

SAATH CHARITABLE TRUST ANNUAL REPORT 2020-2021



SAATH
Creating Inclusive Societies



About Saath



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

Vision

Saath envisions inclusive and empowered communities and individuals.

Mission

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

Approach

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

Theory of Change

By working with communities, developing community leadership, engaging with various stakeholders and using market, need based and innovative approaches within livelihoods, housing (R&R), financial inclusion, health and education sectors, Saath has empowered 1,12,597 marginalised individuals during 2020- 2021. To be successful, Saath is building capacities of its team members and community leaders, using technology for bringing quality and cost-effective monitoring, bringing accountability, expanding its current reach, leveraging interlinkages and bringing in more funds by tapping new sources and adopting new funding approaches.



A Note from the Founder

This year was very challenging for Civil Society Organizations across India and the world. At Saath, the impact of Covid was two-fold. On the one hand, our regular programs came to a halt, and on the other hand, we had to support the vulnerable communities whose livelihoods came to a break during the lockdown. The amendments to the Foreign Contributions rules by the government have made resource mobilization difficult for CSOs in India is another challenge.

Let me begin with our response to Covid. Immediately after the lockdown in March 2020, our team members identified vulnerable families, and we distributed approximately 11,000 food kits and supported community kitchens that supplied meals to about 10,000 people for 20 days. We assessed how the livelihoods of micro-entrepreneurs had been affected. With IIM, Ahmedabad, we undertook a research study on how the informal sector was impacted economically and socially. Our studies showed that micro-entrepreneurs had used their capital and savings during the lockdown, and we have established a rebooting fund that offers loans at zero interest.

We did a participatory research study with Empower, our partner in STEM named "COVID in her voice," led by girls from the community to understand the impact COVID has made in girls' lives near us. We established five Covid Resource Centers to facilitate individual, government, and CSO support. Overall, we have seen how Covid has devastated vulnerable communities economically. The recovery of these communities will be the focus of our work in the years to come.

This year, with the Samagra Program, we are addressing the health needs of communities via five Health Resource Centres, wherein we aim to reach out to 200,000 people in 5 wards of Ahmedabad City for Covid awareness and prevention, tuberculosis control, family planning and, mother and childcare.

Covid has impacted our educational and vocational training programs. Due to regulations on gatherings, we could not conduct our classes offline. We quickly adapted to online learning and have been able to continue with the programs.

The shrinking formal employment marketplace in India has led to younger people turning into micro-entrepreneurs, more out of compulsion than choice. Our focus now is strengthening the skills of these micro-entrepreneurs so that their enterprises result in more desirable earning. Since geriatric and home-based care requirements are increasing, we provide appropriate vocational training to the individuals interested in working as caregivers.

Through our Housing Resource Centers, we have facilitated affordable purchase and up-gradation of houses along with the required documentation and linkages with government subsidies and mortgage companies. The Misaal program has restored our faith in participatory techniques. Community-led committees and leaders ensured that water and sanitation services improved in 37 settlements via micro-planning and constructively engaging local authorities.

It is a cliched saying that adversity brings strength at Saath. The Covid pandemic amply demonstrated the values of empathy and care by our team, partners, and communities.

Rajendra Joshi
Founder and Managing Trustee
Saath Charitable Trust

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List of Abbreviations

AMC- Ahmedabad Municipal Corporation
APPI- Azim Premji Philanthropic Initiative
BCC- Behaviour Change Communication
BP- Beautypreneur
CBO- Community Based Organisation
CFS- Child Friendly Spaces
CISHAA- Citizens for Shelter Alliance
CRC- Community Resource Centre
FLD- Foundation of Local Democracy
FP- Family Planning
HH- Household
HP- Homepreneur
IEC- Information, Education, and Communication
IIPH- Indian Institute of Public Health
MCH- Maternal and Child Care
MFI- Micro- finance Institution
NGO- Non- government Organization
NTL- Non- traditional Livelihood
OD- Open Defecation
ODF- Open Defecation Free
PT/CT- Public Toilet/ Community Toilet
PMAY- Pradhan Mantri Awas Yojana
SIP- Settlement Improvement Plan
STEM- Science, Technology, Engineering, and Mathematics
TB- Tuberculosis

Highlights

Empowering communities from the grassroots strengthens the individuals' socio-economic conditions and brings transparency and accountability in the development sector from the very roots. Saath has been making rigorous efforts to build an equitable and sustainable environment around the communities through its varied initiatives. This year our work revolved around COVID relief and capacity building of the individuals and groups across the cities we work.



COVID Relief and Support

- Ration and Hygiene Kits distributed
- Community Kitchen
- Awareness Generation
- Individual Household Surveys



Research and Advocacy

- Study on effect of COVID to the informal sector and Micro entrepreneurs.
- Access to relief entitlements and implementation of Central Government Directives- Collaborative assessment with CISHAA members.
- Consultation and Advocacy for affordable rental housing complexes.



Rebooting Livelihoods

The beauty industry was heavily detrimental in the initial (2-4) months of the lockdown, and even post lockdown business suffered for many succeeding months. Foreseeing this, Saath conducted a needs assessment of over 1600 entrepreneurs to contemplate their financial dilemma during times of pandemic. We aimed to understand the potential challenges and assistance needed in rebooting their businesses.

- More than 80% of BPs and HPs attended the support training program.
- Till March'21 in financial assistance support we were able to disburse 25,46,000 amount to 209 BPs/HP, barbers, and alumni students who were associated with the beauty & wellness sector.





Education

Child Friendly Spaces

Programme Location: Gota and Ranip in Ahmedabad

Funded By: Mobile Crèches, Shree Siddhilnfrabuild Pvt. Ltd.

447

Reach - Children enrolled in CFS centres

21
(19%)

Children overcame Malnutrition

The child-friendly spaces is supported by independent funding organizations and the builders of the construction sites where the classes occur, with Saath being the implementing agency. The teachers at the CFS contribute towards the upliftment and betterment of the communities and impart holistic growth and development to the children accessing the services. The program focuses on activity-based learning with monthly monitoring and planning. Nutritious meals, safe and secure shelter, regular doctor visits, vaccination drives, counseling of pregnant and lactating mothers, referrals to the primary health centers, etc., play an integral role in the program.

The teachers played role of the resource mobilizers and helped families during the COVID crisis by delivering a regular supply of ration for the children and their families, bringing awareness on social distancing and the importance of wearing masks washing hands. Teachers also focused on conducting focused group discussions with the parents and community members on maintaining a healthy diet and avoiding outside and stale food during the pandemic. Arranging community health checkups and referring children and pregnant and lactating mothers to the urban health centers for checkups and vaccination was undertaken.

Many organizations came forward to bring adaptability and efficiency through online learning. We collaborated with Pratham Education Foundation for the online program named "Karo Na Thodi Masti Thodi Padhai" for the preschoolers. Short videos, fun activities, etc., was developed and this material was shared with the coordinators daily, further passed on to the parents' smartphones and phones. This work helped us listen, learn, and leverage from the changing times near us and facilitate the community-centered and community-led approach to improving learning outcomes and increased participation.



A 10 months old child at the CFS



Children having their meals at the CFS

Balghar

Programme Location: Juhapura, Ahmedabad

Funded By: Saath Charitable Trust

138

Children enrolled in Balghar centre

97

Children enrolled in School

This program, is funded by Saath with partial stake of parents of the students in the form of fees. It engages women from the community in slums of Sankaltnagar, Juhapura as the teachers at Balghar. The program is planned monthly and annually, with an annual meeting reviewing the progress and incorporating the required changes. The activities conducted at the balghar focuses on the overall development of the child, including social, emotional, physiological, psychological, and mental development, and provides for quality nutritional meals and regular health checkups.

Balghars remained un operational from March 2020 to January 2021 due to the pandemic; during this time, the teachers remained in touch with the parents. The teachers made regular home visits to ensure continued learning of the children. Additionally, Saath engaged the teachers in distributing kits of ration and hygiene to the needy parents and families in the community. These situations drove us to provide aid in food security and continued learning through videos and text messages.



Teacher with the children at Balghar

STEM

Programme Location: Behrampura, Ahmedabad

Funded By: Empower

55

Number of Girls Trained

The program is funded by Empower. Saath serves as an implementing agency with curriculum support from Aavishkar. The focus of this program is to improve education and career pathways that explore STEM opportunities for the school-going and school-dropout girls. The program involves trained staff for quality teaching, monthly internal planning, and large-scale quarterly planning to evaluate and review the progress. STEM training entails activity-based learning and team-building activities, which encourage problem-solving skills. Saath promotes regular engagement, and the training also includes workshops on menstrual health and hygiene, counseling of parents and students, life skills, and essential computer learning.

During the COVID 19 pandemic, it became challenging to carry on the program. Regular classes became a distant dream. Nevertheless, the team started developing online course modules and began with the online courses as per the feasibility and convenience of the participants. Aavishkar, our knowledge partner, shared interesting videos on STEM and conducted training of our teachers to integrate innovative teaching techniques in the sessions. Empower initiated its overarching girl-led participatory research study named "COVID in her voice" to understand the impact COVID has made in girls' lives near us. These efforts led our classes to restart with maximum enrolments.

Girl Power

Richa is a 19-year-old lively and cheerful girl. She is pursuing her higher secondary education. Her father was a daily wager working as a driver, but he lost his job during the lockdown due to COVID 19. Her mother is a beautician and a CRC member since 2017. Richa likes to participate in educational activities. She got interested in the program by Empower named Girl Gender Leader Lab when she came to know about it through her mother. She was excited to take the interview.

Richa's parents support her education, so it was not difficult for her to convince them to participate in this program. She was selected and started working as a girl leader in the program. She has interviewed six girls from her community regarding the pre and post COVID changes in their lives with the guidance of the team.

She wants to set an example in her family that "Girls can achieve what they want" so that other girls in her family are promoted for pursuing higher education.



Richa (on the right)- Girl Gender Leader Lab



Students learning human anatomy in the science lab

Mom's Touch- Parental Support for Girl Education

Programme Location: Juhapura, Ahmedabad

Funded By: Nivea India Pvt. Ltd.

267

Number of mothers benefitted

460

Ration Kits provided

Nivea Pvt. Ltd. funds this program, with Saath being the implementing agency. Monitored and evaluated by the funder, annual planning of the program takes place where Saath distributes ration kits to the mothers of children studying in a government school in Behrampura. Nivea has selected the school. In this program, students studying in standard 9th and 10th securing more than 90% attendance in a quarter are supported with a ration for one quarter. This ration is given to mothers of these children to promote their child's regularity at school and preserve their health.

Since the onset of the COVID 19 pandemic, the schools have remained closed. Therefore, Saath has distributed ration kits to all the 292 children studying in standard 9th and 10th of the Jawahar Lal Nehru High School in Beherampura in every quarter.

Grow through your struggle

Janak lives with her family, which consists of her Parents, Grand Mother, Brother, and Three Sisters. The primary earner in the family is Janak's Father. He is working as a sweeper at Ahmedabad Municipal Corporation and earns approx. 15,000 per month. Being a family of eight members, many times Janak's Father struggled to pay the tuition fees and school fees for the children with his limited income.

During Covid, Janak's Parents were mentally depressed, thinking about the financial crunches in the family.

Janak got selected for the Mom's Touch Program three consecutive times. She got a ration kit for the continuous nine months. As a result of this, her parents felt relieved as the cost of the monthly ration was then saved.

"Since the cost of monthly ration is now saved, we are investing that for the education of our Daughters and Son." - Janak's Mother



Janak- sitting on the left most side in the picture





Health and Sanitation

Reproductive Child and Health Care Services

Programme Location: Vasna and Paldi wards in Ahmedabad

Funded By: Ahmedabad Municipal Corporation

3,899

Antenatal & Postnatal care for women

4,092

Contraception awareness

41,769

Blood test for malaria

10,675

Number of children vaccinated

Funded by the Ahmedabad Municipal Corporation, this program engages women, motivated by incentives, to work with the other women beneficiaries in a manner that makes our community's women more independent and confident to share and solve their problems. Every community health volunteer takes care of 200-500 HH's and undertakes a wide variety of health empowerment tasks. At present, Saath monitors the two wards of Vasna and Paldi, provides healthcare services, and carries out awareness initiatives. Over the years, this program has empowered women to seek assistance when needed and has enabled greater awareness on subjects like birth control and the prioritization of health.

The community health volunteers have built up social capital over the years. In the phase of the COVID 19, pandemic preparedness and containment played a critical role. These health workers conducted home-to-home surveys guiding the families towards social distancing, giving information on homemade recipes to boost immunity, carrying out demonstrations on hand wash, distributing masks, and creating awareness with surveillance and case identification, followed by referrals and checkups.

Samagra

Programme Location: Old City, Vatva, Behrampura, Juhapura, and Vasna in Ahmedabad

Funded By: US-AID- PSI

22,976

Number of people covered under COVID-19 awareness

7,132

Number of people reached with messages on FP products and services

1,546

Number of people reached with messages on MCH services

16,835

Number of people reached with TB Messages

The programme is funded by USAID and Population Service International. With the technical support of IIPH- Gandhinagar, Saath Charitable Trust serves as the implementing agency of this program, focusing on improving the health accessibility in the urban areas through building capacity and awareness in the process. With a diverse team, Health Resource Centres, and on the field and off fieldwork, Saath has tried its best to make this program a success. The various tasks undertaken include promoting institutional deliveries, taking care of malnourished children, distributing contraceptives and awareness building, registering pregnant women with government schemes, and many more.

The team has actively performed household surveys, undertaken awareness sessions on COVID-related subjects. Regular follow-ups and referrals for the testing are done. Further, the individuals who are tested negative for COVID but suffer from prolonged coughing are referred to the DOTS center for a sputum test. The tuberculosis patients are assisted in registering themselves on the Nikshay app for regular updates for their treatment. So far, the team has worked on the preventive and curative aspects of COVID 19.



Brochure on COVID Awareness



House Hold survey being conducted by the field coordinators

Effective Family Planning

During the Household survey in the Savansi Nagar of Vasna, Samagra's field officer Bhagwati ben met Rina Ben Gujjar. Rina Ben is nineteen years old and has a two-month-old child. She and her husband does not want a second child shortly. Therefore, a detailed discussion on family planning was done by the field officer. She gave her the information on Mala D tablets, Antara injection, Copper T, and condoms used by males.

Rina ben discussed the family planning session that she had with the field officer, and she chose the option of getting an Antara injection. So, she was taken to the Sarkhej Urban health center to avail it. Now she can enjoy her married life freely and takes care of her son correctly.

Rina ben is trying to educate women around her in her community and neighborhood on family planning and the various methods to incorporate it. There is no evidence of any side effects of the injection in her body.



Rina Gujjar



COVID Awareness



Meeting on Mother and Child Health Care



Celebration of Mamata Divas

MISAAL- Moving India towards Sanitation for All

Programme Location: Ahmedabad and Porbandar

Funded By: Urban Management Centre and United States Agency for International Development

48

Settlements in Ahmedabad

21

Settlements in Porbandar

50+

BCC/IEC activities conducted
(Activity/segment)

The program is funded by Urban Management Centre and United States Agency for International Development. Saath is the implementing agency in two cities, namely Ahmedabad and Porbandar; this program focuses on creating awareness about water and sanitation for sustainable behavioral change that leads to improved health and hygiene practices. Saath facilitates the communities to take charge and counter problems of poor sanitation.

The program undertakes tasks such as profiling public and community toilets, settlements, individual household verification, and community engagement. Committees were formed, oriented, and facilitated to bring a revolutionary improvement in the infrastructure of slums and the drainage and water lines.

During the COVID 19 pandemic, the community witnessed havoc risen due to not following the social distancing norms and demonstrating a lazy attitude towards wearing masks. The team faced initial backlash while generating awareness towards COVID 19 through roadshows, poster exhibitions, rallies, etc. Which was overcome gradually through the support of the committee members and leaders. We were successful in entering their settlements for distributing masks, hand sanitizers, registering the COVID 19 cases, offering referrals, supporting through ration kits, and organizing hand wash demos, painting slogans on common walls and familiar places around the community, engaging children and youth as COVID ambassadors.

Note: This project was terminated after the Foreign Contribution (Regulation) Act, amendment that was passed on 29.09.2020

Improved Cleanliness in the Area

A testimonial by the area committee member

Preeti Singh Solanki, a member of the Haribhai nu dahelu committee, shared her feedback on the activities carried out by the team of Misaal. In the menstrual cycle awareness program, women discussed the problems they face during the periods. The group discussed the kind of care one should take during it and how using a sanitary napkin is better than using a cloth.

Preeti also shared her feedback on the haqdarshak app that was insisted on being installed by the team to the smartphone users. Through this app, she was able to understand several ongoing schemes of the govt. and it showed the ways to avail this services e.g., it helps one get a PAN card/ Aadhaar card etc. She also spread the word in the community regarding the app.

Along with the team, she has distributed dustbins in the community as a part of practicing cleanliness habits. She has appealed to the community members to throw the waste in the dustbins installed by the municipal corporation and do not litter here and there. She has shared various know how to combat Covid 19 like wearing masks, washing hands frequently (especially children), washing vegetables, etc.



Preeti Singh Solanki



Committee members filling up the monthly monitoring sheet of the availed services like electricity, water, drainage etc.



Daily waste collector van in the Nagorivad chawl of Old City



Improved infrastructure results in Pathan ni Chali, Ahmedabad



Livelihoods

Women @ Work

Programme Location: Ahmedabad and Gandhinagar

Funded By: CARM-Daksh and Empower

182

Number of women trained for non-traditional income generation program

68

Number of women placed in Non-Traditional Livelihoods

The program is funded by I-partner, Girls Count, and Empower. Saath serves as an implementing agency for this program. A diverse team of field mobilizers, field coordinators, program managers, etc. undertake tasks of linking women with various job options in urban and rural areas of Ahmedabad. With a quarterly and yearly evaluation, the program combines theoretical and practical learning where women are offered job training with incentives. The program has created awareness and promoted discussions amongst the stakeholders about their perception of “Non-Traditional Livelihoods” and gender stereotypes. The initiative has resulted in economic stability and upliftment of the participants.

During the pandemic, it became challenging for the field mobilizers to convince women to get out of their homes and participate. The centers remained closed in March- June, but training through online lectures continued. Counseling sessions, roadshows, poster exhibitions, online workshops, and sessions were arranged to keep up the level of motivation for the women participants and bring awareness to become financially independent. The placement coordinators thrived to bring forward the best opportunities for the women trainees willing to join the job market. As a result of which women joined work after the lockdown. (No placement in 2 consecutive batches) till Dec 2020- 44 trainees completed training and placement of 24 in January 2021.



Batch of Security Guard Trade during the exposure visit

A story of Determination

Hina lives with five members of her family. Her father drives an auto-rickshaw and tries to run the house through the income earned from it. Both of her siblings are younger than her. Being the eldest one, she wanted to help her siblings and father by contributing economically. Hina's community does not allow girls to step outside the home and work. But she was determined to work as she wanted to raise her family's economic and social status.

Hina learned about the NTL training at Saath charitable Trust from one of her friends. She contacted the area mobilizer and decided to participate in the petrol pump training. She had to face humiliation from the community as working in petrol pumps that, too by girls was always frowned. She was asked to quit the training and sit at home. But she did not give up on her hard work. Hina continued with the training and learned many things like life skills, decision making, ways to improve our skills set.

During training, she realized that everyone is born equal. After completing the training, she got placed at a Petrol Pump. Today she earns 8000 rupees plus incentives per month. She is happy that she can now support my family financially. Initially, she did face many challenges at work, but she overcame them all with her problem-solving abilities. Hina says that "I liked the training and enjoyed the personal training sessions. I am now better able to support my family, and I thank Saath for initiating this kind of training project."



Hina Prajapati



Trainee at her job on a petrol pump



COVID 19 Awareness road show by the participants

Needle in the haystack

Shobha Solanki, 28 years old, has studied till class 12th. Shobha hails from a family of farmers. They have been farming for many years now. Shobha's father cultivates on his land, and she has two elder brothers who work in a private company and mother as a housewife.

Shobha spent most of her time farming with her father after completing her studies till the 12th standard. She never thought of achieving anything through hard work and did not have any goal in life. She enjoyed working on the farm with her father, and that was it.

While watching a film on women empowerment at home one day, she was motivated to learn something that can give her a new direction in life and make her self-reliant. But Shobha did not know how to materialize this thought as she did not have any skill in professional work. This thinking of hers often left her unhappy.

One fine day Shobha came across the team of Saath during the mobilization by the team on the field. She learned about the sewing machine operating course going on at the center. Shobha decided to enroll in the course and learn the stitching work. Her trainer at the center helped her understand stitching work from the basics and provide insights on life skills, money management, communication skills, etc.

Shobha completed her SMO course successfully. Soon after, she started receiving work from Saath. Today she stitches bags, clothes for men and women, Kachchi work, and so on. She can earn 6000 rupees per month and regularly works from the center. Shobha is happy that she has learned a new skill that is helping her become independent in life.



Shobha Solanki



Mock Interview- Retail Management Trade



Practical Session- Retail Management Trade

Beautyprenuer

Programme Location: Ahmedabad, Palanpur, Varanasi, Jaipur, and Vadodara

Funded By: Godrej Consumer Products Pvt. Ltd. and Shivia

120

Number of Beautypreneurs facilitated for entrepreneurship

The program is funded by Godrej Consumer Products Pvt. Ltd. and Shivia with Saath as the implementing agency. Being an extension of the Salon I program; the program aims to enable women to improve their revenue by bridging the knowledge gap of business and financial management. We facilitate loans at 0 interest, weeklong training, and regular assessment. Every beautyprenuer is taught to manage their accounts system and is encouraged to train others interested in pursuing beauty and wellness as their career. Saath, acknowledges their efforts and felicitates the participants who have taken the training under the beautypreneurs with certificates.

These entrepreneurs suffered greatly during the COVID 19 pandemic, as salons and beauty services faced repression from the government considering the COVID 19 guidelines. The practical training remained closed from March to June. Provisions were made for the training to take place through the online mode. We had a tie-up with Godrej professional for the online training of the participants. They were made aware of income diversification by starting small-scale business-like handicrafts, pickle making, selling accessories, etc. to sustain their income. They were also trained to maintain salon safety and hygiene during this period. Food security through ration kits and PPE suits were disbursed to all the participants.



Make up and hair of the models by our Beautypreneurs



Make up and hair of the models by our Beautypreneurs

Barberpreneur

Programme Location: Ahmedabad and Jaipur

Funded By: Godrej Consumer Products Pvt. Ltd.

40

Number of Barberpreneur's trained for skill updation

Godrej Consumer Products Ltd. funds the program with Saath being the implementing agency. The program has a diverse team, and its planning takes place annually with the funders as per the MOU. The internal monthly planning reviews the program and discusses the way forward. This program was initiated as a pilot project to provide a platform for small salon barbers to earn more revenue & enable them to become bankable through business development and technical skill training. The training is organized for a week wherein the participants are trained for advanced hair and skin techniques and product support.

The pandemic hit hard to the salon business. Amidst these provisions were made for the training to take place through the online mode. The team organized sessions on hair highlighting and colour. The participants were facilitated for financial assistance through a 0 percent loan to restart their businesses.

A stylish Beginning

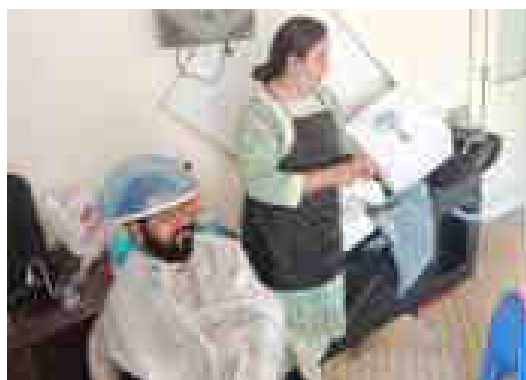
Kailash Chand Sain lives in Jaipur with his family of five, including his wife, two sons, and a daughter. Kailash Chand's wife is a beautician, and their children are pursuing education. He started his salon in 2012 with a rented shop. Before that, he was working in his father's salon. He always tried to grow his business but was unable to find the right path.

In Dec-2020, he joined our Barberpreneur program. After joining our program, he learned a lot about technical skills and business planning during the training sessions. Before joining the program, he felt that he had an experience of about 20 years but never felt this kind of quality experience. He also participated in the GERC competition. He shared his experiences that the training and GERC helped him to increase his income and client base. He had also taken 15000 Rs. from the financial assistance support by Saath to renovate his salon and for purchasing products.

After technical and business training, he has now started a hair-spa in his salon. Before joining our program, he earned an average of 9,000/- monthly. Now he has increased his clients and earns approx. 12,000 to 13,000/- monthly. He is very thankful to Saath for helping in developing his business.



Brochure of Chand Stylish Look Salon from Barberpreneur



Training Barberpreneur

Financial Assistance to Beautypreneurs

Programme Location: Ahmedabad, Vadodara, Palanpur, Varanasi, Jaipur

Funded By: Godrej Consumer Products Pvt. Ltd.

724

Number of Beautypreneurs and Homepreneurs supported training

209

Number of entrepreneurs provided loan support

The program is funded by Godrej Consumer Products Pvt. Ltd. Saath, the implementing agency of this program. We introduced this program to support the beautypreneurs/ homepreneurs and the Salon I alumni network to reestablish their business after the lockdown caused due to the COVID 19 pandemic. The lockdown last year witnessed the loss of livelihoods, safety, and security for many individuals and families. Due to this loss, we tried to recapitalize the working capital by mapping skills for livelihoods in a post-Covid market that caters to formal employment and informal entrepreneurship. The existing database of over 1,500 MEs and 1200 alumni registered (BPs, HPs, and alumni students) helped record the potential beneficiaries. Through this program, we have been working on identifying the scale of business, mapping out other income sources, upskilling the beneficiaries, providing mentoring, and disbursing loans to reboot their enterprises and improve their earnings.

A rollercoaster called entrepreneurship

Vanita Khimsuriya lives in Ahmedabad with her small family consisting of her sister and mother. She participated in the Godrej Salon I program of Saath in 2018 and learned the trade of beauty and wellness. After attaining this training, she started working from home and offering home service to the clients. During that period, she learned about the Beautypreneur program of Godrej that facilitates women's entrepreneurship and trains them for the same. Therefore, she decided to join the training.

Due to the death of her father during that time, her family came under financial constraint. Vanita decided to become financially more potent than before and took the training of Beautyprenuer in Saath. She received help, support, and motivation in training. She started earning better with time. She also took a loan to develop her business. But unfortunately, the sudden lockdown destroyed her parlour business.

After the lockdown, she received training to revive and continue her business and received a loan of 5000 rupees. With that amount, she started the business of making mangalsutras from home. Slowly her business grew. Today, she is making mangalsutras and running her parlour and earn 6000-10,000 every month.



Vanita Khimsuriya

Chef Training Programme

Programme Location: Ahmedabad

Funded By: Shivia and HSBC



5 Number of people trained in chef training program

Shivia and HSBC fund this program. Saath is the implementing agency. The staff comprises a diverse group, and monthly planning takes place to review the work and make changes accordingly. This pilot program aims to provide a home-chef service and food delivery to our existing clients of the home manager program. The main objective is to empower slum residents to become working professionals. The trainees are trained to deliver the best culinary experience to the clients. Guest sessions with renowned chefs are approached to teach the trainees to become professional in their approach.

Chef Kavita

Kavita Rana is living with her ten family members in Jivraj Park, one of the slum pockets of Ahmedabad. She is working as a home chef currently while her husband works as a driver. Her children are still pursuing education. Her husband and herself are only the earning members in her family.

To support her family, improve her financial status and standard of living, she joined the 1-month chef training program. After completing the course, she started work as a home chef and a part-time cook in Saath facilitators "URMILA SNACKS" initiative. Post the training program, she now earns Rs—6,000 every month.



Kavita Rana



Chef Training

Community Resource Centre- URC and Entitlement

Programme Location: Ahmedabad

Funded By: Shivia and HSBC

704

**Virtual upskilling workshops
for alumni students, existing
BPs & HPs**

710

**To reach out individuals-
Linkages to govt. schemes,
documentation**

43

**To conduct workshop with
women and adolescent girls
on health, hygiene & nutrition**

1,193

**To reach out individuals-
workshop on health, hygiene,
and nutrition**

The program is funded by Godrej Consumer Products Pvt. Ltd. Saath is the implementing agency of this program. The program involves a diverse team that works on annual planning and monthly internal planning, wherein a detailed discussion of the activities occurs. The CRC organizes alumni engagement workshops for upskilling home and beautypreneurs and provides linkages with Govt. schemes. It facilitates library, experiment lab, visual art workshops, etc., and engages women in library sessions every week. The field coordinators display books in the community spaces and organize joint book reading sessions with the community members. Problem-solving, and counseling, are facilitated by the team to address the problems faced by women.

The COVID 19 pandemic brought a lot of distress to the lives of underserved communities, especially women. The center remained closed from April to June. During this time, support was provided through online library sessions; the team also arranged recreational activities with women and children from the community, workshops, and webinars on yoga, stress management, etc., during the times of the COVID 19 pandemic. The women entrepreneurs from the community were contacted, and a session on rebooting their livelihoods was organized. They were given information on business management, loans, accounting, and networking, etc. Also, an upskilling workshop was organized in the beauty and wellness domain for the alumni students of Salon I. Session on menstrual hygiene was also conducted with the girls and women from the nearby communities.

Activities at the Community Resource Centre



Painted wooden box from vegetable sellers to make a bookshelf



Slum Community Library



I- Card Making Session in art and craft activities



Mobile Library in the community



Collaborative Drawing by the community participants



Dot Painting Art Piece created by the community participants



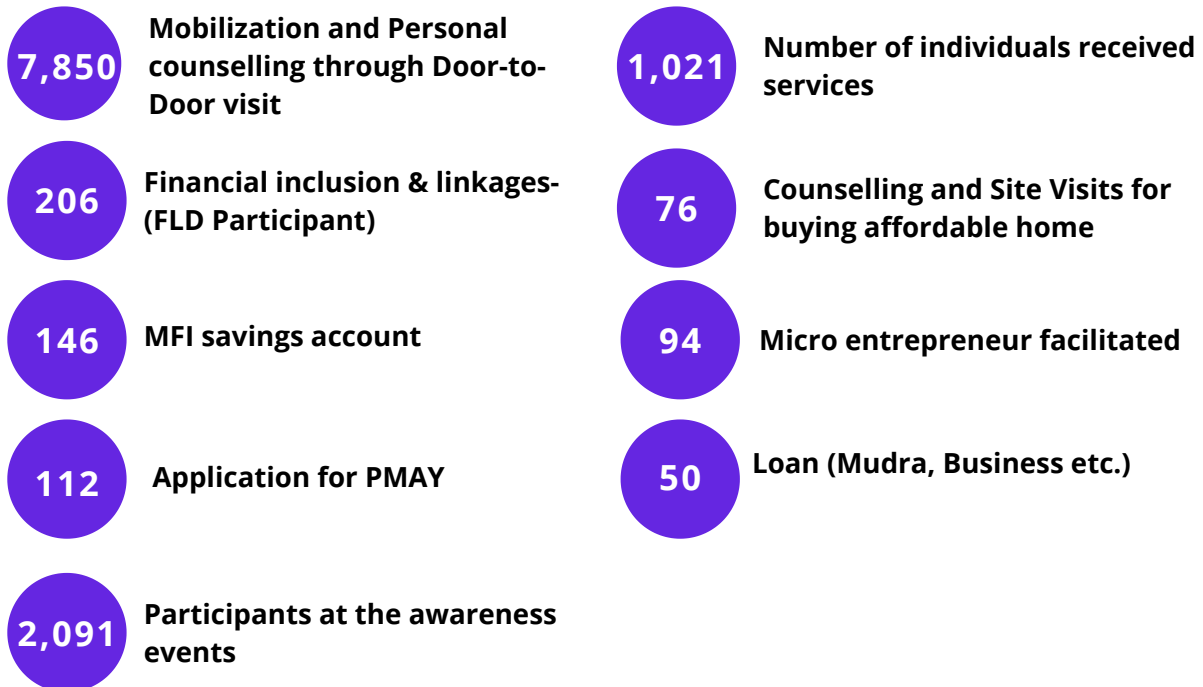


**Housing and
Shelter**

Housing Resource Centre

Programme Location: Ahmedabad, Jaipur and Varanasi

Funded By: Ford Foundation



The program is funded by Ford Foundation. Saath is the implementing agency of the program. This program is implemented through centers in Ahmedabad, Jaipur, and Varanasi. It focuses on the laborers living on rent and helps them avail themselves of their rightful services. After selecting target areas and a detailed housing survey, Saath aided incremental housing to the laborers to improve their homes with time and resources. We provided laborers linkages to various government schemes and services. Awareness workshops and seminars on financial literacy, essential documents required for buying a house, etc., took place regularly.

The COVID 19 pandemic impacted every individual, but it hit the labour class the most. They had to utilize their savings to feed their family due to the loss of livelihoods. Telephonic surveys were conducted to understand the impact of pandemics on their lives, with the help of IIM-Ahmedabad. Every respondent was given an honorarium for taking up the survey. Rations kits were given to the needy. COVID awareness meetings, Information, Education, and Communication material were distributed and displayed in the community. The team also did awareness meetings on menstruation hygiene and the distribution of reusable sanitary napkins on the streets.

The informal sector and small-scale workers were informed about the loan of rupees 10,000, which the government gave to re-establish and develop their business; they were helped in the form filing and registration process. A membership scheme was initiated for the Pradhan Mantri Awas Yojana. The members would be notified when the forms are out, and they would be helped throughout the process of registering to buy a house.

Age is but a number

Manaji Danaji Ghelot is a 61-year-old individual. He lives in Yogeshwar Part-1 in Vasna. He has a lorry and performs the work of buying and selling scrap. He also goes to the Gujari market in Ahmedabad, where he sells scrapped electronic items. He was issued a vendor card by Ahmedabad Municipal Corporation two years ago.

Manaji has four sons and two daughters out of the three of his sons, and one daughter is married. During the lockdown imposed due to the pandemic, he led the household expenditures from his savings. After the lockdown, he wanted to start his business again, but he did not have money to purchase the goods due to meager savings left.

As a result, he filled a form for a loan worth 10,000 rupees in Pradhanmantri Swanidhi Yojana. Fortunately, the amount of the loan was passed. Currently, Manaji bhai is paying an interest of rupees 955 per month on the loan he received. With the amount, he is now able to carry out his business with ease.



Manaji Ghelot



Detailed Household survey



Renovation Work at a beneficiary's house



Team Training



Renovation Work at a beneficiary's house

Satat Sheher Surat

Programme Location: Surat

Funded By: IGSSS (Indo Global Social Service Society)

8,000

Number of HH covered

144

Certification and linkages with
govt. scheme

4,000

Number of ration kits
distributed

1,500

Number of sanitary pads
distributed

The program is an extension of the Samaveshi Sheher program, which started in the year 2015. Indo Global Social Service Society funds it, with Saath being the implementing agency. The program is implemented in Surat city, focusing on the railway track community, street vendors, and construction workers/daily wagers. The program's focus is to engage relevant stakeholders on local problems related to identity and entitlements, living, and working conditions by developing climate-resilient local action plans. The community-based organizations and local leaders lead the residential livelihoods rights and work on climate protection for better living. The program also conducts state and national level meetings related to housing and discusses issues based on individuals' social security and civil rights.

The program did extensive work during the COVID 19 pandemic across the communities covered in the program. Awareness sessions, training, capacity building of the youth in the community, distributing masks, hand sanitizers, sanitary napkins, and hygiene kits. Food security through community kitchen and dry ration distribution. Survey the street vendors and roadside entrepreneurs to determine the impact of COVID on their livelihoods and link them to the right fitted government scheme. The community members helped with linkages and documentation of essential documents like the Aadhaar card, PAN card, driving license, enrolment forms of Sarva Shiksha Abhiyan was performed during the pandemic.



Community Kitchen



Sanitary Napkin Distribution

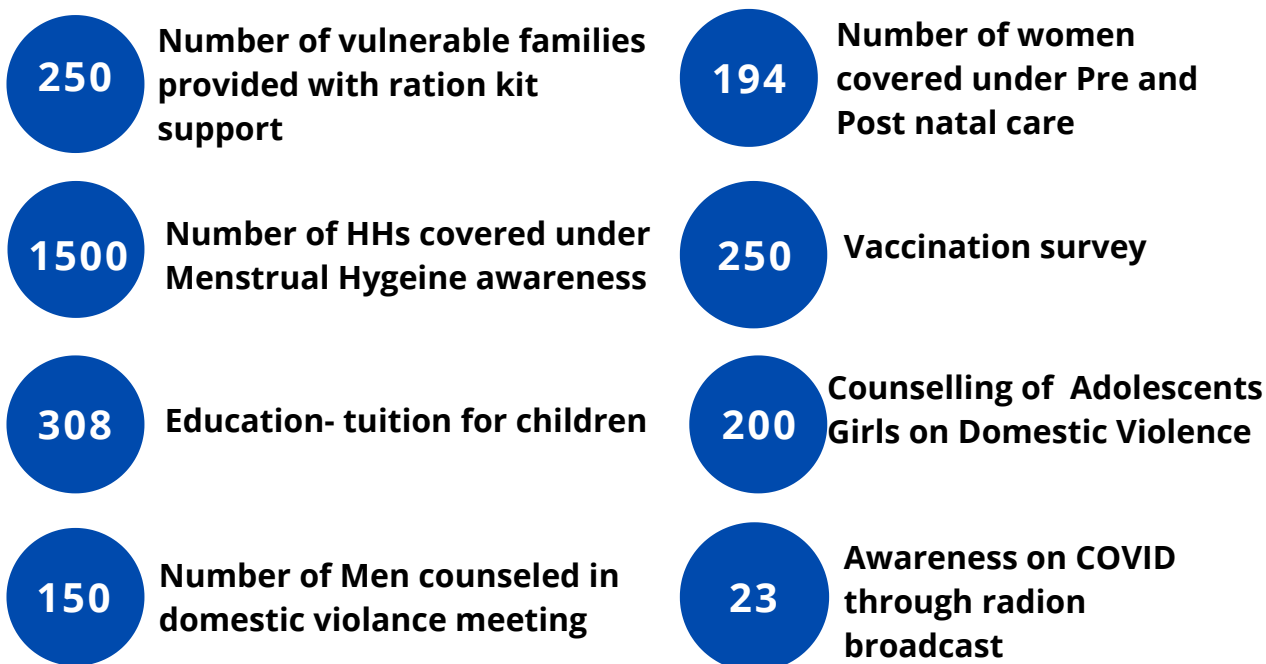


COVID Relief

Covid Resource Centres

Programme Location: Old City, Vatva, Behrampura, Juhapura, and Vasna in Ahmedabad

Funded By: UNICEF



The program is funded by UNICEF. The COVID resource centers act as key centers to understand and coordinate the response to the crisis due to the pandemic. The work and significant activities undertaken under the CRC is to provide awareness on COVID in the community through door-to-door meetings, banners, poster display, awareness sessions, etc. The team identified the vulnerable families who were prone to infection and the ones who would suffer the most economically, emotionally, mentally, and socially due to the pandemic. Further, the team was divided between working in clusters in several slums of Ahmedabad, focusing on the walled city due to the prevailing conditions of COVID in that area.

The team conducted a participatory need assessment in the settlements to understand their requirements considering their livelihood patterns, present socio-economic conditions, and the scope of availability of the facilities. Committees were formed in the settlements by identifying local leaders and willing members from the community. The team further developed COVID Management plans with the committee for their settlements. These committees were supplied with the IEC material which could be used in the community for awareness purposes.

The committee maintained follow-up charts and log sheets to record the COVID cases, their treatments, activities undertaken in the following month, visit to the government health centers, etc. The women and children from the settlements were benefitted through awareness sessions and meetings on menstrual hygiene, nutrition, financial management, and ways to reboot their livelihoods. Children were helped through assisted learning classes that acted as supplementary classes for continued learning even while the schools were not operational.

The Seed Loan Programme for rebooting livelihoods in the Informal Sector

Programme Location: Ahmedabad, Palanpur, Varanasi, Jaipur, Kachchh, and Vadodara
Funded By: Saath Charitable Trust

69

Number of Entrepreneurs facilitated for loan

Due to the Covid-19 pandemic, our country was in lockdown, and one of the sectors which were badly affected by the lockdown was the Informal Sector. The informal sector comprises occupational groups such as domestic workers, home-based workers (including garment workers), street vendors, waste pickers, hawkers, etc. These people usually have a weak financial background. Because of the Covid-19 lockdown, these people lost their jobs, had no money to run their livelihoods, and struggled even for a one-time meal. To address this issue of the poor financial condition of the people uniquely, Saath came up with the Seed Loan Programme.

Through this program, Saath envisions a powerful way of addressing the needs of the people by providing them various financial facilities such as providing loans to them at a 0% interest rate. They can reboot their business and build their earning capability, create awareness campaigns for the people's financial literacy, enlighten them about the various government schemes and job opportunities, pairing up with cooperative societies, and many more.

Saath also offers a bold set of vision called 'The Solution's Triangle' involving efficient use of technology and providing support services, both business and product-related. The digital platform can act as a gateway to relevant news and opportunities. Saath also offers its 'Business Gym' concept to encourage setting up new enterprises and provide support to existing entrepreneurs.

Overall, the Seed Loan Programme is based on an approach that enables creativeness, value addition, and transparency.

Food Security provided by Saath during COVID pandemic

Programme Location: Ahmedabad, Palanpur, Surat, Vadodara, Jaipur, Kachchh, Varanasi

Funded By: Various Donors

10,987

Number of Ration Kits Distributed

10,000

Number of meals served in the community kitchens

One facet of the immediate relief response to Covid by Saath provided food security during these times. The need for feeding support was highlighted as an immediate need in March 2020, followed by raising funds for food relief and the distribution of ration kits in the month that followed. From May to June, community members were given to spread awareness on government schemes that helped secure food for those who needed them most. Food relief initiatives continued and the development of a community kitchen in the Nagorivad settlement, in the Walled city of Ahmedabad.

Ration kit distribution during the various lockdowns was performed by the teams, which would evolve into CRC. We attained permission from the AMC, local police, and the collector's office to initiate distribution within the communities. Community leaders' engagement with possible beneficiaries via existing Saath programs estimated demand for the ration supply. Ration kits were then provided to families from collection points by these community leaders. These families were documented by noting their details and taking photographs. Total funds raised for ration kit distribution came up to 65,00,000, with 9,787 food kits reaching those who needed it. A partnership between Saath and CISHAA also supplied ration kits to an additional 1200 families across the city.

The community kitchen in Nagorivad was operated by members of the Sanitation Committee, which consisted of local community leaders who regularly interacted with the Saath field team. Janvikas, a local NGO, as well as APPI granted support for this effort. Community leaders prepared a list of families to be supported by the kitchen. Widows, homemakers, and disabled persons were identified as those most affected by food insecurity. The kitchen prepared filling meals like khichdi and provided them to beneficiaries once a day. Over 10,000 meals were served to 103 families by the community kitchen.

Internal Assessment on Financial Needs of the Informal Sector

| Client Portfolio vs. Survey Sample Size | | | |
|---|----------------------|--------------------------|--------------------------------|
| Branch Name | Total No. of Clients | Total No. of Respondents | % Sample size from each branch |
| S.MFI- Metro City | | | |
| Bareilly Branch | 1369 | 69 | 5% |
| Gomtiapur | 2348 | 167 | 7% |
| Hathijan | 2200 | 111 | 5% |
| Jethajal | 5546 | 217 | 4% |
| Narada | 1314 | 33 | 3% |
| Naroi | 2912 | 19 | 1% |
| Ode | 345 | 16 | 3% |
| Saraspur | 2200 | 104 | 5% |
| Sarkhej | 2865 | 97 | 3% |
| Sarsapur | 3413 | 43 | 1% |
| Vadaj | 2098 | 112 | 5% |
| Vasana | 5656 | 162 | 3% |
| Total S. MFI- Urban | 32466 | 1150 | 3.5% |
| S.MFI- Small Towns/Rural | | | |
| Dholka | 1336 | 89 | 7% |
| Dhrajdhira | 375 | 101 | 31% |
| Kadi | 816 | 100 | 12% |
| Kaibol | 683 | 50 | 7% |
| Mansa | 415 | 41 | 10% |
| Viramgam | 1706 | 111 | 7% |
| Total S. MFI- Rural | 5281 | 492 | 9.3% |
| Grand Total | 37747 | 1642 | 4% |

A total sample size of 1642 respondents representing 6.5% of the total clients in the institutions.

| Occupational Categories for Respective MFIs | | | | |
|---|------------------|---------------|-------------------------|---------------|
| Occupation Category | S.MFI Metro City | % Respondents | S.MFI Small Towns/Rural | % Respondents |
| Agriculture Related Activity | 14 | 1% | 84 | 17% |
| Animal Husbandry | 0 | 0% | 59 | 12% |
| Formal Sector Employment | 339 | 29% | 46 | 9% |
| Goods & Services | 82 | 7% | 60 | 12% |
| Informal Sector Work | 396 | 34% | 44 | 9% |
| Miscellaneous Work | 15 | 1% | 15 | 3% |
| Perishable Food Items | 22 | 2% | 121 | 25% |
| Textile Related Activity | 50 | 4% | 63 | 13% |
| Not Responded | 232 | 20% | 0 | 0% |
| Grand Total | 1150 | | 492 | |

The occupations of the clients of the MFIs before the lockdowns.

| Occupation Category | 10,000 to 20,000 | 20,000 to 30,000 | 30,000 to 40,000 | 40,000 to 50,000 | NA | Upto 10,000 |
|------------------------------|------------------|------------------|------------------|------------------|----------|-------------|
| Agriculture Related Activity | 76 | 12 | 1 | | | 7 |
| Animal Husbandry | 53 | 3 | | | | |
| Formal Sector Employment | 215 | 28 | 8 | 5 | | 118 |
| Goods & Services | 83 | 24 | 7 | 2 | | 25 |
| Industry Related Work | 15 | 1 | 1 | | | 1 |
| Informal Sector Work | 204 | 39 | 15 | 2 | 2 | 438 |
| Perishable Food Items | 115 | 11 | 1 | 1 | | 15 |
| Textile Related Activity | 83 | 17 | 6 | | 0 | 13 |
| Miscellaneous | 12 | 6 | 1 | | | 8 |
| Total | 856 | 143 | 40 | 10 | 2 | 625 |

The pre-lockdown income of various stakeholders. 90% of the respondents earn less than 20,000 every month.

Key Findings

- Ideal loan size for different sectors during recovery was established.
- Majority of informal micro entrepreneurs require loans for purchase of raw materials.
- Data on existing liabilities and assets of families was gathered.
- Parameters for Saath's Rebooting Livelihoods plan were established based on this research

| Rate at which the informal loans have been taken | | | | |
|--|------------------|---------------|-------------------------|---------------|
| Monthly Interest Rate (%) | S.MFI Metro City | % Respondents | S.MFI Small Towns/Rural | % Respondents |
| 0 | 197 | 17% | 0 | 0 |
| 1 | 8 | 1% | 0 | 0 |
| 2 | 71 | 6% | 0 | 0 |
| 3 | 22 | 2% | 0 | 0 |
| 4 | 8 | 1% | 0 | 0 |
| 5 | 36 | 3% | 0 | 0 |
| 6 to 10 | 3 | 0% | 0 | 0 |
| Above 10 | 1 | 0% | 0 | 0 |
| Have not taken loan | | | 127 | 26 |
| Above 10 | 1 | 0% | 0 | 0 |
| Not Responded | 894 | 78% | 165 | 34 |
| Grand Total | 1150 | | 492 | |

Existing rates of informal borrowing during the lockdown

| In order to Reboot their livelihoods, will the respondents require a loan? | | | | |
|--|------------------|---------------|-------------------------|---------------|
| Interest Rate (%) | S.MFI Metro City | % Respondents | S.MFI Small Towns/Rural | % Respondents |
| Yes | 807 | 70 | 486 | 99 |
| No | 298 | 26 | 6 | 1 |
| Not responded | 45 | 4 | 0 | 0 |
| Grand Total | 1150 | | 492 | |

Do the respondents require loans?

| Category | 1K-5K | 5K-10K | 10K-15K | 15K-20K | 20K-25K | 25K-30K | 30K & Above | Total |
|---|-----------|------------|------------|------------|------------|------------|-------------|-------------|
| Agriculture Related Activity | | | 9 | 5 | 50 | 26 | | 90 |
| Animal Husbandry | | | 6 | 8 | 31 | 10 | | 59 |
| Formal Sector Employment | 2 | 15 | 29 | 23 | 100 | 44 | 57 | 270 |
| Goods & Services | 3 | 14 | 12 | 44 | 25 | 24 | | 122 |
| Industry Related Activity | 1 | 4 | 6 | 1 | 4 | 6 | | 22 |
| Informal Sector Work | 9 | 22 | 35 | 51 | 87 | 67 | 59 | 328 |
| Miscellaneous Work | 1 | 5 | 4 | 10 | 8 | | | 28 |
| Perishable Food Items | | | 29 | 6 | 72 | 26 | 6 | 139 |
| Textile Related Activities | 3 | 32 | 3 | 35 | 12 | 21 | | 106 |
| Have not mentioned the occupation, but require a loan | 7 | 15 | 15 | 15 | 29 | 51 | | 130 |
| Not Responded | | | | | | | | 345 |
| Grand Total | 11 | 62 | 176 | 131 | 449 | 281 | 224 | 1642 |
| In Percentage | 1% | 11% | 8% | 27% | 15% | 3% | 14% | |

Loan size requirements of different occupations





Board of Trustees

1. Dr. Dinesh Awasthi-
Chairperson/ Trustee
2. Mr. Rajendra Joshi-Managing
Trustee
3. Miss Gazala Paul-Trustee
4. Prof. Chetan Vaidya-Trustee
5. Miss Veena Padia-Trustee

Responsibility Statement by the Management

Mobilization of Fund

-Total funds mobilized during the year- 5.468 Crore

-Self-generated & internal accruals- 0.13 Crore

-Organization's dependency on external support- 97.61%

Application of fund- 5.109 Crore

-Remuneration to Trustees approved by the Board- 8.2 Lakh

- Salary ratio of top and bottom 5% employees was 5: 1

-None of the Trustees are related to each other.

- Saath is a member of Give Foundation and has received Certificate of Accreditation from Credibility Alliance for Good Governance.

-There were no major complaints received from employees, stakeholders or members during the year.

-We comply with all social security scheme as laid down by the law of the land and applicable to NGO sector.

Finance & Accounts

-Accounts have been prepared on the accrual basis.

-Sufficient care was taken for the maintenance of accounts as per The Companies Act 2013 & Income Tax Act of 1961.

-Internal Audit has been conducted for the organization by an External Audit firm.

-The Statutory Auditors have performed their task in an independent manner.

Social Parameter

Male / Female ratio 2014-15 - 45: 55

Male / Female ratio 2019-20 - 31: 69

Male / Female ratio 2020-21 - 33:67

Committees at Saath Charitable Trust

Executive and Finance Committee

Executive and Finance Committee is made up of three trustees, including Trustees, Invitees, Auditors, Finance Head, and Governance Manager. This committee serves as the sounding board for the board of trustees on all financial matters.

Strategic Management Group (SMG)

SMG monitors program progress and development in congruence with the vision and mission of organization and relevance. The committee comprises of Program Directors, Project Heads, Project Coordinators, MIS Coordinator, Finance Head, Community Leaders and Invitees.

Anti-Sexual Harassment Committee

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

Human Resource Committee




The HR committee is formed every year from the employees. The basic function of the committee is to address the redressal mechanism and to take it to a logical conclusion. The members are drawn from different levels of employees and are normally shuffled every year. The ex-officio members are Program Directors, Governance Manager, and the Finance Head. The committee also carries out the annual appraisals of the employees and recommends annual increment to the Managing Trustee.

| Staff of Saath based on Salary | | | |
|--------------------------------|------|--------|-------|
| Range (Rs. INR) | Male | Female | Total |
| Less than 5000 | - | - | - |
| 5000 - 10000 | 5 | 18 | 23 |
| 10001 - 25000 | 29 | 64 | 93 |
| 25001 - 50000 | 5 | 9 | 14 |
| 50001 - 100000 | 2 | 2 | 4 |
| Above 100001 | - | - | - |
| Total | 41 | 93 | 134 |

| Highest / Lowest Paid Employee | |
|--------------------------------|----------|
| Particulars | Amount |
| Highest | 8,63,672 |
| Lowest | 1,08,000 |
| NGO Head | 8,20,000 |

| Diversity-Caste- Gender | | | |
|-----------------------------|------|--------|-------|
| | Male | Female | Total |
| Other Backward Class | | | |
| Senior | 3 | 4 | 7 |
| Middle | 10 | 14 | 24 |
| Total | 13 | 18 | 31 |
| Scheduled Caste | | | |
| Senior | 3 | 1 | 4 |
| Middle | 7 | 19 | 26 |
| Total | 10 | 20 | 30 |
| Scheduled Tribe | | | |
| Senior | | 1 | 1 |
| Middle | 1 | 1 | 2 |
| Total | 1 | 2 | 3 |
| Minority | | | |
| Senior | 1 | 2 | 3 |
| Middle | 2 | 15 | 17 |
| Total | 3 | 17 | 20 |
| General | | | |
| Senior | 5 | 5 | 10 |
| Middle | 9 | 31 | 40 |
| Total | 14 | 36 | 50 |

Financial Disclosure for the year 2020-21




| SAATH CHARITABLE TRUST | | | | | |
|--|---|--|--------------------|--------------------|--------------------|
| TRUST REGD. NO. : E / 7257 / AHMEDABAD | | | | | |
| BALANCE SHEET AS ON 31ST MARCH 2021 | | | | | |
| PARTICULARS | ANNEXURE | FCRA | INDIAN | 2020-21 | 2019-20 |
| FUNDS AND LIABILITIES | | | | | |
| TRUST AND CORPUS FUNDS | A | 11,85,613 | 37,48,634 | 49,34,247 | 50,09,505 |
| EARMARKED AND GENERAL FUNDS | B | 88,68,499 | 98,67,487 | 1,87,35,986 | 1,50,77,633 |
| UNUTILIZED GRANT EARMARKED | C | 1,44,63,025 | 56,88,859 | 2,01,51,884 | 1,95,59,228 |
| TOTAL | | 2,45,17,137 | 1,93,04,979 | 4,38,22,117 | 3,96,46,366 |
| ASSETS AND PROPERTIES | | | | | |
| GRANT RECEIVABLES | C-1 | 29,89,260 | 1,85,145 | 31,74,405 | 60,00,986 |
| FIXED ASSETS | E | 9,98,976 | 12,42,057 | 22,41,034 | 24,05,416 |
| INVESTMENTS | F | 80,66,144 | 99,88,034 | 1,80,54,178 | 1,83,91,399 |
| NET CURRENT ASSETS | G | 1,24,62,757 | 78,89,743 | 2,03,52,499 | 1,28,48,566 |
| TOTAL | | 2,45,17,137 | 1,93,04,979 | 4,38,22,117 | 3,96,46,366 |
| NOTES FORMING PART OF ACCOUNTS - | Q | | | | |
| As per our Report of even date | | | | | |
| For Saath Charitable Trust  Rajendra Joshi Managing Trustee Saath Charitable Trust Place : Ahmedabad Date : 15/09/2021 | For Hemali P Shah & Co. Chartered Accountants Regd. No. 154129W  Hemali Shah Proprietor Membership No. 113006 UDIN: 21113006AAAAAE3896 Place : Ahmedabad Date : 15/09/2021 | For H. Rustom & Co. Chartered Accountants Firm Regd. No. 108908W  HRD Dalal Proprietor Membership No. 31368 UDIN: 21031368AAAAABA5966 Place : Ahmedabad Date : 15/09/2021 | | | |

Financial Disclosure for the year 2020-21

| SAATH CHARITABLE TRUST | | | | | |
|---|----------|---|--------------------|---|--------------------|
| TRUST REGD. NO. : E /7257/ AHMEDABAD | | | | | |
| INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR 1ST APRIL 2020 TO 31ST MARCH 2021 | | | | | |
| PARTICULARS | ANNEXURE | FCRA | INDIAN | 2020-21 | 2019-20 |
| INCOME | | | | | |
| GRANTS AND DONATIONS INCOME | H | 1,75,23,436 | 3,58,50,089 | 5,33,73,524 | 7,16,13,623 |
| OTHER INCOME | I | - | - | 0 | 1,48,642 |
| INTEREST INCOME | J | 9,14,124 | 3,94,518 | 13,08,642 | 9,38,563 |
| PROFIT ON SALE OF ASSETS | Q | 602 | - | 602 | 0 |
| TOTAL | | 1,84,38,162 | 3,62,44,607 | 5,46,82,769 | 7,27,00,828 |
| EXPENDITURE | | | | | |
| EXPENDITURE ON OBJECT OF THE TRUST | K | 1,62,89,256 | 2,64,24,423 | 4,27,13,681 | 5,71,95,705 |
| ADMINISTRATIVE EXPENSES | L | 27,95,850 | 36,89,724 | 64,85,574 | 80,05,174 |
| CHARITY COMMISSIONER CONTRIBUTION | O | - | 53,384 | 53,384 | 50,000 |
| AUDIT FEES | M | 53,910 | 4,15,640 | 4,69,550 | 3,85,640 |
| REMUNERATION TO TRUSTEES | N | 4,40,002 | 3,79,998 | 8,20,000 | 8,18,000 |
| BALANCE WRITTEN OFF | P | - | - | 0 | 5,70,076 |
| DEPRECIATION | E | 2,43,226 | 3,14,260 | 5,57,486 | 6,90,764 |
| EXCESS OF INCOME OVER EXPENDITURE | D | -13,84,085 | 49,67,179 | 35,83,094 | 49,85,469 |
| TOTAL | | 1,84,38,162 | 3,82,44,607 | 5,46,82,769 | 7,27,00,828 |
| NOTES FORMING PART OF ACCOUNTS - | Q | | | | |
| As per our Report of even date | | | | | |
| For Saath Charitable Trust | | For Hemali P Shah & Co. Chartered Accountants Firm Regd.No.154129W | | For H. Rustom & Co. Chartered Accountants Firm Regd.No.108908W | |
|  | |  | |  | |
| Rajendra Joshi Managing Trustee Saath Charitable Trust | | Hemali Shah Proprietor Membership No. 113006 UDIN: 21113006AAAAAAE3896 | | HRD Dalal Proprietor Membership No 31368 UDIN:21031368AAAAABA5966 | |
| Place : Ahmedabad Date : 15/09/2021 | | Place :Ahmedabad Date : 15/09/2021 | | Place :Ahmedabad Date : 15/09/2021 | |

Financial Disclosure for the year 2020-21

| Saath Charitable Trust Trust Regd. No. : E/7257/Ahmedabad <u>Consolidated Receipt & Payment Account</u> for the year 1st April 2020 to 31st March 2021 | | | |
|--|--------------------|--|--------------------|
| Receipts | Amount | Payments | Amount |
| Opening Balance | 3,12,39,964 | Expenditure on the Object of the Trust | |
| | | Programme Cost | 1,89,52,611 |
| Grant & Donations | 5,67,92,761 | Programme Human Resource Cost | 2,37,61,070 |
| Other Income | - | Administrative Expenses | 64,85,576 |
| Interest Income | 13,08,642 | Capital Expenditure | 3,94,000 |
| Sale of Assets | 1,500 | Audit Fees (Statutory & Internal Auditor) | 4,69,550 |
| | | Remuneration to Trustees | 8,20,000 |
| | | Charity Commissioner Contribution | 53,384 |
| | | Closing Balance | 3,84,06,677 |
| Total | 8,93,42,868 | Total | 8,93,42,868 |

| | | |
|---|---|--|
| <p>For Saath Charitable Trust</p>  <p>Rajendra Joshi Managing Trustee Saath Charitable Trust</p> <p>Place : Ahmedabad Date : 15/09/2021</p> | <p>For Hemali P Shah & Co. Chartered Accountants Firm Regd.No. 154129W</p>  <p>Hemali P Shah Proprietor Membership No. 113006 UDIN: 21113006AAAAAE3896</p> <p>Place : Ahmedabad Date : 15/09/2021</p> | <p>For H. Rustom & Co. Chartered Accountants Firm Regd.No. 108908W</p>  <p>H. Rustom Dalal Proprietor Membership No. 31368 UDIN: 21031368AAAAABA5966</p> <p>Place : Ahmedabad Date : 15/09/2021</p> |
|---|---|--|



Website
<http://saath.org/>



Facebook
<https://www.facebook.com/saathahmedabad>



Twitter
<https://www.twitter.com/saathahmedabad>



LinkedIn
<https://www.linkedin.com/in/saath-charitable-trust/>



Instagram
<https://www.instagram.com/in/saathahmedabad/>

Saath Charitable Trust

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Ahmedabad 380 015, Gujarat, India

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