Annual Report
2016-17

Nurturing Communities.
Enriching Lives.

Bandhan-Konnagar
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Bandhan-Konnagar
Message from Founder & Mentor

Dear Readers,

Bandhan-Konnagar has been actively engaged in the development space through its varied interventions. All programmes are designed and implemented with the intent of supporting the not-so-privileged segments of the society, and with the overall objective of poverty alleviation. The organisation has made honest and dedicated efforts in the sphere of education, livelihood promotion, health, employment generation, among others. All these in unison provide the much needed holistic support for the development of the underprivileged.

Bandhan-Konnagar so far has touched the lives of more than 1.5 million beneficiaries through its presence in as many as 11 states of the country. A dedicated and hard-working team of 2,000 employees is in place to serve the deprived sections of the society. The organisation is committed to further expand its programmes and touch the lives of those in need.

Bandhan-Konnagar is honoured to have the support of various reputed national and international donors. I would like to thank each of them from the bottom of my heart for the trust they repose in our work. We deeply acknowledge their valuable support. I also applaud the phenomenal work of our young girls and boys on ground. Their commitment and toil is worth every praise. I extend my gratitude to all employees and also to those who have co-operated, supported and wished well for the organisation all these years. We seek your blessings as we leap ahead and deepen our efforts in order to make a long lasting impact in the lives of the marginalised.

Friends, there is some commendable work happening on ground. I am inviting all of you to visit the rural spaces across our areas of operations to have a first-hand experience of Bandhan’s work. Your interest in our work will also encourage us to move on with our endeavours with greater determination and vigour.

Once again, thank you for being with us and motivating us to do our best!

Thanking you.

Chandra Shekhar Ghosh
Senior Ashoka Fellow
Founder & Mentor
Executive Committee

Bandhan-Konnagar is governed by an Executive Committee comprising venerated experts with rich experiences and insights. They are:

- **Ms. Ambalika Das**
  - President
- **Prof. Jayanta Biswas**
  - Secretary
- **Mr. Dilip Kumar Maity**
  - Treasurer
- **Mr. Sanjay Mukerjee**
  - Member
- **Dr. Bilas Kumar Sarkar**
  - Member
- **Dr. Smita Premchander**
  - Member
- **Dr. Tushar Kanti Ghosh**
  - Member

Message from Secretary

Dear Readers,

Seventeen years ago, Bandhan was set up to meet the cardinal goals of poverty alleviation and women empowerment. Between then and now, our journey has been nothing short of eventful. We have sought out ways to enrich the lives of those in the lowest echelons of the social system by supporting their socio-economic progress. From being actively engaged in the field of education, health and livelihood promotion to enterprise development, employment generation, renewable energy and the like, our broad focus has always been on nurturing communities to bring about holistic transformation.

Against that backdrop, I take immense pleasure in presenting to you this annual report, which captures our endeavours and consequential successes in 2016-17. We are happy to share with you that Bandhan-Konnagar has maintained its high pace of progress in the social sector to cross milestone after milestone. In FY 2017, the organisation went past the one million mark in terms of beneficiaries, as it stayed focussed on enriching lives in the disadvantaged sections of society. Driven by its multifarious development initiatives, Bandhan-Konnagar has gained footprint in 11 states of India.

Our fulfilling mission to nurture communities and serve the underprivileged would not have been such a success without the unflinching co-operation of those who threw in their lot behind us. I must thank our donors for reposing their faith in us; we hope that they will continue to help Bandhan-Konnagar broaden the ambit of its programmes.

I look forward to the continued support of all our benefactors in the years to come, so that we are able to further enhance our position as the most credible and progressive pro-poor organisation in the non-profit sector, globally. As we say this, we cannot but reassure you of our complete commitment to working for the underprivileged in a manner that befits this noble cause.

Thanking you once again,

Jayanta Biswas
Secretary
The organisation started out with a micro-credit operation. In 2006, Bandhan-Konnagar launched its social sector programmes. As the non-profit interventions made progress, the micro-credit operation was segregated from Bandhan-Konnagar and placed under an NBFC in 2009. Following this, the development work continued under the standalone banner of Bandhan-Konnagar and the micro-finance operation became a separate entity that later merged with Bandhan Bank.

Bandhan-Konnagar offers development programmes in the areas of education, health, securing of livelihoods, market linkage, enterprise development, skills development, employment generation, financial literacy and renewable energy all focussed on enriching the lives of the deprived and the underprivileged. The organisation handholds people belonging to the lowest stratum of society to help bring about their socio-economic progress by nurturing communities. It has been constantly expanding the scope of services it offers, in keeping with the best global practices in the development sector.
Management Team

Mr. Debasish Ray Choudhuri
Chief Executive Officer

Dr. Uttam Kumar Ghosh
Director, BHP

Mr. Swapan Kumar Ganguli
Head, BEP

Mr. Rama Prasad Mohanta
Project Coordinator, THP

Mr. Alok Kumar Mandal
Programme In-charge, BEP

Mr. Trideep Roy
Programme In-charge, BHP

Mr. Santanu Podder
Programme In-charge, EUP

Mr. Shirsendu Mitra
Assistant Manager, Internal Audit

Mr. Rama Prasad Mohanta
Project Coordinator, THP

Mr. Alok Kumar Mandal
Programme In-charge, BEP

Mr. Rajdeep Mukherjee
Manager, HR

Mr. Barid Baran Misra
Public Relations Officer

Mr. Devraj Laddha
Manager, Accounts

Mr. Baman Dutta
Programme Head, BFLP

Mr. Baman Dutta
Programme Head, BFLP

Mr. Moinuddin Mollah
Programme In-Charge, THP

Mr. Rajdeep Mukherjee
Manager, HR

Mr. Devraj Laddha
Manager, Accounts

Development Programme Highlights

<table>
<thead>
<tr>
<th>Particulars</th>
<th>FY 2016-17</th>
<th>FY 2015-16</th>
</tr>
</thead>
<tbody>
<tr>
<td>States</td>
<td>11</td>
<td>11</td>
</tr>
<tr>
<td>Village/Wards</td>
<td>10,148</td>
<td>6,444</td>
</tr>
<tr>
<td>Staff</td>
<td>2,016</td>
<td>1,230</td>
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<tr>
<td>Households covered under these programmes</td>
<td>15,48,872</td>
<td>9,29,030</td>
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<tr>
<td>Hardcore Poor Families</td>
<td>53,957</td>
<td>45,334</td>
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<tr>
<td>Schools</td>
<td>2,800</td>
<td>1,880</td>
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<td>Education facilitators</td>
<td>1,893</td>
<td>1,223</td>
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<tr>
<td>Students</td>
<td>88,492</td>
<td>60,294</td>
</tr>
<tr>
<td>Health volunteers</td>
<td>5,430</td>
<td>3,500</td>
</tr>
<tr>
<td>Youth employed</td>
<td>13,101</td>
<td>9,849</td>
</tr>
</tbody>
</table>
Mahatma Gandhi once said, “Poverty is the worst form of violence.” In our constant quest to ameliorate the adversities faced by the poorest strata of society, we undertake programmes that foster a sense of social dignity and economic security by providing livelihood to them. Rather than an individual approach, we choose to work with people within the context of their larger communities to ensure more sustainable development and progress.

Targeting the Hardcore Poor (THP) Programme

The Journey of Targeting the Hardcore Poor Programme (THP)

This is a 24-month programme based on grants given in the form of assets, tailor-made for the poorest-of-the-poor, especially women-headed families, to help secure sustainable livelihoods for them. This programme had deep impact on target zones, evidenced by the fact that the number of its beneficiaries crossed the 50,000 mark.

Programme status as in March 2017

<table>
<thead>
<tr>
<th>Commencement Year</th>
<th>States</th>
<th>Districts</th>
<th>Villages</th>
<th>Staff</th>
<th>Families Graduated</th>
<th>Households</th>
</tr>
</thead>
<tbody>
<tr>
<td>2006</td>
<td>9</td>
<td>35</td>
<td>3,815</td>
<td>616</td>
<td>34,784</td>
<td>51,097</td>
</tr>
</tbody>
</table>

Our Approach

Working closely with local communities, THP uses a Participatory Rural Appraisal (PRA) process to identify the ‘hardcore’ poor family – those left outside the realm of development activities or government programmes. The PRA process employs rapport building, social mapping, and wealth assessments to select participants, who are typically overlooked, and have not had access to traditional finance initiatives or are unready and reluctant to use such services. The shortlisted candidates are mostly women who have no asset base or alternative source of income and are often highly vulnerable, single-mothers or mainly dependent on insecure livelihood. The shortlisted candidates are provided with a productive livelihood asset such as poultry, handicrafts, vegetable/flower/fruit/fish vending, tea stall, sewing machine, grocery shop and readymade garments, etc. to help them on their path to sustainable living, while providing them linkages to financial institutions and initiatives.

Objectives of the Programme

- To bring in economic, social and inspirational changes in the lives of the hardcore poor families
- To help the hardcore poor families graduate to mainstream finance at the end of 24 months intervention (via grant / support)
- To form effective village committees that will act as guardians of the hardcore poor families after the completion of the programme
Component of the Programme
A. Identification of the beneficiaries through a participatory process
B. Technical skills training (related to the chosen enterprise)
C. Productive asset transfer
D. Temporary consumption support
E. Coaching and mentoring including life-skills training through group meetings and home visits
F. Raising social awareness
G. Financial literacy and growing savings habit
H. Mainstreaming – Graduation of beneficiaries
   • completion of the programme

THP Programme Cycle

Selection of the Beneficiary

PRA (Social mapping wealth ranking)

Graduation training (2 days)

Handholding support (Health, social education, financial literacy, livelihood and income generation follow-up on a daily basis)

• Income increases gradually
• Saving habit develops

Confidence building training (2 days)

Enterprise selection

Livelihood asset distribution

Individual household survey

Final verification and selection

Graduate to Mainstream finance

Village committee formation and meeting

Enterprise development training (2 days)

About the Programme Efficacy and Innovativeness

Cost-effective & result-oriented: To date, THP is one of the most cost-effective models that addresses multiple economic deficiencies and creates a significant and substantial impact on the lives of the rural and extremely poor. At a cost of INR 25,000 per family of 4 to 5 members, the programme transforms the lives of the ultra-poor woman and her family within a period of two years and generates sustainable livelihood opportunities for them. This small investment returns significantly helps in greater long-term socio-economic benefits and provides hope and dignity to the extremely poor.

Evidence speaks: Various research by premier institutes and agencies have validated the THP Programme’s impact on the poor. Quantitative and qualitative evaluations of the THP model by The Consultative Group to Assist the Poor (CGAP), an affiliate of the World Bank in India, Bangladesh, Pakistan, Ethiopia, and Honduras have shown clear, substantial, and sustained positive impacts, ranging from higher incomes and decreased food insecurity, to greater happiness.

An evaluation of Bandhan’s THP Programme led by professors & scholars of Massachusetts Institute of Technology (MIT), USA, and Indian Institute of Management, Calcutta (IIMC), found an average increase of 22% in the household income of the women in the treatment group. This improvement in living condition and financial well-being is also reflected in the increased ability to access microcredit.
Partners & Donors

Scaling Up

Through continuous advocacy with various state government departments, we are now working in collaboration with Rajasthan Raajeevika Gramin Vikash Parishad, Government of Rajasthan, Welfare Department, Government of Jharkhand, Bihar Rural Livelihood Promotion Society, Government of Bihar.

Long-term expansion in other geographies of India will require mobilising and leveraging additional resources through the government and private sector. Larger catalytic grants will help THP scale-up through multiple partners, allowing this innovative targeted intervention model to make a significant contribution in stamping out absolute poverty.

Snapshots

- 14,200 women have learned to write their names and numbers
- 10,031 women were brought under the Pradhan Mantri Social Security Scheme (PMSSS) for a safe and secure future
- 10,166 women have been linked to credit either with SHG or MFI

Landmark moves

Under the banner of Mission Sunehra Kal – 4, Bandhan-Konnagar and its funding partner ITC Ltd. added 1,600 more beneficiaries in West Bengal (Howrah and Hooghly districts), Bihar (Munger district), Madhya Pradesh (Shihor district) and Assam (Changsari in Kamrup district).

The Rajasthan state rural livelihood mission (RSRLM) tied up with Bandhan-Konnagar to implement the THP Programme for 1,000 households in the Jhalwar district.

In a similar vein, an agreement with the Jharkhand government was signed to cater to 2,000 ultra-poor households in Dumkka in West Singhbhum district.

In addition, the THP Programme, with support from USAID, continues in the Kendrapara district in Odisha and Bhagalpur district in Bihar.

A ‘Readymade’ Solution

Seven years ago, Rebati married a relatively well-off man, who was employed by a private firm. Four days after her marriage, Rebati’s husband went to work and did not return for eight days. Within a few days of his return, Rebati’s life turned upside down as her husband was a changed man now, who, along with his parents, began torturing her for dowry.

After a few years, unable to endure the cruelty meted out to her at her in-laws’ place, with a baby boy in tow, Rebati was forced to return to her parental home. This, however, compounded her misery. Rebati’s father made ends meet with his meagre pension of INR 300 a month. He passed away a few months after Rebati had moved in. To make matters worse, her mother soon fell ill. Rebati could not afford to call a doctor because her father’s pension had stopped since his death, and they had no one who could provide them financial support.

It was at this juncture of her life that Bandhan-Konnagar discovered her, selected her as a beneficiary of the THP Programme and helped her set up a readymade garments’ enterprise after training her in money management.

As a beginning, the organisation granted Rebati assets worth INR 10,000 in two instalments. She was constantly counselled by Bandhan-Konnagar officials for two years, which is the tenure of the THP Programme.

Life began to turn around for Rebati. Soon she started to earn INR 2,500 a month from her enterprise – a considerable jump from her previous state of having no income. She has now renovated her house, married her sister off and has sent her son to a local school. The THP Programme helped her become a self-reliant individual. Aiming to expand her garments’ business, Rebati has taken a loan of INR 12,000 from a self-help group. In addition, she has also managed to save INR 75,000. Today, her enterprise is doing brisk business, fetching her a monthly income of over INR 7,000. The wheel of fortune has indeed begun to turn for a woman who had once found herself condemned to misery.

Rebati Das
Patamundi Block, Kendrapara District
Odisha
We believe in the insightful saying of Winston Churchill, “Healthy citizens are the greatest asset any country can have.” And towards enhancing the health of the under-privileged, we follow a holistic approach which not only facilitates treatment but emphasises preventive action through creation of awareness and changing mindsets and lifestyles. This approach has been delivering the desired results.

The Journey of Bandhan Health Programme (BHP)

Bandhan Health Programme started its journey in 2007 with only three branches in Howrah district, West Bengal. It is progressing with significant growth and is now working in West Bengal, Bihar, Jharkhand, Assam, Odisha and Chhattisgarh, to serve around 1 million households. There are around 500 motivated staff and around 5,500 Health Volunteers (Swastha Sahayika) working in the Health Programme now.

Programme status as in March 2017

<table>
<thead>
<tr>
<th>Commencement Year</th>
<th>States</th>
<th>Districts</th>
<th>Villages</th>
<th>Staff</th>
<th>Health Volunteers</th>
<th>Households</th>
</tr>
</thead>
<tbody>
<tr>
<td>2007</td>
<td>7</td>
<td>47</td>
<td>5,016</td>
<td>520</td>
<td>5,430</td>
<td>10,12,668</td>
</tr>
</tbody>
</table>

Objectives:

- To increase health awareness and trigger a behavioural change in the rural community
- To provide affordable medical services
- To create linkages/referrals with existing health institutions for ensuring easy accessibility
- To develop health entrepreneurs/volunteers
- To provide technical and linkage support towards installation of WATSAN assets
- To provide purified drinking water at affordable cost to rural population
Activities:

Bandhan Health Programme, since its inception, emphasises on mother and child care. Special focus is on issues related to care during pregnancy, newborn baby care, primary immunisation and the nutritional status of children under the age of 5. However, Bandhan Health Programme does not set up alternative institutional centres for providing healthcare services; it chooses to link the beneficiaries with the on-going government efforts in health care services. its main focus is on awareness generation and inculcation of hygiene habits in the target communities.

On a larger scale, since the last two years, Bandhan Health Programme is addressing issues related to sanitation habits. It focusses on awareness generation and technical knowledge support with regard to installation of sanitary latrine and water source points in rural households. In FY 2016-17, it has spread out its sanitation-related interventions to states like Chhattisgarh, Jharkhand and Odisha, where the practice of open defecation is widespread and could lead to water-borne diseases like diarrhoea, cholera, hepatitis, typhoid, polio, etc.

Bandhan-Konnagar also stresses on the importance of safe drinking water among the rural communities. It has set up its second community water treatment plant in the arsenic-affected block of 24 Parganas (N) districts of West Bengal. In the coming financial year, it would like to expand its safe water provision to ten additional arsenic-affected locations.

Some of the issues discussed at health forum:

- Diarrhoea
- Care of pregnant women
- Water and sanitation
- Immunisation
- Family planning
- Financial literacy for better health
- Care of sick child
- Neonatal care
- Antenatal care
- Safe delivery
- Breast feeding
- Personal hygiene

Bandhan Health Programme

- P&RD (West Bengal government) with a project named “Behavioural Change Communication Programme” (BCCP) to ensure ODF (Open defecation free) in 30 Gram Panchayats in Murshidabad district
- Water.org with a Sanitation project (WATSAN) in Chhattisgarh, Jharkhand and Odisha and West Bengal where the target is installation of 1,00,000 sanitary latrines by the micro-borrowers of Bandhan Bank

Case Study

Murshida Bibi is a simple woman from a humble home. For her, the journey from the mundane to the meaningful has triggered a paradigm shift in her outlook towards life. Murshida Bibi is a Swastha Sahayak (5S or Health Volunteer) who is deeply involved in the successful implementation of the diverse Bandhan Health Programme. Based in Baruipur Block, South 24 Parganas, Murshida Bibi has created an indelible mark on the region with her tireless and selfless efforts to keep the underprivileged healthy.

When Murshida Bibi first joined the Programme, she had little knowledge or experience of what was required of her and what exactly the Programme sought to achieve. The BHP Programme trained her in basic health care. Soon, she was measuring the blood pressure of the targeted underprivileged families with a high degree of expertise, using the instrument supplied by the Programme. She would also regularly measure the blood pressure of people from the village community, for a small fee. Later, she started visiting the homes of the target population of the Programme, like pregnant women and lactating mothers. She did not charge any fees at these homes. During such visits, in the recent past, she noticed two beneficiaries had high blood pressure. They were Jahora Bibi, 48, and Sajahan Sardar, 55. Placing them under her observation, Murshida Bibi re-measured their blood pressure after a few days and realised that both Jahora Bibi and Sajahan Sardar needed immediate medical intervention. She made them consult a qualified doctor who, after another check-up, prescribed medicines for the two, to help restore their blood pressure to normal. Owing to Murshida Bibi’s capabilities, perseverance and advice, Jahora Bibi and Sajahan Sardar were spared from further health woes that could have compounded with time. To date, Murshida Bibi regularly checks the blood pressure of individuals in her village and keeps a strict eye on the prescribed intake of medicines by those who need such assistance.

Murshida Bibi’s contribution to the Programme has been remarkable. She epitomises commitment, care and responsibility that BHP Health volunteers are widely known for.
In his wisdom, Nelson Mandela stated, “Education is the most powerful weapon which you can use to change the world.” We strive to provide a basic education to underprivileged children from the rural areas that is both pedagogic and engaging, involving the families of these children and the communities at large, adds to the sustainability of the whole activity.

Bandhan Education Programme

The Journey of Bandhan Education Programme (BEP)

The Bandhan Education Programme, which was launched in 2008, encourages a diverse age group of underprivileged children to begin and sustain academics in a congenial environment and reduce the leakage of their extra-income due to their dependency on private tuitions. The Programme’s unique and low-cost model has positively impacted the unroached. Three new academies were established in the academic year 2017 - Falta (South 24 Parganas), Aranghata (Nadia) and Awalsiddhi (North 24 Parganas). At present, 10 academies are in operation.

Education Programme structure

Bandhan Education Programme

- Non-formal
  - Bandhan Education Centre
    - Commenced in 2008. Targets 4-6 year olds who have not joined any school

- Formal
  - Bandhan Academy
    - Commenced in 2012. This Programme targets children within the age group of 3-9
Programme status (in March 2017)

<table>
<thead>
<tr>
<th>Commencement Year</th>
<th>States</th>
<th>Schools</th>
<th>Villages</th>
<th>Districts</th>
<th>Staff</th>
<th>Students</th>
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</thead>
<tbody>
<tr>
<td>2008</td>
<td>5</td>
<td>1,893</td>
<td>1,709</td>
<td>31</td>
<td>358</td>
<td>88,492</td>
</tr>
</tbody>
</table>

Accomplishment

- Worksheet-based learning was introduced in all the 10 academies. Worksheets are being used as a tool in Nursery to UKG classes. Teachers designed the worksheets prior to commencement of their class, based on the lessons which were to be taught. These worksheets are simple yet fun, ensuring that children grasp the concepts quickly and easily. This resulted in students becoming more attentive and active in the classrooms.

- Most of the students did not wash their hands before and after meals. Hence to inculcate good hygiene behaviour among them, students were taught to wash hands after using the toilet and before and after eating meals. Liquid soaps were provided in each academy and students, in small groups, washed their hands using soap. This practice has led the students to emerge as young behavioural agents in their area, spreading the message of the benefits of washing hands.

824 out of 902 students appeared for Final Term Examination-2016 in 7 academies

| % of students in A+ and A grade (80% and above) | 93% |
| % of students in B and C grade (60% and above) | 6%  |
| % of students below C grade (below 60%)        | 1%  |

Methods of Teaching-Non-Formal

Learning is facilitated in groups. Students are divided into groups of 5 to 6 each. A weak student is paired with a comparatively brighter student.

Methods of Teaching-Academy

- Peer group learning through participatory process
- Pair work
- Task-based learning through the use of audio-visual aids

Parents-Teacher Meeting

a. **Non-Formal**: Monthly Parents-Teacher meetings are held to update the parents about the performance and progress of their children. These meetings also aid in monitoring the family scenario which can affect the progress of the student.

b. **Academy**: Parents-Teacher meetings are held after each terminal exam to inform the parents of weaker children about their ward’s performance and also to motivate children to perform better.

Community Participation

Community participation is very important for the smooth running of schools. The schools are managed on a participatory basis involving the parents in the planning and implementation process. A Guardian Committee comprising community people, parents, teachers and school staff is formed and it takes up the responsibility of the school and the students.

School Committee

For each school, a committee is formed comprising village influencers. Initially, the committee helps in identifying the needy children of a village as students. They also play an instrumental role in framing the rules and regulations of the school. Later, their basic responsibility is to propagate in the village, the significance of education. They also play a role in encouraging parents to send their children to school regularly, thereby keeping a vigorous check on drop-outs as well.

Monitoring System

Each school is supervised at least twice in a week by the education organiser. He/she checks on the attendance of students and teachers, quality of education being imparted in classrooms, participation level of students, teacher-student relationship and the level of teachers’ compassion towards students.

Extra-Curricular activities

- Cultural programmes and Annual Sports were organised in all the 7 academies in the year 2016. It was ensured that almost every student participated in various cultural events like rendition of dances, songs, recitation, plays, etc. In order to increase the community’s involvement, some of the parents/guardians were also involved in organising these events.

- Children’s Day and Teachers’ Day are the two major fun-filled programmes looked forward to by the students and teachers every year. In this academic year, both the events were celebrated with great enthusiasm.

- A positive response has been received about the Annual Health Camp organised in 7 academies in the year 2016. Blood group testing and general paediatric check-up of students were carried out by professional doctors and technicians. Parents also had their blood groups checked.

Mainstreaming students (April 2016 - March 2017):
7911 students, who successfully completed our 4 years course, have been mainstreamed to Government Schools.
Programme expansion

<table>
<thead>
<tr>
<th>Particulars</th>
<th>April 1, 2016</th>
<th>March 31, 2017</th>
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</thead>
<tbody>
<tr>
<td>Total Students Enrolled</td>
<td>60,300</td>
<td>88,492</td>
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<tr>
<td>States</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>Districts</td>
<td>26</td>
<td>31</td>
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<tr>
<td>Blocks</td>
<td>116</td>
<td>178</td>
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<tr>
<td>Panchayats</td>
<td>461</td>
<td>686</td>
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<tr>
<td>Villages</td>
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<td>1,709</td>
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<tr>
<td>Branches</td>
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<td>97</td>
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<tr>
<td>Current Schools</td>
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<tr>
<td>Non-Formal</td>
<td>1,223</td>
<td>1,893</td>
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<tr>
<td>Academy</td>
<td>7</td>
<td>10</td>
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<tr>
<td>Current Students</td>
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<td></td>
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<tr>
<td>Non-Formal</td>
<td>39,086</td>
<td>58,778</td>
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<tr>
<td>Academy</td>
<td>883</td>
<td>1,472</td>
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<td>Phase-out School</td>
<td>657</td>
<td>907</td>
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<tr>
<td>Staff</td>
<td>239</td>
<td>358</td>
</tr>
</tbody>
</table>

Visitors
A team from Indigo Airlines, comprising 3 officers and a number of ground staff, visited our Non-Formal School at Akandaberia under Haroa region. They distributed gifts to the children, which included pastel and drawing books, besides distributing edibles.

Case Study

Jayanta Sarkar was born in a home struggling for sustenance. His childhood had little hope of flourishing as he was growing up in a family that hardly had any means to rid itself of extreme penury. His father worked as a mason and whatever he earned was spent on his bad habits. This compelled Jayanta’s mother to take up the job of a cook at a school in the neighbourhood. She was paid a daily wage of INR 50. Jayanta was the younger of the two siblings and whatever little his mother could save was spent on sending his elder brother Kapil Deb Sarkar to school. Little Jayanta had nowhere to go; his days were spent in the dysfunctional family he belonged to. However, an uncle took pity on the children and decided to help them go to school.

It was at that point that the Bandhan Education Programme came to his rescue.

The question is: Why is Jayanta Sarkar a case study?

After admission, Jayanta turned out to be a bright child, who was willing to listen and learn. Throughout his journey with Bandhan’s formal school in Maslandapur, Jayanta proved to be an ideal student, as he not only excelled in studies, but displayed bright prospects in the fields of art and craft, and yoga, at a preliminary level. At a young age, he fared well even in computer studies. In March 2017, he passed out from the Bandhan-Konnagar school with good grades in Class IV. Usually, the transition from a preliminary school to a government-backed school has its own trials and tribulations. But cracking the admission test for the well-known Chatra Boys’ High School in that region was a cakewalk for Jayanta. He is now in Class V and doing exceptionally well.
There’s a wise Chinese proverb that goes, “Give a man a fish and you feed him for a day. Teach a man to fish and you feed him for a lifetime.” With that very belief, we enable youngsters to follow a profession of their choice by equipping them with the requisite skills.

**Employing the Unemployed Programme (EUP)**

Unemployment continues to be a grave concern and addressing this problem remains a daunting task for both thinkers and policymakers. Skills development initiatives can play an effective role in combating unemployment to an appreciable extent. Once the unemployed youth are equipped with appropriate skills, they can effectively contribute to the economic growth and social development of the economy. Bandhan-Konnagar is working towards addressing the needs of the unemployed population by providing appropriate skills in order to help them secure good jobs.

The Programme objectives are to develop a skilled workforce relevant to current and emerging industry needs and to ensure equal access to skills development for the disadvantaged young people in society. The organisation takes the initiative to identify eligible youth from deprived families with different profiles and channel their needs into appropriate skills development programmes, with special emphasis on women. They are selected after a community survey by the Bandhan team. Bandhan has set up its own vocational centres which trains youth in domains such as Customer Relations and Retail, Hospitality, Information Technology enabled Services (ITeS), Business Process Outsourcing, Computerised Accounting, Hardware & Networking, Refrigerator and Air-Conditioner repairs, to enhance the skills of young people and make them employable.

**Programme status as in March 2017**

<table>
<thead>
<tr>
<th>Commencement Year</th>
<th>States</th>
<th>Districts</th>
<th>BSDCs</th>
<th>Staff</th>
<th>Youth Employed</th>
</tr>
</thead>
<tbody>
<tr>
<td>2009</td>
<td>4</td>
<td>24</td>
<td>11</td>
<td>62</td>
<td>13,098</td>
</tr>
</tbody>
</table>

At present, the Programme is operating in 4 states where it has set up 11 training institutes called Bandhan Skill Development Centres (BSDCs). They are:

Garia, Behala, Bally, Barasat, Chandannagore, Shaktigarh, Ranaghat and Siliguri (all in West Bengal), Patna, Indore and Cuttack.
Client Support

Substantial support in the endeavour, in terms of funding, knowledge-sharing and placement, is being received from various partners.

Funding Partner


Placement Partner

Godrej, Pantaloons, KFC, Cafe Coffee Day, HHI, Peerless Inn, Senco Gold, ITC Sonar, Spencer, ITC Fortune, Bandhan Bank, LG.

The classes are held 6 days in a week, in two shifts. The first session commences from 9 a.m. and continues till 1 p.m., while the second session begins at 2 p.m. and gets over at 6 p.m. Bandhan has its own resourceful faculty for each discipline, imparting dedicated service towards ensuring job assistance. Each batch consists of not more than 25 students. Special care is given to each candidate in terms of grooming, personality development, attitude building, facing interviews, etc.

Sometimes, guest lectures by industry experts are also arranged. This 6-month course has been designed such that the students are given both theoretical as well as practical insights. Once the students are successfully placed, EUP team does a 6-month follow-up with them to track their working experience.

EUP highlights

- Crossed the 14,000 mark in terms of student registrations
- Tied up with Hooghly Women’s and Khalishani College in 2016 to help more unemployed and underprivileged youth
- Launched a BSDC in Indore with 25 candidates on October 20, 2016
- Agreement signed with HSBC in November 2016 for 6-month courses
- Agreement signed in December 2016 with Action Aid, for skill development of the underprivileged youth in Bihar, Odisha and West Bengal
- Sanction of the second project on Retail skills development of home-based underprivileged girls by West Bengal Women’s Development Undertaking, Government of West Bengal
- On March 8, 2017, visit of the Barasat BSDC by Save the Children, Bangladesh
- On March 23, 2017, fifteen members of Sazida Foundation, Bangladesh visited Garia BSDC
- In March 2017, agreement signed for funds from Seshaasai Business Forms Private Limited for covering 1,500 students in all BSDCs in 2018

Case Study

Sourav Karmakar, a 20-year-old, was a student from a small colony in Brahmanagar. His father, a small businessman, was worried about his son’s future. The financial condition of Sourav’s family was so bad that his parents had to struggle to arrange for his fees for his higher education. His mother had already taken a loan from Bandhan. Soon, Sourav had to discontinue his education. During the group visit by the Bandhan staff, Sourav heard about Bandhan’s ‘Employing the Unemployed Programme’. He found out more about the training and skills development programme and he decided to enrol himself in Refrigerator & Air Conditioner Repairing Training (RAC).

He started his training in Bally BSDC. Being eager to learn new things, he was punctual and attentive in class. After completion of his 2-month RAC training, Bandhan assisted him in finding work at Weather Maker Company in Behala, Kolkata at a stipend of INR 5,000 per month. After completion of almost one year at the Samsung service centre, he became an entrepreneur and started his own store - SK Technology at Dunlop, North 24 Parganas. Now, his income is almost INR 30,000 per month. At present, he has five workers in his store and their salaries range from INR 7,000 to INR 8,000 per month.
Poverty is not just a lack of money; it is not having the capability to realise one’s full potential as a human being”, Amartya Sen.

In our crusade to ensure holistic development of people and communities, we realise that financial literacy and inclusion is the tool that assists them to move from sustenance to a sustainable growth path. Accordingly, we pay special attention to ensuring that our programmes encourage participants to become financially aware and gain the confidence.

The Journey of the Bandhan Financial Literacy Programme (BFLP)

Banking continues to be one of India’s flagship industry segments. Yet, banking services have still not reached thousands of people, especially women with disadvantaged background. Clearly, one reason could be the continuing lack of ability to manage money among the poor. More so in the case of women-headed families that are facing mounting odds, rendering them vulnerable to predatory lending, confiscation of assets by unscrupulous lenders and increasing disparity between earnings and spends.

Programme status as in March 2017

<table>
<thead>
<tr>
<th>States</th>
<th>Districts</th>
<th>Blocks</th>
<th>Municipalities</th>
<th>Branches</th>
<th>Beneficiaries</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2</td>
<td>15</td>
<td>38</td>
<td>9</td>
<td>18,387</td>
</tr>
</tbody>
</table>

To turn the situation around, Bandhan-Konnagar, in keeping with the financial inclusion guidelines set by the Reserve Bank of India, launched a financial literacy drive called the Bandhan Financial Literacy Programme, in August 2015. Even though the programme is present only in West Bengal, it has performed extremely well in the past one year, as is evidenced by the fact that from 10,438 beneficiaries in FY 2016, it has been able to reach more than 18,000 beneficiaries in FY 2017. The main reason for the fast expanding footprint of the programme is its proven efficacy and the resultant benefits.

Objectives of the Programme

- Increase awareness among rural and disadvantaged women about money matters
- Empower these women to plan their personal finances
- Make them use banking services to enhance savings
- Help them access loans when needed
- Use these loans for the purpose they were taken and repay them on time
- Bring women under the ambit of insurance and pension schemes

Programme Highlights

- In this financial year, 575 new accounts and 129 RD were opened
USAID - THP
Dr. Abhijit Vinayak Banerjee, MIT and founder of JPAL visited Hadipur, North 24 Parganas.

Mr. Alex Riehm, Portfolio Manager Development Innovation Ventures Discover and Press division, US Global development lab, USAID, visited Patna Branch, THP Programme.

Mr. Frederick Christopher, Country Director of ‘Save the Children’ of Bangladesh and his team visited Bandhan-Konnagar THP Programme.

A team from Indigo Airlines comprising three officers and a number of ground staff visited our Non-Formal school at Akandaberia under Haroa region. They distributed gifts to the children, which included pastel and drawing books, besides distributing edibles.

Visitors (Zambian Government)
A 10-member team from Zambia visited THP offices in Tribeni and De Ganga, both in West Bengal and interacted with the beneficiaries as well.

On March 8, 2017 a team from Save the Children, Bangladesh which was headed by its Director Mr. Frederick Christopher visited Barasat BSDC.

On March 23, 2017 fifteen members of Sajida Foundation, Bangladesh visited Garia BSDC.

Indigo - BEP
Ms. Shahista Iqbal, Associate Manager CSR/HR visited Ramnagar 1 branch, Baruipur Block.

HDFC Life
Ms. Shahista Iqbal, Associate Manager CSR/HR visited Ramnagar 1 branch, Baruipur Block.
Donor Support

The development initiatives of Bandhan-Konnagar have been receiving support from leading national and international donor agencies. We are extremely thankful to all our past and present donors for their support, which helps us cater to the deprived sections of society in a holistic and inclusive manner.

<table>
<thead>
<tr>
<th>No.</th>
<th>Programmes</th>
<th>Name of Donors</th>
</tr>
</thead>
</table>
| 1   | Targeting the Hardcore Poor Programme           | • The Consultative Group to Assist the Poor (CGAP), an affiliate of The World Bank (2007-2009)  
• The Ford Foundation (2008-2011)  
• The Michael and Susan Dell Foundation (2008-2011)  
• Indigo (2015-ongoing)  
• Axis Bank Foundation (2011-2016)  
• ITC (2014-ongoing)  
• World Vision (2014-2016)  
• United States Agency for International Development (USAID) (2014-ongoing)  
• Rajasthan Development Mission (2016-ongoing)  
• Jharkhand Government (2016-ongoing) |
| 2   | Bandhan Health Programme                        | • HDFC Life (2015-ongoing)  
• Freedom from Hunger (2015-ongoing)  
• Water.org (2013-ongoing)  
• FWWB (2015-ongoing) |
| 3   | Bandhan Education Programme                     | • Mr. Chandra Shekhar Ghosh, Founder and Mentor, Bandhan has devoted the entire fellowship stipend that he received as Senior Ashoka Fellow  
• Bajaj Allianz Life Insurance Company Ltd. (2015-ongoing)  
• Indigo Airlines (2016-ongoing) |
| 4   | Employing the Unemployed Programme              | • HSBC Bank (2012-2015)  
• Seshasail (2016)  
• West Bengal Women’s Development Undertaking  
• Action Aid, Save the Children |

Besides the donors’ support mentioned above, Bandhan Financial Services and Bandhan Bank Pvt. Ltd. contribute significantly to developing our programmes.

Auditor’s Report

A-3/V, GODLINGS HOUSE  
8, N. S. Road, Kolkata-700001  
Phone: 4060 7258, 3293 0975

Sudhi Sheth  
Partner  
M.No-052841

No. Programme Name of Donors
1 Targeting the Hardcore Poor Programme  
• The Consultative Group to Assist the Poor (CGAP), an affiliate of The World Bank (2007-2009)  
• The Ford Foundation (2008-2011)  
• The Michael and Susan Dell Foundation (2008-2011)  
• Indigo (2015-ongoing)  
• Axis Bank Foundation (2011-2016)  
• ITC (2014-ongoing)  
• World Vision (2014-2016)  
• United States Agency for International Development (USAID) (2014-ongoing)  
• Rajasthan Development Mission (2016-ongoing)  
• Jharkhand Government (2016-ongoing)  
• The Consultative Group to Assist the Poor (CGAP), an affiliate of The World Bank (2007-2009)  
• The Ford Foundation (2008-2011)  
• The Michael and Susan Dell Foundation (2008-2011)  
• Indigo (2015-ongoing)  
• Axis Bank Foundation (2011-2016)  
• ITC (2014-ongoing)  
• World Vision (2014-2016)  
• United States Agency for International Development (USAID) (2014-ongoing)  
• Rajasthan Development Mission (2016-ongoing)  
• Jharkhand Government (2016-ongoing)  
2 Bandhan Health Programme  
• HDFC Life (2015-ongoing)  
• Freedom from Hunger (2015-ongoing)  
• Water.org (2013-ongoing)  
• FWWB (2015-ongoing)  
3 Bandhan Education Programme  
• Mr. Chandra Shekhar Ghosh, Founder and Mentor, Bandhan has devoted the entire fellowship stipend that he received as Senior Ashoka Fellow  
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• Indigo Airlines (2016-ongoing)  
4 Employing the Unemployed Programme  
• HSBC Bank (2012-2015)  
• Seshasail (2016)  
• West Bengal Women’s Development Undertaking  
• Action Aid, Save the Children  

Auditor’s Report

TO THE EXECUTIVE COMMITTEE OF BANDHAN KONNAGAR.

We have audited the accompanying Balance Sheet of BANDHAN KONNAGAR, 99/2, Haran Chandra Banerjee Lane, Konnagar, Hooghly-712 235 (Registered in India under West Bengal Societies Registration Act, 1951 and operating as a Non-Government Development Organization) as on March 31, 2017 and the related Statements of Income andExpenditure, Receipts and Payments account and Cash Flows for the year ended as on the date annexed. These financial statements are the responsibility of Bandhan Konnagar’s Executive Committee. Our responsibility is to express an opinion on these financial statements based on our audit.

We conducted our audit in accordance with auditing standards adopted in India. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosure in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by the Executive Committee, as well as evaluating the overall presentation of the financial statements. We believe that our audit provides a reasonable basis for our opinion.

1. We have obtained all the information and explanation, which to our knowledge and belief were necessary for the purpose of our audit.
2. Proper books of accounts are kept by the organization.
3. The accounts as submitted to us for our verification are as per books of account maintained.

The following accounts give required information and exhibit a true and fair view.

5. In case of Income & Expenditure Account the surplus of the Society for the year ended as on 31.03.2017.
7. In case of cash Flow Statements, of the cash flow for the year ended as on 31.03.2017.

Auditor: SRB & Associates Chartered Accountants

Date: 16th April 2017
Place: Kolkata
### Balance Sheets as at 31st March, 2017

#### Assets

<table>
<thead>
<tr>
<th>S.No.</th>
<th>Description</th>
<th>31-Mar-17</th>
<th>31-Mar-16</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Gross Block</td>
<td>41,17,77,629</td>
<td>25,15,81,206</td>
</tr>
<tr>
<td></td>
<td>Less: Accumulated Depreciation</td>
<td>4,91,31,924</td>
<td>4,01,65,252</td>
</tr>
<tr>
<td>2</td>
<td>Net Block</td>
<td>36,26,45,065</td>
<td>21,13,95,954</td>
</tr>
<tr>
<td>3</td>
<td>Capital WIP</td>
<td>27,26,062</td>
<td>6,16,35,537</td>
</tr>
<tr>
<td></td>
<td>Total Assets</td>
<td>36,53,69,727</td>
<td>27,24,41,491</td>
</tr>
</tbody>
</table>

#### Liabilities

<table>
<thead>
<tr>
<th>S.No.</th>
<th>Description</th>
<th>31-Mar-17</th>
<th>31-Mar-16</th>
</tr>
</thead>
<tbody>
<tr>
<td>5</td>
<td>Short Term Loans &amp; Advances</td>
<td>10,15,14,586</td>
<td>7,33,65,886</td>
</tr>
<tr>
<td>6</td>
<td>Current Assets</td>
<td>7,07,28,016</td>
<td>6,25,17,916</td>
</tr>
<tr>
<td>7</td>
<td>Other Current Liabilities</td>
<td>17,10,72,410</td>
<td>9,06,40,791</td>
</tr>
<tr>
<td>8</td>
<td>Cash &amp; Bank Balances</td>
<td>66,60,40,088</td>
<td>65,69,12,892</td>
</tr>
<tr>
<td>9</td>
<td>Fixed Deposits</td>
<td>1,01,82,64,040</td>
<td>88,37,57,485</td>
</tr>
<tr>
<td></td>
<td>Total Liabilities</td>
<td>1,37,56,33,857</td>
<td>1,15,58,08,976</td>
</tr>
</tbody>
</table>

#### Significant Accounting policies & Notes on Account

As per our Report of even date annexed herewith

**For SRB & Associates**

**Sunil Shah**

Partner

M.No. - 053841

Place: Kolkata

Date: 19th Jan 2018

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### Income & Expenditure Account

#### for the year ended March, 2017

<table>
<thead>
<tr>
<th>S.No.</th>
<th>Description</th>
<th>31-Mar-17</th>
<th>31-Mar-16</th>
</tr>
</thead>
<tbody>
<tr>
<td>10</td>
<td>Income</td>
<td>23,86,31,135</td>
<td>25,73,04,642</td>
</tr>
<tr>
<td>11</td>
<td>Total Income</td>
<td>47,05,85,426</td>
<td>46,54,87,626</td>
</tr>
<tr>
<td>12</td>
<td>Expenses</td>
<td>6,63,15,897</td>
<td>4,91,64,413</td>
</tr>
<tr>
<td>13</td>
<td>Total Expenditure</td>
<td>30,28,182</td>
<td>15,63,537</td>
</tr>
<tr>
<td>14</td>
<td>Depreciation</td>
<td>3,66,45,214</td>
<td>2,87,26,984</td>
</tr>
<tr>
<td>15</td>
<td>Surplus/(Deficit)</td>
<td>1,77,78,021</td>
<td>6,75,58,183</td>
</tr>
</tbody>
</table>

---

**For Bandhan Konnagar**

President

Secretary
Receipt and Payments for the year ended March, 2017

<table>
<thead>
<tr>
<th>Particulars</th>
<th>31-Mar-2017</th>
<th>31-Mar-2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Opening Cash &amp; Bank Balance</td>
<td>9,05,40,791</td>
<td>10,95,00,213</td>
</tr>
<tr>
<td><strong>RECEIPTS</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Grant Received</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Freedom From Hunger</td>
<td>14,10,308</td>
<td></td>
</tr>
<tr>
<td>Airtel Foundation</td>
<td>7,03,80,515</td>
<td></td>
</tr>
<tr>
<td>Bajaj Allianz Life Insurance Company Ltd</td>
<td>3,35,22,167</td>
<td></td>
</tr>
<tr>
<td>Friends of Women’s World Banking</td>
<td>3,26,69,609</td>
<td></td>
</tr>
<tr>
<td>ITC Life</td>
<td>3,07,41,170</td>
<td></td>
</tr>
<tr>
<td>Interglobe Aviation Limited</td>
<td>3,30,48,231</td>
<td></td>
</tr>
<tr>
<td>ITC Limited</td>
<td>9,26,54,934</td>
<td></td>
</tr>
<tr>
<td>The HMC Limited</td>
<td>9,96,00,000</td>
<td></td>
</tr>
<tr>
<td>USAID</td>
<td>2,07,50,939</td>
<td></td>
</tr>
<tr>
<td>Water, Org</td>
<td>58,73,150</td>
<td></td>
</tr>
<tr>
<td>World Vision</td>
<td>17,33,737</td>
<td>68,87,941</td>
</tr>
<tr>
<td>Rajasthan Govt</td>
<td>27,60,196</td>
<td></td>
</tr>
<tr>
<td>Sarthak Business Forms Pvt Ltd</td>
<td>1,20,60,000</td>
<td></td>
</tr>
<tr>
<td>W Foundation</td>
<td>1,37,425</td>
<td></td>
</tr>
<tr>
<td>Others</td>
<td>2,13,330</td>
<td></td>
</tr>
<tr>
<td>Bank Interest on Fixed Deposit</td>
<td>4,97,25,712</td>
<td>4,48,40,409</td>
</tr>
<tr>
<td>Bank Interest on Savings account</td>
<td>89,62,268</td>
<td>79,61,809</td>
</tr>
<tr>
<td>Corpus Fund Received</td>
<td>17,84,86,866</td>
<td>21,36,59,417</td>
</tr>
<tr>
<td>Fixed Deposit Matured</td>
<td>84,43,10,000</td>
<td>80,98,26,602</td>
</tr>
<tr>
<td>Rent Received</td>
<td>3,42,53,693</td>
<td>3,77,05,643</td>
</tr>
<tr>
<td>Other Income</td>
<td>14,35,61,233</td>
<td>12,26,63,473</td>
</tr>
<tr>
<td>Other Current Liabilities</td>
<td>6,09,663</td>
<td>10,03,437</td>
</tr>
<tr>
<td>Other Current Assets</td>
<td>29,96,367</td>
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</tr>
<tr>
<td><strong>Total Receipts</strong></td>
<td>1,09,90,84,540</td>
<td>1,86,95,93,734</td>
</tr>
<tr>
<td><strong>PAYMENTS</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Purchase of Fixed Assets</td>
<td>9,91,09,985</td>
<td>8,01,25,764</td>
</tr>
<tr>
<td>Investment in Fixed Deposit</td>
<td>10,54,15,196</td>
<td>11,63,65,591</td>
</tr>
<tr>
<td>Loans &amp; Advances</td>
<td>2,82,06,700</td>
<td>(10,45,63,831)</td>
</tr>
<tr>
<td>Personnel Cost</td>
<td>7,73,73,755</td>
<td>4,79,00,853</td>
</tr>
<tr>
<td>Administrative Cost</td>
<td>6,46,64,710</td>
<td>4,69,64,412</td>
</tr>
<tr>
<td>Training &amp; Development Cost</td>
<td>5,56,79,648</td>
<td>3,73,62,432</td>
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<tr>
<td>Grant Utilized</td>
<td>23,86,31,135</td>
<td>25,79,04,042</td>
</tr>
<tr>
<td>Other Current Assets</td>
<td>2,97,07,747</td>
<td></td>
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<tr>
<td><strong>Total Payments</strong></td>
<td>1,41,89,13,150</td>
<td>1,56,99,92,945</td>
</tr>
<tr>
<td>Closing Cash &amp; Bank Balance</td>
<td>17,19,73,410</td>
<td>9,96,40,791</td>
</tr>
</tbody>
</table>

As per our Report of even date annexed herewith

For SRB & Associates
Chartered Accountants
For Bandhan Konnagar For Bandhan Konnagar

Suren Shah
Partner
M.No. - 026841
Place : Kolkata
Date : 19 / 6 / 2017