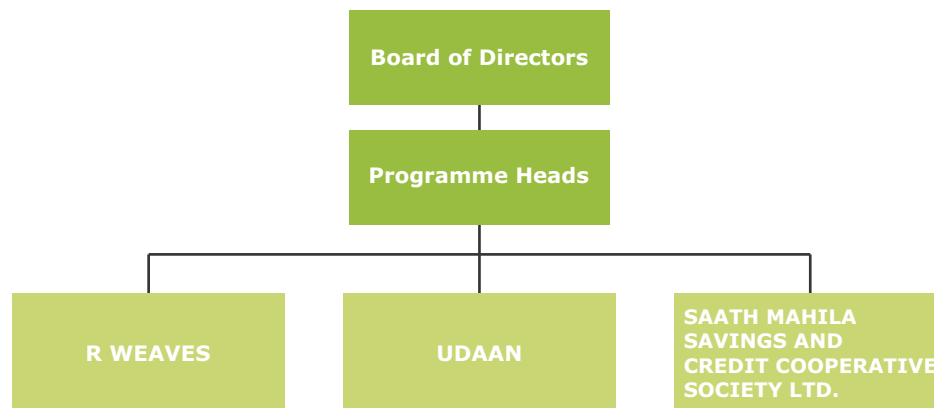
About

The SLS promote , encourage , aid , organize , assist , support ,undertake activities that shall be conducive for education, training and promotion of entrepreneurs, artisans, teachers, facilitators, consultants, experts, engineers, craft persons and students who develop and use the aforesaid technologies in the company. SLS aims to carry on business of providing credit services to various communities, to help them and their families rise out of poverty and to inculcate the habit of savings, to provide a sustainable livelihood above the poverty-line. SLS is also authorized to undertake research activities.

Vision

Saath Livelihood Services vision is to enhance livelihoods skills, to promote, conceptualize, encourage, aid, organize, assist and undertake or to do or cause to be done, various aspects of livelihoods creation by training, supporting, aiding and facilitating vulnerable urban and rural populations.

Organisation Structure of SLS



Letter from the Director

I am pleased to share with you the first annual report of Saath Livelihood Services. Founded in 2007 by Mr. Rajendra Joshi, who is Co-founder trustee of Saath Charitable Trust, SLS is a not-for-profit company registered under Section 25 of Companies Act 1956.

Our main aim is to improve the quality of life of vulnerable urban and rural populations by actively encouraging livelihood options for them. In order to reach out to people on a large scale Saath also needed a financially sustainable system which would be a legal entity. Hence, SLS came into existence.

In the first phase we initiated the Affordable Meal Project under the name of Swadisht, a meal service run by and for the urban poor, cooking and distribution systems in place and in the first month it served 60 clients daily. Simultaneously another focus was on Top Care – Housekeeping Services & Home Care-Maintenance Services, which takes care of the housekeeping requirements of homes, offices, malls, theatres, and to take care of most of the periodical maintenance in homes. The perspective behind were to create employment opportunity and to find out individuals having entrepreneurship qualities from the underprivileged groups. This was the learning phase for SLS.

Currently SLS is running Udaan and RWeaves. Udaan run in Rajasthan is the Youth Employability Training Programme and after its successful implementation in urban areas of Rajasthan, we wanted to reach out to the rural youth too and for that we started a Mobile Training Van from 2010-11 in the Jodhpur district. The Van also enables us to run the awareness drives in the surrounding villages. With 7 centres and 1 Mobile Van, till date Udaan has trained more than 8,743 youth. RWeaves run in Surendranagar district of Gujarat is for supporting the two dying arts of 'Patola' and 'Tangaliya'. Through SLS's efforts the artisans have innovated and diversified from their traditional product line of saris, shawls and dress material to products such as bed sheets, pillow cases, purses, handbags and trinkets such as mobile covers which allow them to reach a larger market base.

Currently SLS and Saath are both jointly working together. The ultimate goal for SLS is build and scale up service based programmes for the urban and rural poor. SLS establishes revenue – generating schemes for the employment of the urban poor, and also supports Saath in its development programmes. The Directors of SLS are contemplating a joint Saath and SLS Governance System.

We at SLS have a dedicated staff and I would like to thank them for their hard work, commitment and constant support which allows us to reach new heights. In the future we look forward to expand our boundaries beyond Gujarat and Rajasthan by starting up new initiatives in States of Bihar, Uttar Pradesh and Assam. Also, I would take this opportunity to thank our partners, supporters, governing body members for their trust in us.

Chinmayi Desai
SLS Director

R WEAVES

To impart due respect and encourage the two dying arts of Patola and Tangalia 'RWeaves' was set up, which supports the artisans of villages of Surendranagar district. RWeaves aims to support the artisans by providing them with small capital for helping in procurement of raw materials, skill trainings so as to increase their productivity, diversifying their product range, networking and marketing for their products and attract their second generation as well as other vulnerable people in this trade so as to save the art.



Highlights of the past year:

- Exhibitions were held in Vadodara and Ahmedabad to market the products.
- Film on RWeaves programme was shot in the villages.
- Small outlet for RWeaves was opened at our Head Office in Ahmedabad.
- Developed new products according to market demands. eg. from tangalia files, patola purses
- Tangalia artisan Babubhai as to become an entrepreneur
- 2 new families ave restarted working on Tangaliya as means for their livelihoods.



Kalubhai, Patola Artisan

Kalubhai has been working in this trade since last 35-40 years. Initially he was doing labour work in Rajasthan, during which he got interested in Patola work and learnt it and has been working as a Patola artisan since. He said before the purchase of raw materials was expensive for them and as compared to the amount of effort, the return in terms of money was not enough. A whole family is involved in the making of a sari. Kalubhai does the design making, another member does the dying separation of the silk threads, and 2 are loom for final product.

A whole family is involved in the making of a sari. Kalubhai does the design making, another member does the dying separation of the silk threads, and 2 are loom for final product. Through the training he learned new designs and how to innovate their product range. Hence the sale of the products has increased. He also learned to do embroidery work and hence increased the network of his products. He now makes saris that sell from between Rs. 10,000 to Rs. 17,000 per sari.

The Programme is supporting 20 artisans and marketing 80% of their products.



I want to see that the second generation also gets involved and does not let these arts die. My main effort is to market the Tangaliya and Patola products and create a network for supporting livelihood of the artisans. Along with supporting the art we also want to bring about a change in overall development of the villages.



Bella Joshi, RWeaves Coordinator



THE SAATH MAHILA SAVINGS AND CREDIT CO-OPERATIVE SOCIETY LTD

SAATH LIVELIHOOD SERVICES started promoting saving and credit activity in Dholka and Viramgam, in January 2011 with easy access to credit. Later on the Cooperative itself started other activities for Livelihood options for its existing members. After a year of implementation SAATH Livelihood Services initiated legal processes of the registration of Cooperative. Today SAATH Mahila Savings & Credit Cooperative Society is being registered as Cooperative and has an independent identity.



SLS

	Total Member (Till date)	Total loan disbursement (April 2012 to March 2013)	Loan recovered (April 2012 to March 2013)	Loan outstanding (April 2012 to March 2013)	Percentage of recovery (till date)
Cooperative Loan	2,503	INR 54,85,000	INR 26,95,641	INR 43,48,605	100%
Yes Bank (Business Correspondent)		INR 31,88,000	INR 7,11,523	INR 24,76,477	

Highlights of the past year:

- 452 members attended the first 'Annual Meeting' in Dholka.
- Agreement signed with 'Yes Bank' as Business Partner.
- A meeting with cooperative member to increase compulsory saving amount from Rs. 100 to Rs. 200.
- Training imparted to members on the importance of savings, credit and leadership.

Sheetalben Patel

Sheetalben is a resident of Dhakdi village. She has 4 members in her family – she, her husband and a son and a daughter. Her husband’s income is Rs. 6000 and he is the only earning member of the family. Her children are studying in the school. Her son is sick from last five years. He is suffering from brain fever.

She is an active member of the cooperative and saves Rs. 100 each month. She is present in all the meeting of the cooperative regularly. She has taken a loan of Rs. 15000 from the cooperative. She has used this money to open up a small business. She has opened a small ‘Pan Parlour’ and through it she is able to earn Rs. 5000 per month.

“I am thankful to Saath organisation for helping me in opening up my own business to support my family”. Sheetalben says.

2503 women from 99 villages are member of the initiative.

“ *Our Cooperative’s aim is not to become a success; we aim to increase the value of women in society.* ”

Shyam Singh, Cooperative Coordinator



UDAAN

Udaan is an Employability Training Programme, which aims to provide young adults from economically weak backgrounds an opportunity to assimilate in to the competitive job market. Udaan promotes customized programmes targeted for youth in the age group of 18-35 years from economically weaker sections and enables them to gain access to opportunities for sustainable livelihoods and growth in the new emerging economy. It aims in providing a platform where employable youth can be trained to meet the skilled manpower requirements of business and industry.



SLS

Mobile Training Van

A mobile training van is running for skill training of the rural youth to provide them same opportunities available to the urban youth. It is run in Jodhpur district

Highlights of the past year:

- Organized Residential & Non Residential vocational training program only for ST category's un-employed youth and provided training to 599 youth. Out of these 80% youth got employment.
- "Mobile Van Training Program" trained 150 youths and 75% youth got employment.
- Informal Sector, Mason training program in Barmer, 185 youth have been imparted training.



Jaswant Ram

Jaswant Ram of Barmer lives with his family. He has 3 brothers & 4 sisters. He was working as a labourer before joining UDAAN and earned Rs.150/- for each day, which was not enough for his family as he was the sole earning member of his family. He came to know about UDAAN from his friend. He immediately registered himself for the "Computer Accounting" batch.

He says that *"I am very grateful towards this Organization who gave me a new life and new hope. I was working as a labourer previously but now with the help of SAATH am working a great job of Accountant."* He is now earning Rs. 10,000/- per month, much better than before and he is better able to support his family.

The Programmes together trained 2,096 people and have placed 1,342 of them in the year 2012 – 13.



In this financial we are planning to increase the training programs for unorganized sector as per the better results of the previous year. Secondly it is beneficial to those people also who are unable leave their home towns.



Nitin Mathur, Coordinator, Udaan



SLS Impact from Apr'12 – Mar'13

Livelihoods

UDAAN

No. of Centres: 7

Mobile Van: 1

No. of people Trained: 2,096

No. of people Placed: 1,342

R Weaves

Supporting 10 - 12 Artisans and marketing 80% of their products

Microfinance

Saath Mahila Savings and Credit Cooperative Society Ltd.

- Total Members: 2,503
- Total Coop. Loan Amount Disbursed (INR): Rs. 54,85,000
- Total Coop. Loan Recovered (INR): Rs. 26,95,641
- Total Coop. Loan Outstanding (INR): Rs. 43,48,605
- Repayment Rate: 100%

Address of Centres

Udaan Centres

Jaipur Office – Regional Office

119/ 417, Agarwal Farm, Mansarovar, Jaipur – 302020

Nitin Mathur – 09694087626

Email: nitin_alwar2003@yahoo.co.in

Jodhpur Centre – (Mobile van)

Teej Bhavan, Behind Gitanjali School, Opposite Detha Sadan,

Mahamandir Railway Station Circle, Mandor Road,

Jodhpur – 342006

Mukesh Sankhla – 09414100042

Or

C/O Yudhister Singh Gehlot, Ashuj ki Pol, Opposite Mahamandir

Railway Station, Mandor Road, Jodhpur – 342006

Barmer Centre

Af1, Near Government School, Mahaveernagar Road,

Barmer – 344001

Rana Raam Gadhvir – 09828577593

Jaipur Centre

Opposite Government Girls School, Bus Stand Bagru,

Dist. Jaipur – 302020

Aalok Pachori – 09950754535

Saath Mahila Savings and Credit Cooperative Society Ltd.

Dholka

Tirth Nagar Row House, House No. 50, Chaloda Dholka Road,

Block Dholka, District Ahmedabad

Contact: Shyam Prakash Singh – 09727710023

Email: shyam@saath.org

R Weaves

O/102 Nandan V, Near Prernatirth Derasar, Jodhpur Tekra,

Ahmedabad – 380015

Contact: Bella Joshi – 09825478722

Email: bella.rweaves@gmail.com, rweaes.sls@gmail.com

Helpline Number: +91-8980004017

SLS Team Members

NAME	AGE	GENDER	QUALIFICATION	OCCUPATION
Mr.Rajendra Joshi	54	M	B.Sc.	Development Specialist, Founder of SAATH, Director in Saath Livelihood Services
Ms. Chimanyi Desai	43	F	B.sc in Biochemistrv	Programme Director, Saath and Director In Saath Livelihood Services
Mr. NirajJani	32	M	M.Tech in planning, CEPT	Associate Director, Saath and Director in Saath Livelihood Services

Rweaves	
Bella Joshi	C
Saath Mahila Savings and Credit Cooperative Ltd.	
Mohammad Yunus F. Shaikh	C
Udaan	
Ashok Sanecha	C
Mukesh Sankhla	C
Rana Ram	C
Vipin Mathur	C
Alok Pachori	C
Yogesh Sharma	C
Dhirendra Singh Parihar	C
Hemant Kumar Singh	C
Praveen Kumar	C
Mahendra	C
Pradeep Bodiya	C
Moti Ram	C
Puran Singh	C

Registration Details

Registration	Registered on 12th February 2007, With Registrar of Companies Gujarat under Companies Act, 1956
Registered Office	Saath Livelihood Services, 0/102 Nandanvan V, Near Prematirth Derasar, Jodhpur Tekra, Ahmedabad 380015, Gujarat, INDIA
Type	Sec 25 Company (Not for Profit)
Corporate Identity Number	U74999GJ2007NPL049997
FCRA	041910434
PAN NO	AALCS2364P
80 G (Letter No)	No.DIT(E)/ 80G(5)/1216/2007-08, Dated: 20/06/2008

Transparency and Accounts

SAATH LIVELIHOOD SERVICES

Income & Expenditure for the year ended 31st March 2013

Particulars	Note No.	31st March 2013	31st March 2012
CONTINUING OPERATIONS			
INCOME			
Gross Revenue from Operations		-	-
Less: Excise Duty		-	-
Net Revenue from Operations		-	-
Income from Grant, Donation & Contribution	11	50,99,252	47,34,898
Other Income	12	3,77,287	2,78,061
Total Revenue (i)		54,76,539	49,62,959
EXPENDITURE			
Purchase of traded goods		-	-
(Increase)/ Decrease in Inventory of Traded Goods		-	-
Employee Benefits Expense	13	15,11,936	14,25,015
Finance Cost		-	-
Depreciation and Amortisation expense	7	54,351	74,388
Other Expenses	14	46,52,576	25,21,091
Total Expenses (ii)		62,18,863	40,20,476
Profit / (Loss) before Tax			
(i) - (ii)		(7,42,324)	9,42,483
Tax expense:			
Current Tax		-	-
Deferred Tax		-	-
Profit/ (Loss) for the year from continuing operations (A)		(7,42,324)	9,42,483
DISCONTINUING OPERATIONS			
Profit/ (Loss) after tax from Discontinuing Operation (B)		-	-
TOTAL OPERATIONS			
(A + B)		(7,42,324)	9,42,483
Profit/ (Loss) for the year		(7,42,324)	9,42,483
Basic earnings per share		0.00	96.17
Summary of Significant Accounting Policies	2		

The accompanying notes are an integral part of the financial statements.

As per our report of even date attached herewith
FOR SAATH LIVELIHOOD SERVICES

FOR, SAATH LIVELIHOOD SERVICES

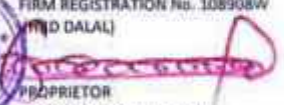

DIRECTOR
RAJENDRA JOSHI
DIRECTOR

PLACE : AHMEDABAD
DATE : 4th September 2013


DIRECTOR
CHINMAYI DESAI
DIRECTOR



FOR H. RUSTOM & CO.
CHARTERED ACCOUNTANTS
FIRM REGISTRATION No. 108908W
(M D DALAL)


PROPRIETOR
MEMBERSHIP NO : 31368
PLACE : AHMEDABAD
DATE : 4th September 2013

THE SAATH SAVINGS AND CREDIT CO-OPERATIVE SOCIETY LTD

Annual Report

2012-13



About The Saath Savings and Credit Co-operative Society Ltd

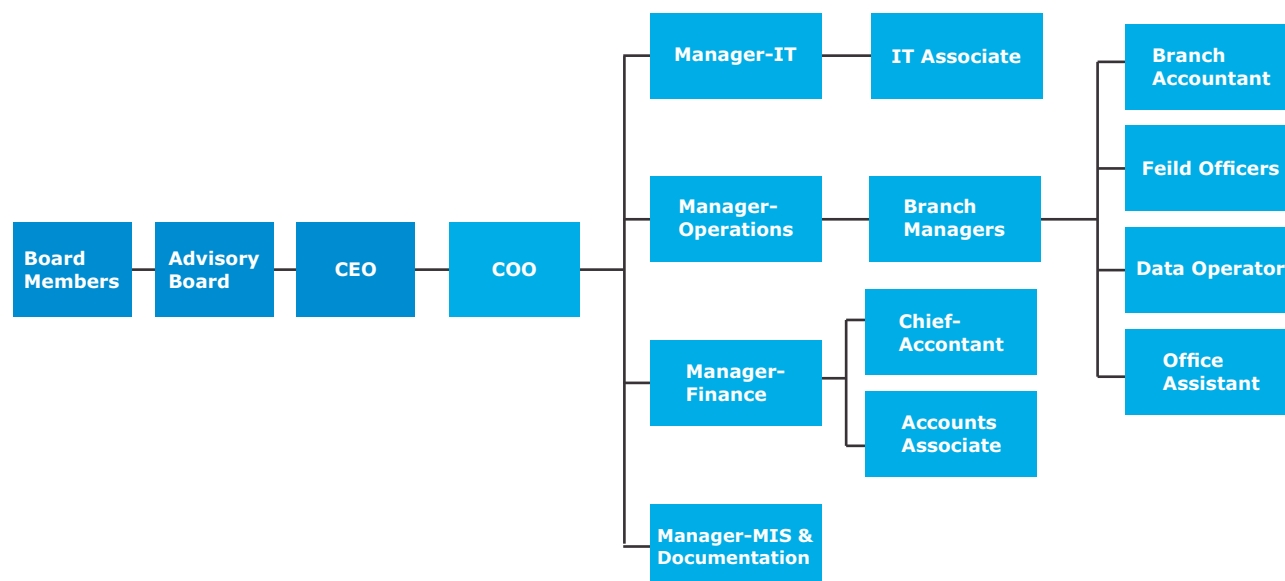
Initiated in 1994, Saath first started facilitating and providing services for savings in a community-based model. In 1999, Saath expanded its services with small loans. As demand grew, Saath established its operations in a more formal manner, with the establishment of a co-operative society structure. In 2002, two co-operatives were formed to work in two different areas of Ahmedabad. In March 2010, all the co-operatives came together to form, The Saath Savings and Credit Co-operative Society Ltd (TSSCCSL, referred to as 'The Saath Co-operative' here onwards).

The Saath Co-operative's main aim is to offer the urban as well as the rural poor a way of accessing credit that is linked to them having to demonstrate a willingness to save in order to qualify for it. We strive daily to promote equal participation of people, irrespective of their religious, economic and social background as well their gender. We provide loans at an affordable rate of interest and try and reach out to people otherwise excluded from formal credit institutions due to various reasons. Through The Saath Co-operative, we improve the standard of living of the people from the socially marginalised communities and for people living in varying degrees of poverty.

Vision

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

Organisation Structure of The Saath Co-operative



Branch Addresses

SMC

Sakal Chand Mukli ni Chali, Near
Behrampura Post Office, Behrampura,
Ahmedabad.
Phone: 9825612161.

Vasna

Behind Jalaram Pan Parlour & Bahmariyo
Kuvo, Pravinanagar, Sarkhej Road, Vasna,
Ahmedabad.
Phone: 9879558588.

Juhapura

Amne Gulista Society, Opp Memon Hall &
Desai Hospital, Sarkhej Road, Juhapura,
Ahmedabad.
Phone: 9879258866.

Mehndikua (Our newest branch)

Alampura ni chali, Near Madhavpura Police Station, Shahibaug, Ahmedabad. Phone:
9879009091.

Saraspur

Sulemani Roza ni Chali, Nr Nutan Mill,
Besides Vorana Roja, Saraspur,
Ahmedabad. Phone: 9825527643.

Jethalal

Rasul Kadia ni Chali,
Near Municipal Urdu School, Behrampura,
Ahmedabad.
Phone: 9727399888.

Fatewadi

1st floor, Dalal House, Ravalvas Corner,
Inside Sarkhej Steep, Sarkhej,
Ahmedabad.
Phone: 9727299888.

Contact US

Website: www.saathcooperative.org Email: info@saathcooperative.org,
mail@saathcooperative.org,
SAATH Charitable Trust
O/102 Nandanvan V, Near Prernatirth Derasar, Jodhpur, Ahmedabad. Phone: 7926929827.

Partners

SAATH Charitable Trust • Saath Livelihood Services • MF Transparency • Bank of Baroda
Saraspur • State Bank of India Vasna • Ahmedabad District Coop Bank Vasna • Indian
Overseas Bank Behrampura • Credibility Alliance • Oriental Insurance • Sa-Dhan Association
of Community Development Finance Institutions • Kotak Life Insurance Ltd • Shivia
Microfinance • Care India • Access Assist • Asian Foundation of Philanthropy • Paul Hamlyn
Foundation • World Bank • Centre for Microfinance • Institute for Financial Management and
Research • ACCESS Development Services • Vayak Technology • Padia Associates



Registration no. એએચએમ/સો(શ)૩૬૩૩૭

From the CEO's desk

Teamwork has been the cornerstone of our success...

To make The Saath Co-operative what it is today, several individuals and organisations have contributed. The founder of SAATH, Mr. Rajendra Joshi, has been a steadfast anchor in all these years. His passion for driving change has been an invaluable asset to the making of The Saath Co-operative. The Sakhi Mahila Mandal, Ekta Yuvak Mandal and Sankalp Mitra Mandal laid strong networks within the community and built a favourable bond with them. The work done by these community based organisations has been the foundation for scaling up the microfinance initiative at SAATH.

Funding partners Care India and Paul Hamlyn Foundation have always believed in the ability of this microfinance initiative. Their investment in our initiative has given us time to incubate our ideas and create a sustainable initiative. Consultancies like ACCESS Development Services have helped us thoroughly in consolidating smaller co-operatives into what we today know as The Saath Co-operative. Their expertise has lent us a helping hand in making our systems more efficient.

Through the years, our human resources have been an invaluable part of this initiative. The advice and guidance of our well-experienced board members has been an asset to our co-operative. The evolution of The Saath Co-operative would not have been possible without the endless hours put in by our staff and interns.

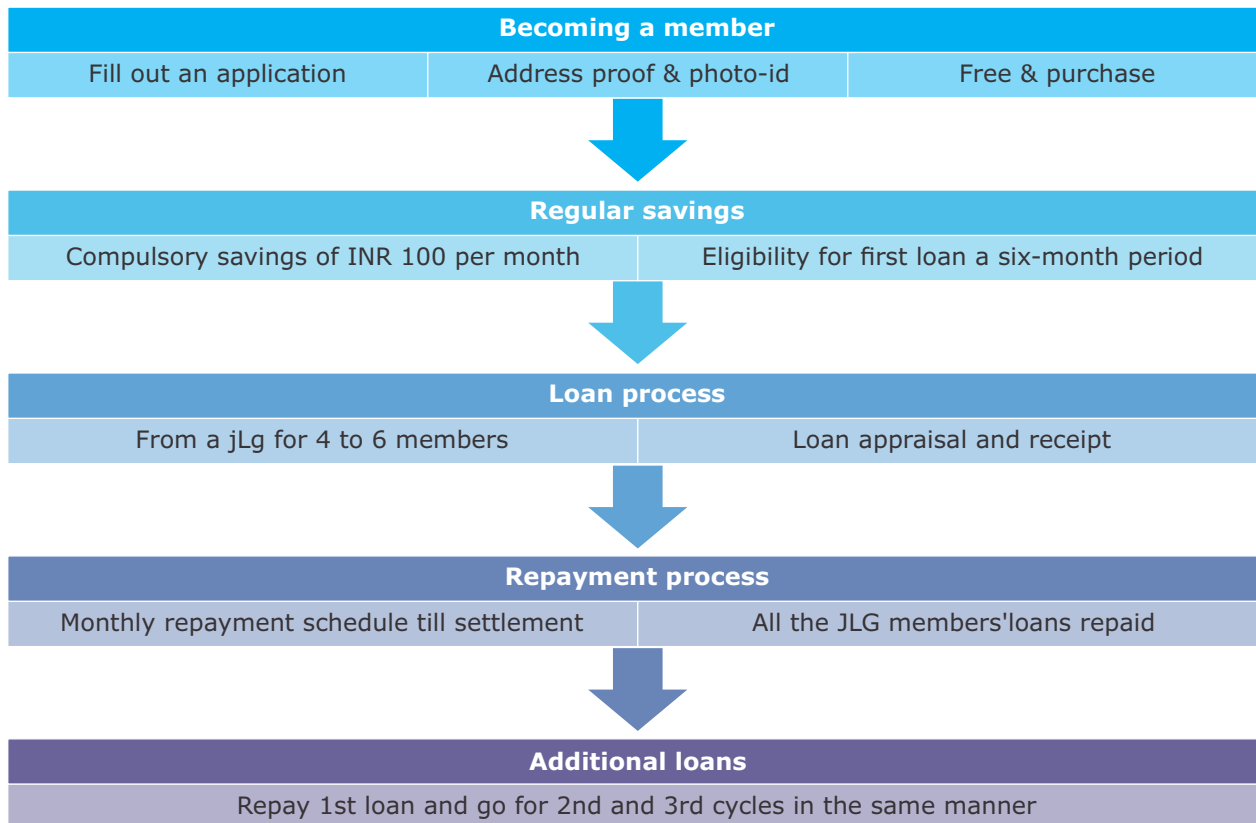
The teamwork exhibited by The Saath Co-operative staff has been the cornerstone of our success. Without their dedication and hard work, The Saath Co-operative would not be where it is today. Lastly, I would like to express my gratitude to all our members who believed in us and were instrumental in driving change.

Divyang Bhatnagar
CEO

Method & Approach

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 shareholder of The Saath Co-operative by purchasing two shares. Saving is mandatory for every client throughout the period of their membership. To ensure regular savings, our field officers make regular follow-ups with all the members.

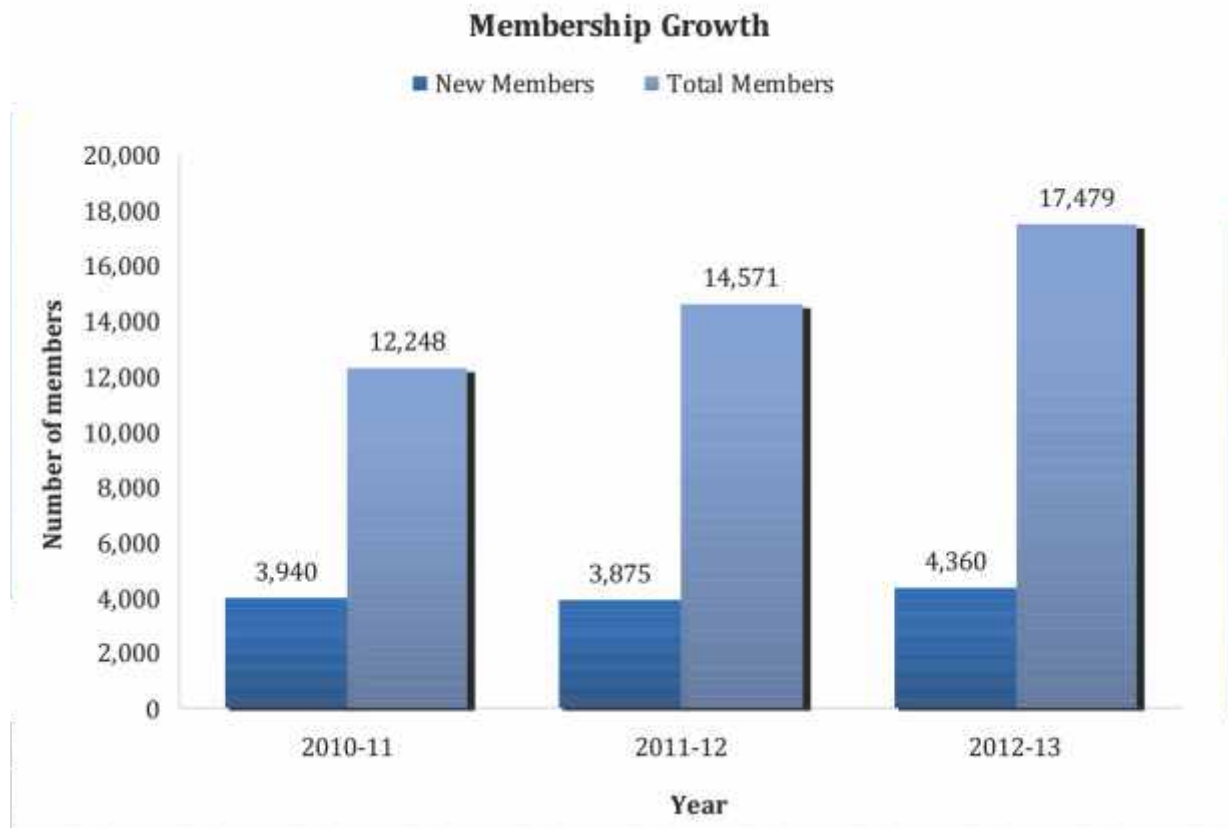
The cycle of a loan:



After regular saving for six months, the member becomes eligible for a loan in the first cycle with a Joint Liability Group (JLG). The group is formed of 4 to 6 members from the same area who are acquainted with each other. They should be able to take responsibility for each other. A loan to a group ensures that repayment of the loans is done on time. This approach has proved to be successful and has resulted in a default rate of less than 2%. Furthermore, The Saath Co-operative experiments with different research techniques. We are keen on evolving our approach to bring innovation to our microfinance services so that our clients continue to benefit. We have a strong emphasis on participatory techniques as we have found that it is hugely empowering for clients to reflect on their habits and patterns and notice the difference that microfinance can make to their lives.

Membership growth:

Our members are both shareholders and compulsory saving account holders. In the year 2010-11, the total number of new members was 3,940. In the year 2011-12, new memberships stood at 3,875 and in 2012-13, the increment in new members was to the tune of 4,360. Till March 2013, The Saath Co-operative had a total of 17,479 shareholders continuing the upward trend in membership growth.



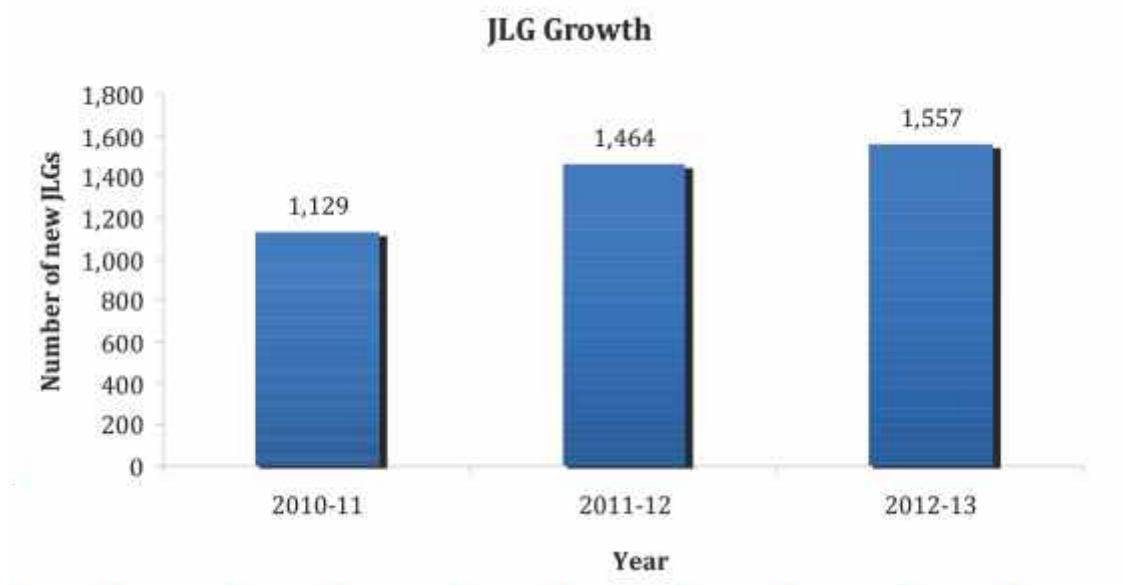
Joint Liability Group (JLG):

To create peer support that ensures repayment of loans, The Saath Co-operative only gives loans to JLGs. A group of 4 to 6 potential clients can form a JLG in which members share the responsibility of managing their loan repayments on time. The group must continue until the full loan amount of each individual borrower in the group has been repaid.

Each member of a JLG has the liability of paying the loan of other members, if any default arises. Our field officers organise these groups and conduct meetings in the field. They also inform the members about the repayment schedules.

The Saath Co-operative started the JLG model in the year 2007-08 with 85 JLGs. Earlier, clients were hesitant to accept the concept and were not ready to take loans in groups. It took immense efforts to make them understand the benefits of JLGs and how each group member will help in their inability to repay the loan instalment. It seems, after some initial doubts, this model has become popular among our clients. Since then, the growth of JLGs is steady.

In the year 2010-11, the number of groups stood at 1,129. In the year 2011-12, 1,464 new JLGs were



Kanchanben Khatik, Member of the Co-operative

I was saving with The Saath Cooperative for quite some time. Recently, there was a social event in the family. I asked the field officer if I could get a loan. She gave me a detailed description of the amount I am eligible as well as the repayment schedule. I went to the centre, discussed the monthly installment I could afford and got a loan easily.

formed, which was almost an increase by 30% from the previous year. In the year 2012-13, the growth was 1,557 new JLGs.



Parsottam Chauhan, Operations Manager

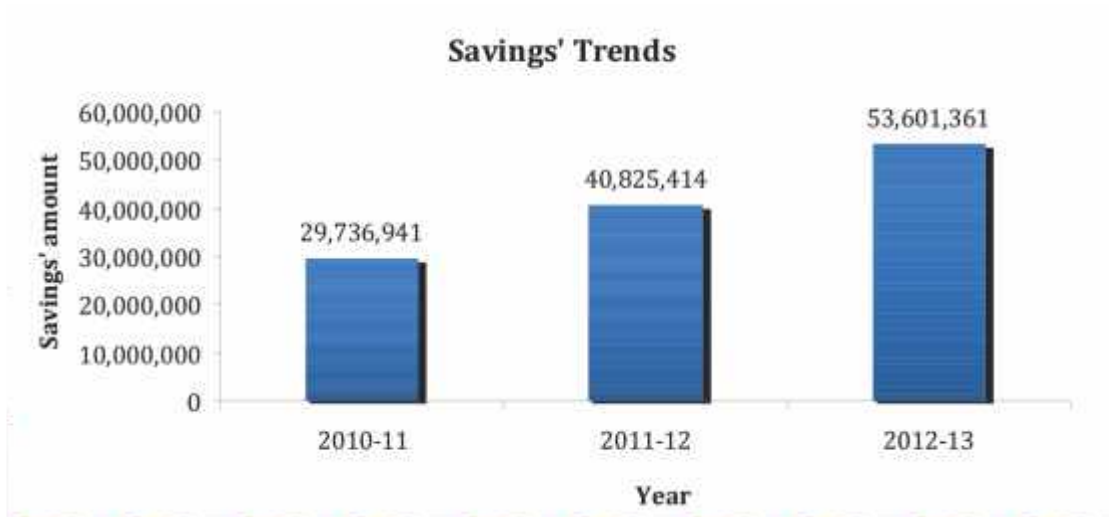
I started working with Saath since its inception in 1994-95. I was initially responsible for my neighbourhood in Behrampura to spread awareness of our microfinance initiative. Today, I am the operations manager and supervise three branches of The Saath Co-operative. Friends and relatives look up to me, all because of my work at Saath.

Products

Savings:

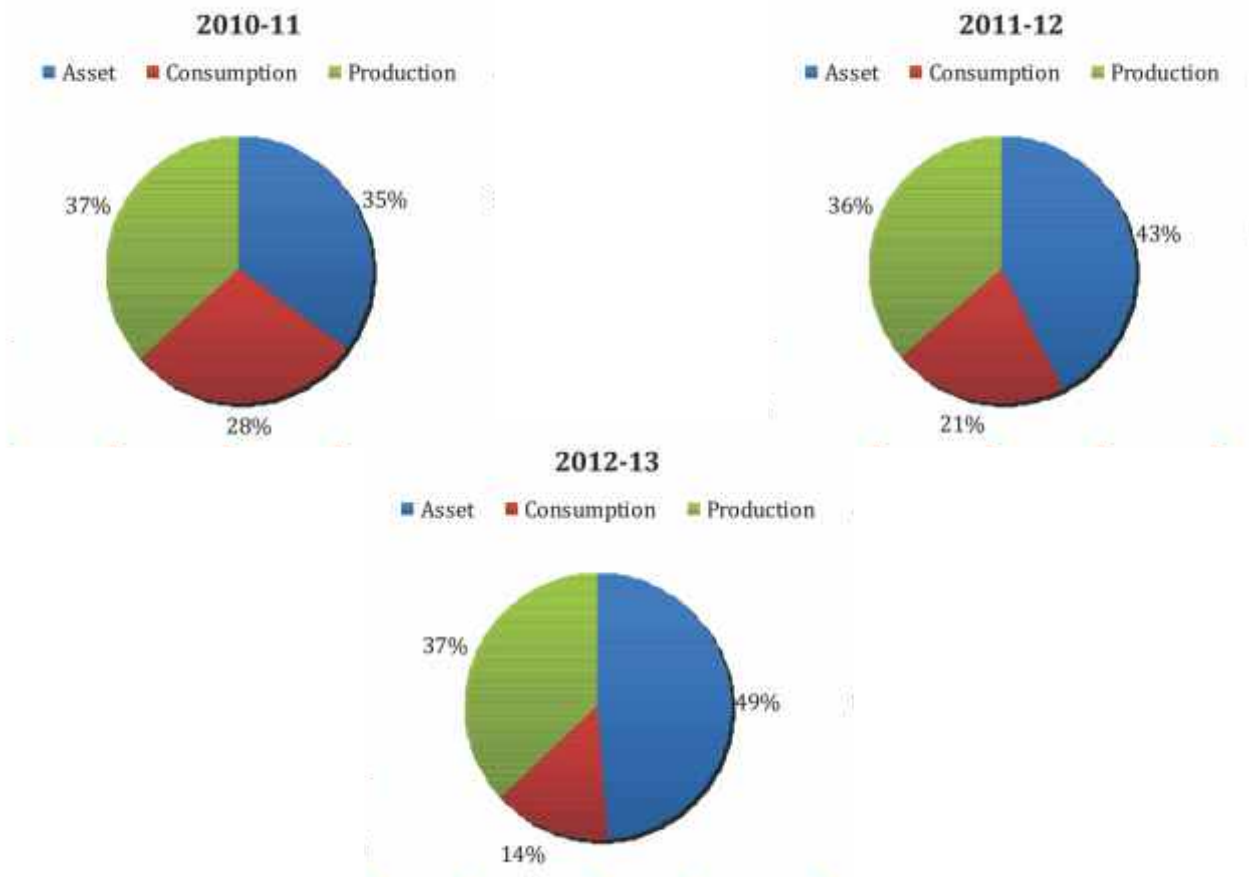
Compulsory Saving	Voluntary Saving	Fixed Deposit
<ul style="list-style-type: none"> All are required to have a compulsory saving account in order to fulfil our objective of not only developing a habit of saving, but also to ensure that clients have a minimum amount saved at any given time. A deposit of INR 100 is required every month. Withdraw at any time; minimum balance of INR 3,500 is required. Interest rate is 6% p.a. on deposits. 	<ul style="list-style-type: none"> This plan encourages savings and also functions as a fall back mechanism in difficult times. Any amount can be deposited at any given time. Withdrawal at any time. Interest rate is 6% p.a. on deposits. 	<ul style="list-style-type: none"> One-year and two-year plans. If the client withdraws before maturity, 6% interest p.a. 180 days - 8.25% 270 days - 8.5% 360 days - 8.75% 540 days - 9% 1.5 years - 9.25% p.a. on deposits.

Since a lot of members are in their third cycle, saving has become a regular part of their lives. This custom of saving is reflected in the amount of cumulative savings of The Saath Co-operative's compulsory members. The total amount of cumulative savings was INR 53,601,361 by the 31st of March, 2013.



The Saath Co-operative offers loans for three different purposes:

- Consumption Loan: Health, education, social events, household expenditures
- Productive Loan: For the purpose of establishing micro-enterprises
- Asset Creation: Includes debt redemption, house repairs and purchasing assets



Distribution	Asset		Consumption		Production	
2010-11	1786	35%	1445	28%	1860	37%
2011-12	2792	43%	1380	21%	2388	36%
2012-13	3401	49%	981	14%	2563	37%

The upward trend was visible in the total number of loans disbursed over the three-year period as well. While in 2010-11, the number of loans disbursed stood at 5,086, the increase in 2011-12 was nearly 30% of the previous year. The year 2012-13 saw a total number of 6,965 loans disbursed.

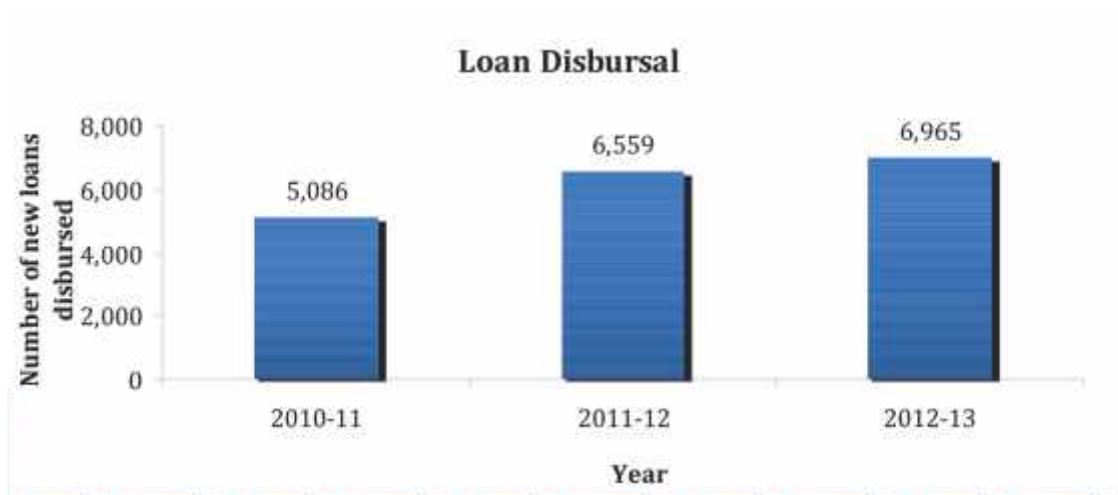
Loan amount disbursed has increased from roughly INR 48 million to INR 85 million in the three-year period from 2010-11 to 2012-13 - an increase of nearly 80%. The year 2010-11 was a landmark year. We received a loan of INR 3.55 million from Shivia Microfinance, a UK-based organization. We received this amount in four instalments from October 2010 to January 2011.

The average loan size was INR 9,483 per client in 2010-11. By the end of the financial year, we had 5,725 active loan accounts and INR 37.6 million loans outstanding.

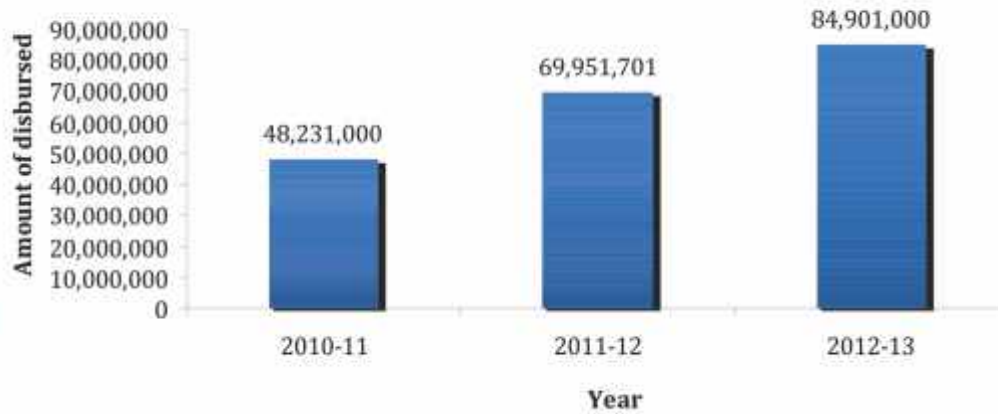


Shikha Gupta, MIS & Documentation Manager

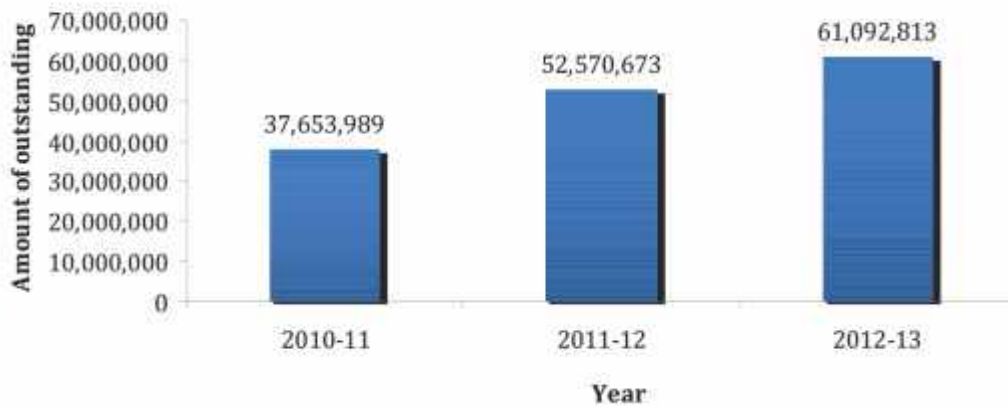
When I joined the organisation in 2010, it was due to my interest in the field of microfinance. I wanted to see how I could work for the inclusive development of underprivileged communities armed with my finance background. My biggest achievement, today, is the insurance programme we have introduced for our members since April 2013. The Saath Co-operative is one of the few working spaces where the freedom to learn from and teach people in an open environment can be found.



Loan Disbursal Trends



Loan Outstanding Trends



Insurance:

In the year 2010-11, Kotak Mahindra Insurance became a partner with The Saath Co-operative for a credit life cover for our clients. The minimum sum assured for the flat cover is INR 5,000 and the client should be between 18 to 60 years old.

Particulars	Covered Amount	Total Premium Paid	Amount of Claims Settled
2010-11	48,384,600	145,154	20,000
2011-12	81,571,801	244,715	77,000
2012-13	100,759,900	334,544	141,800

Branches

Branch	SMC	Vasna	Juhapura	Saraspur	Jethalal	Fatewadi	Mehndikua
Opening Year	1994	1996	2002	2003	2005	2005	2012
Area	Behrampura	Vasna	Vejalpur	Saraspur	Behrampura	Sarkhej	Mehndikua
Functional Zones	East & South Zone	West Zone	New West Zone	East & North Zone	East & South Zone	New West Zone	Central & West Zone
Branch Manager	Alka Makwana	Kumud Patel	Rehana Pathan	Kokila Makwana	Fatima Chhipa	Zarina Ghanchi	Irin Desai
Total Membership	3,171	3,427	1,783	3,125	2,881	1,537	1,555
Cumulative Savings	11,261,195	11,357,616	5,356,884	9,411,008	9,591,969	3,455,586	3,167,102
Active JLG Members	1,380	1,483	1,163	1,751	1,795	979	809
Loan Outstanding	10,638,952	9,844,183	6,878,438	12,293,164	11,688,164	5,602,840	4,048,072
Staff #	10	9	9	10	10	7	6



Usha Goswami, Filed Officer

I was associated with Saath through the Balghar programme. Later, I came to know of the huge microfinance enterprise being run in my neighbourhood. I joined in as a field officer despite being an introvert. Today, I am a confident woman who manages nearly 350 households which fall in my field area.

Activities

Fixed Deposit

The FDs has been revised by taking consideration to the short term fixed deposit demands of the clients. Rate of interest on these periodical FDs has been decided in comparison with formal, private and cooperative banks. Analysis was done on comparative rates of interest provided by these banks and existing cooperative banks and other savings and credit cooperative in Ahmedabad.

Child Plan

In September 2012 a new product Child plan started to fulfill the demand from our members for their children's future money requirement. This is a monthly recurring product with duration of three years and can be taken by child's parents. After completion of three years parents can either withdraw the money for their children's expenses or they can further invest the money in fixed deposits. This plan starts from INR 200 and up-to any limit in multiple of 200. As on 31st March 2013 we have 325 children accounts.

AGM

Annual General Meeting 2012: Third AGM of the cooperative was held in June 2012 and beyond expectations more than 3000 share holders attended the event. 10% dividend was declared for the year 2011-12.

This year maximum number of share holders attended the AGM. In the earlier years only just 200 to 500 share holders used to attend the meeting and as they there were the two cooperatives, also members were hardly interested in our presentations and our activities. This year has become the landmark year in the history of the cooperative, not only in terms of share holders participation in AGM but in this year we tried to put more efforts in member's education about our program through different field visits.

New Branch Office Mehndikua

In April 2012, a new branch started in Dudheshwer ward with 1155 members. The branch area is quite new and there are many small home based enterprises of scraped iron in the surroundings of the branch. The branch has great potential to grow in that area. Till 31st March 2013 the branch has membership of 1555 with cumulative savings of INR 31 Lakhs (approx) and around 800 members with the cumulative loan outstanding of INR 40 Lakhs (approx).

About Interns

Sunil Thakor from S.V. Institute of Management, Kadi Gujarat studied on customer satisfaction with services of microfinance in Urban Poor Women in Ahmadabad city in June - July 2012 for two months.

Pratik Bajaj, Soham Bhadeka, Bhavesh Nainani, Samit Kapoor and Dinesh Gupta from School of Business Management, NMIMS Mumbai studied on The Financial Sustainability & Expansion Of Saath Savings & Credit Cooperative Society Ltd. from February 3rd to February 23rd 2013.

Rahul pande, Hiren Lakum, Gaurang Bhatia, Mayur Solanki from Central University of Social Management, Gandhinagar studied the JLG and group mechanism with the members of the Saath Savings Credit Cooperative Society Ltd from 1st March 2013 to 30th April 2013.

Some of the activities in brief:

- Incentive structure formed for New Account, Compulsory Saving Collections, and Child Plan Collections
- Employees Group Family Medical Insurance (1,00,000 medical cover)
- Gratuity Scheme launched
- IME program with FWWB (4 groups and 78 members)
- Envirofit Smokeless Stove (One member got benefit from loan)
- Software Data Clearing Process every branch from 15th March to 15th April.
- Statutory Audit of the Cooperative
- Spouse/Guarantor policy from April 2013
- Bajaj Allianze tie up for Sarva Shakti Suraksha
- Gratuity transfer for 10 employees of Saath
- Access Workshop for 3 days
- Seven days Staff refresher program in March 2013



Madhu Sargara, Child Savings Plan

I save INR 600 per month for my children with Saath's Child Savings Plan. My daughter is currently studying in the ninth standard and I want her to feel safe to pursue studies further. This money will also help us for her wedding preparation or in times of a family crisis.

Case Studies



Savings will come to our rescue during an emergency: Mohan and Mathura Sen

Mathura with her husband, Mohan Sen. They save Rs. 100 per month with Saath.

Mohan Sen, a barber, along with his wife, Mathura always believed in saving money. They also tried their hand at different savings' avenues, but with little satisfaction.

"Unfortunately, we did not have many reliable options before. There have been cases of swindling in the past and we were not comfortable giving our hard-earned money to just anyone," said Mohan.

He added, "Then, we found out about Saath's saving programme. We could save as little as INR 100 per month and still be a member of their microfinance initiative. We could also save more money, if we wished. Interest rates are pretty decent and their loan structure is attractive as well."

Today, they deposit Rs. 100 every month in the Compulsory Savings Plan. "We have been saving for almost 3 years now. I do whatever I can to save as much as possible from every month's budget," said Mathura, a housewife who recently became the grandmother of a beautiful girl child. She averred, "Savings will come to our rescue during an emergency. Although, we haven't taken a loan yet, we are confident that we will easily be able to get one, when the need arises."



Yasminbano: With the Saath Cooperative my savings are secure

Yasminbano is 47 years old and lives in Sarkhej, Fatehwadi area of Ahmedabad with her husband. Yasminbano and her husband do the vegetable business in Sarkhej area. They had many bad experiences where people cheated them and ran away with their savings. Earlier she (when she started savings with Saath cooperative was not sure whether her savings are secure or not. She felt security when she got the loan of Rs. 3,000 very first time for her husband's business. She repaid the loan

before the time. She started savings with Rs. 100 Compulsory Saving. The second time she took loan of Rs. 10,000 for the Loading Rickshaw (which is required for Vegetable Business) and this loan also she repaid before the given period.

At the third time for her daughter's marriage and to purchase jewellery for her daughter, she took a loan for Rs. 17,000/- which is continuing till date. As she has been a regular saver with the MFI, she has completed three years of compulsory savings successfully. She is planning to take another loan (after repaying the current loan) for her house renovation.

She has built up a good reputation among the JLG (Joint Liability Group) members as well. Now neighbours are inspired from her to save more.

Governance & Staff

Branch	Designation	Name	Employee Code	Gender
Head Office	Chair Person	Chinmayi Desai	E18	F
Head Office	COO	Madhu Parmar	E17	F
Head Office	Internal Auditor	Aabeda Shaikh	E10	F
	Manager			
Head Office	Documentation	Shikha Gupta	C3	F
Head Office	Marketing	Jayshree Patel	E6	F
Head Office	Office Assistant	Rukmani Saragara	E18	F
Head Office	CEO	Divyang Bhatnagar	E6	M
Head Office	Finance Associate	Akash Padhiyar	E7	M
Head Office	HO Accountant	Hardik Patel	C	M
Head Office	Internal Auditor	Yusuf Pinjara	E6	M
Head Office	IT Executive	Mahesh Chauhan	C2	M
Head Office	IT Head	Ranison Parmar	C3	M
Head Office	Manager Operations	Parsottam Chauhan	E18	M
Jethalal Branch	Branch Manager	Fatima Chhipa	E10	F
Jethalal Branch	Accountant	Rina Aheer	E3	F
Jethalal Branch	Field Officer	Chandrika Srimali	E19	F
Jethalal Branch	Field Officer	Geeta Padhiyar	E19	F
Jethalal Branch	Field Officer	Mina Saragara	E4	F
Jethalal Branch	Field Officer	Rita Saragara	E4	F
Jethalal Branch	Field Officer	Vina Bhati	E13	F
Jethalal Branch	Field Officer	Amirunnisha Belim	E2	F
Jethalal Branch	Field Officer	Rehana Shaikh	E10	F
Jethalal Branch	Office Assistant	Tarla Nitin Gohel	E2	F
Juhapura Branch	Branch Manager	Rehana Pathan	E2	F
Juhapura Branch	Data Entry Operator	Anita Tusowara	E	F
		Mukeshkumar		
Juhapura Branch	Data Entry Operator	Makwana	E	M
Juhapura Branch	Field Officer	Rizvana Shaikh	E2	F
Juhapura Branch	Field Officer	Shaban Shaikh	E2	F
Juhapura Branch	Field Officer	Shahin Shaikh	E5	F
Juhapura Branch	Field Officer	Yasmin Shaikh	E3	F
Juhapura Branch	Field Officer	Sayra Shekh	E2	F
Juhapura Branch	Office Assistant	Saida Khokhar	E9	F
Me hndikua Branch	Branch Manager	Irine Desai	E5	F
Me hndikua Branch	Data Entry Operator	Akshay Bhankhodiya	E	M
Me hndikua Branch	Field Officer	Ganpat Saragara	E4	M
Me hndikua Branch	Field Officer	Vasanti Borisha	E2	F
Me hndikua Branch	Field Officer	Kamla Saragara	E19	F

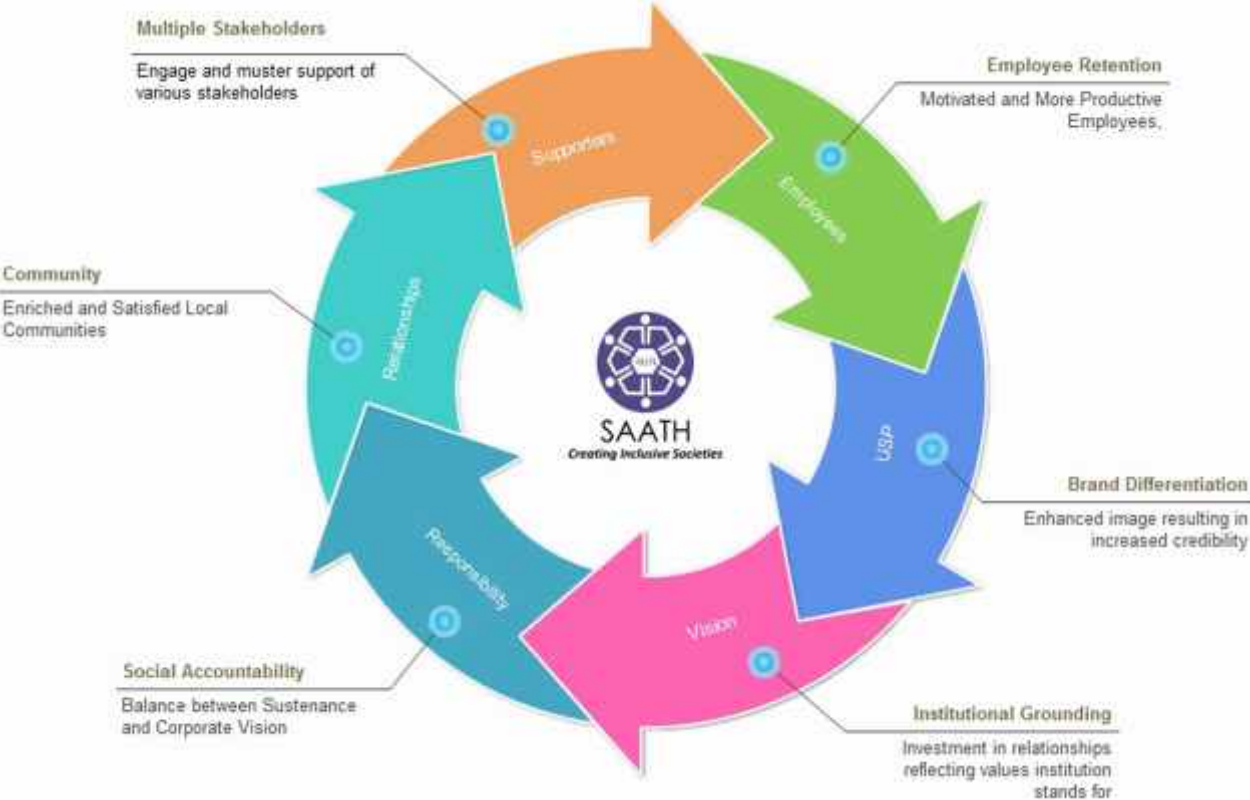
Branch	Designation	Name	Employee Code	Gender
Mehndikua Branch	Office Assistant	Hema Saragara	E11	F
Saraspur Branch	Branch Manager	Kokila Makwana	E6	F
Saraspur Branch	Accountant	Jignesh Parmar	E3	M
Saraspur Branch	Data Entry Operator	Manthan Patel	E	M
Saraspur Branch	Field Officer	Rabiya Shaikh	E2	F
Saraspur Branch	Field Officer	Ramila Parmar	E3	F
Saraspur Branch	Field Officer	Sheetal Raval	E2	F
Saraspur Branch	Field Officer	Urvashi Khamar	E2	F
Saraspur Branch	Field Officer	Jayshree Thakor	E	F
Saraspur Branch	Field Officer	Damayanti Parmar	E	F
Saraspur Branch	Office Assistant	Kailash Patel	E	F
Sarkhej Branch	Branch Manager	Zarina Ganchi	E8	F
Sarkhej Branch	Field Officer	Irfana Pathan	E3	F
Sarkhej Branch	Field Officer	Mehraj Sama	E3	F
Sarkhej Branch	Field Officer	Kariman Shaikh	E2	F
Sarkhej Branch	Field Officer	Tanvira Kazi	E1	F
Sarkhej Branch	Office Assistant	Nasim Sandhi	E	F
SMC Branch	Branch Manager	Alka Makwana	E3	F
SMC Branch	Accountant	Dharmesh Gelot	E6	M
SMC Branch	Field Officer	Archana Thakor	E7	F
SMC Branch	Field Officer	Jigna Khalas	E9	F
SMC Branch	Field Officer	Jyoti Saragara	E3	F
SMC Branch	Field Officer	Nazma Patel	E11	F
SMC Branch	Field Officer	Shobha Rathod	E4	F
SMC Branch	Field Officer	Vina Padhiyar	E7	F
SMC Branch	Field Officer	Ramila Borisa	E2	F
SMC Branch	Office Assistant	Nayna Rabhdiya	E1	F
Vasna Branch	Branch Manager	Kumud Patel	E5	F
Vasna Branch	Data Entry Operator	Hetal Vasudiya	E1	F
Vasna Branch	Data Entry Operator	Varsha Chauhan	E1	F
Vasna Branch	Field Officer	Aruna Srimali	E9	F
Vasna Branch	Field Officer	Jamna Mahavar	E6	F
Vasna Branch	Field Officer	Padma Khuman	E3	F
Vasna Branch	Field Officer	Rekha Patel	E9	F
Vasna Branch	Field Officer	Usha Goswami	E3	F
Vasna Branch	Office Assistant	Rukshana Ghanchi	E5	F

Transparency and Accounts

Balance Sheet of The Saath Saving and Credit Co - Operative Society Limited as on 31-03-2013					
Liabilities	Sch	Amount	Assets	Sch	Amount
Share Capital	A	4,294,975.00	Fixed Assets	I	1,701,429.00
Profit & Loss	B	2,019,921.75	Stamp Duty	J	20,000.00
Reserves and Funds	C	5,705,105.37	Loans and Advances		
Loans and liabilities	D	6,556,889.00	Advances to clients	K	61,839,274.27
Provision	E	1,488,956.00	Advances to Branches	L	26,919,264.22
Deposits	F	55,348,807.62	Other Advances	M	1,047,065.00
Current Liabilities			Investments	N	6,139,786.00
Liability to branches	G	28,574,135.54	Bank	O	7,289,463.56
Liabilities to Others	H	119,673.00	Cash	P	350,181.23
Total		105,306,463.28	Total		105,306,463.28

Profit and Loss account of The Saath Saving and Credit Co - Operative Society Limited at 31-03-2013					
Expenses	Sch	Amount	Income	Sch	Amount
ADMINISTRATIVE EXPENSES	Q		INTEREST INCOME	T	
Audit fees		44,000.00	Interest on Loan		13,094,907.00
Office Rent		480,468.00	Bank interest		60,375.00
Salary to staff		3,148,970.00	FDI interest		169,924.00
Consultancy fees expenses		1,076,489.00	ADMINISTRATIVE INCOME	U	
Training & marketing		288,484.00	Entry fees		65,445.00
Gratuity exps		335,869.00	Passbook fees		87,960.00
INTEREST EXPENSE	R		Loan processing fees		890,310.00
Interest on compulsory		2,024,909.00	Child Plan Passbook Fees		6,360.00
Interest on Voluntary saving		580,330.00	OTHER INCOME	V	
Interest on Fixed Deposite		153,120.00			537,845.00
Special interest on compulsory		285,246.00			
Interest On Child Plan		1,566.00			
OTHER EXPENSES	S	4,473,753.25			
PROFIT CARRIED FORWARD TO BALANCE SHEET	B	2,019,921.75			
Total		14,913,126.00	Total		14,913,126.00

Saath's Framework for Corporate Social Responsibility



Saath Charitable Trust

Email: mail@saath.org | Visit: www.saath.org

Saath Livelihood Services

Email: niraj@saath.org | Visit: www.saath-sls.org

Saath Savings and Credit Cooperative Society Ltd.

Email: info@saathcooperative.org | Visit:
www.saathcooperative.org

Registered Address:

O-102, Nandanvan -V, Near Prernatirth Derasar,
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