

Bandhan KONNAGAR



Hope for the Poor

Annual Report
2015-16



Hope for the Poor

Bandhan Konnagar

**ANNUAL REPORT
2015 -16**

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Message from **Secretary**

Dear Readers,

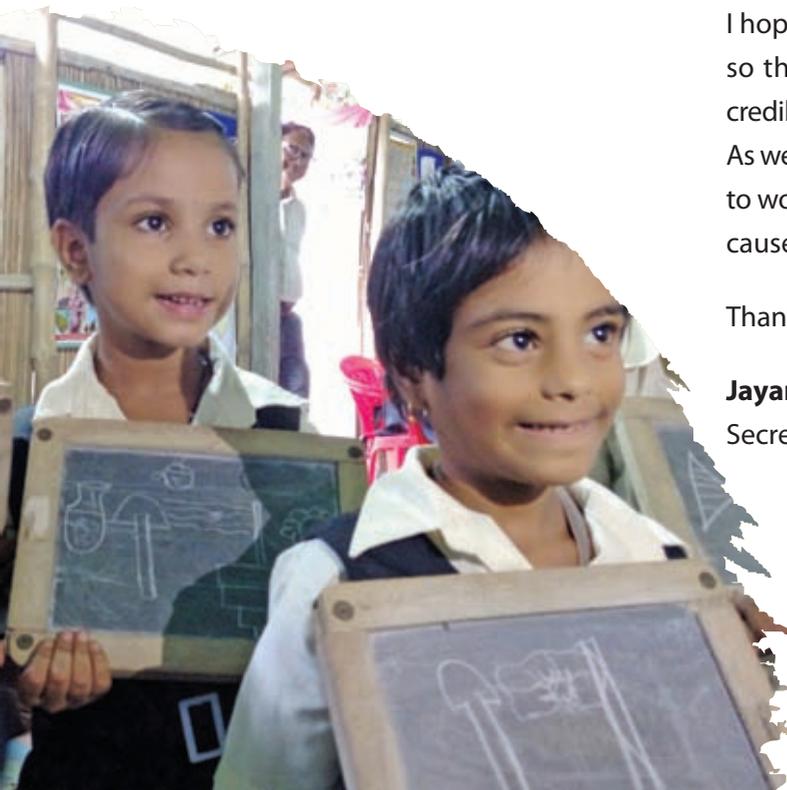
It is my pleasure and privilege to place this annual report which summarises our activities in 2015-16. Bandhan Konnagar has been progressing in leaps and bounds. We have closed FY16 on a high note, so much so that the organization is set to touch the one-million mark in terms of beneficiaries anytime soon. With a great degree of success, the organization has stayed focused on turning lives around in the disadvantaged sections of society. Using its various meaningful development initiatives, Bandhan Konnagar has now gained footprint in 11 states of the country.

I wish to use this opportunity to acknowledge the unflinching support lent to our efforts by like-minded people and organisations. Frankly, our onerous task of serving the underprivileged with success would not have been possible without the co-operation of those who threw in their lot behind us. I must thank our donors for reposing their faith in us and expect that they would continue to help Bandhan Konnagar broaden the ambit of its programmes. The confidence that we have today, in bringing our programs to fruition, is also based on the encouragement and guidance we keep receiving from our Executive Committee, which consists of pathfinders in the real sense of the term. At the same time, I wish to flag the diligence and dedication of our staff who have worked tirelessly to help the organization cross milestones, year after year.

I hope all of you would continue to support us in the years to come so that we are able to further enhance our position as the most credible and progressive organization in the non-profit sector globally. As we say this, we cannot but reassure you our complete commitment to working for the underprivileged in a manner that befits this noble cause.

Thanking you once again

Jayanta Biswas
Secretary



Executive Committee

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

President

Ms. Ambalika Das

Secretary

Prof Jayanta Biswas

Treasurer

Mr. Dilip Kumar Maity

Member

Mr. Sanjay Mukerjee

Dr. Bilas Kumar Sarkar

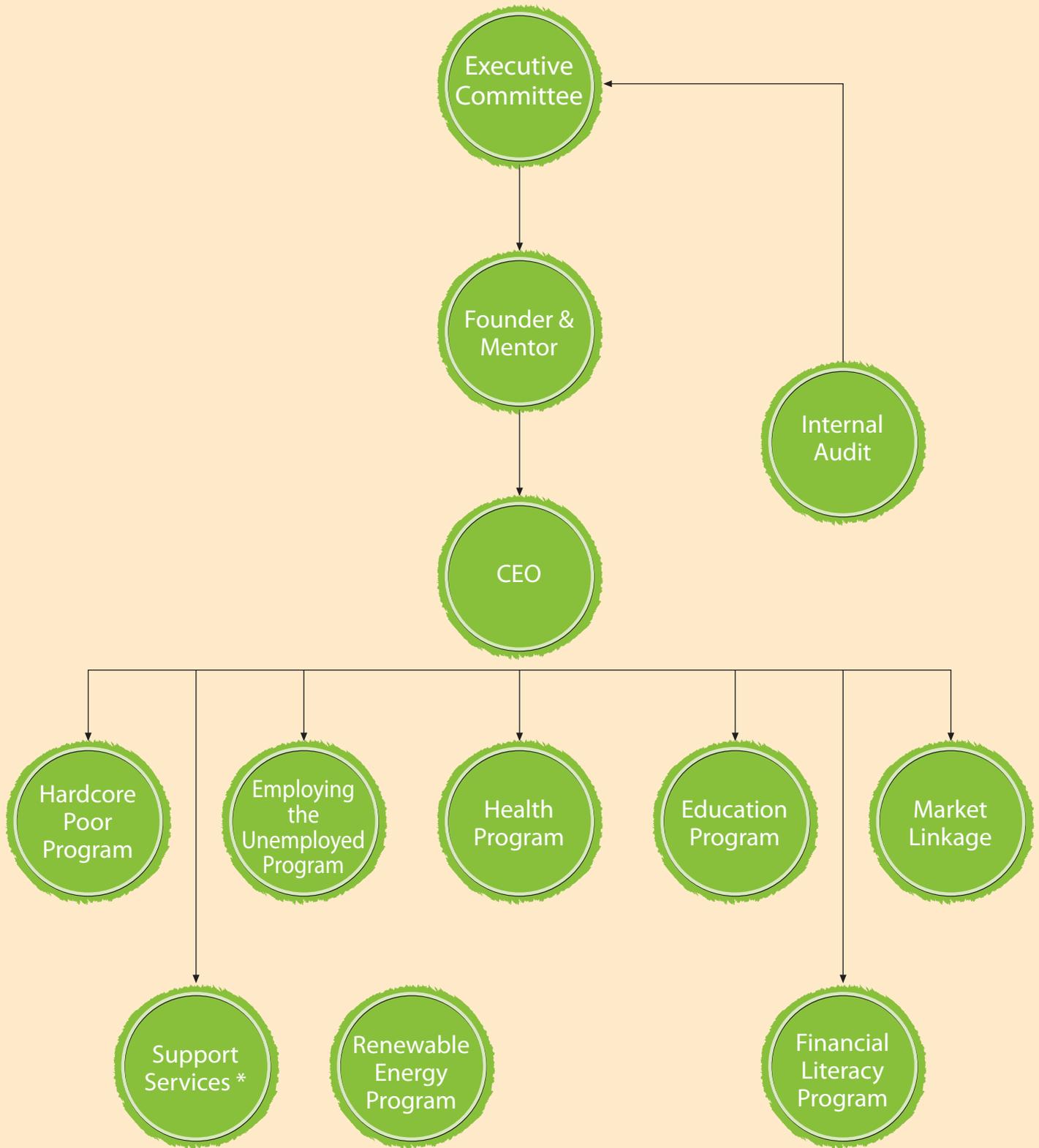
Dr. Smita Premchander

Dr. Tushar Kanti Ghosh

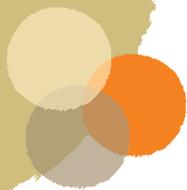




Organisational Structure



- 1. Accounts*
- 1. MIS*
- 2. Logistics*
- 3. HRD*



Overview

Registered under the West Bengal Societies Registration Act 1961, Bandhan Konnagar is a not-for-profit entity. The main thrust of the organisation is to alleviate poverty and empower women. Bandhan Konnagar was founded in 2001 as a pro-poor organization by Mr. Chandra Shekhar Ghosh, who continues to be its mentor.

It was in that year the organization had begun with a micro-credit operation. In 2006, Bandhan Konnagar launched its social sector programs. 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 stand-alone banner of Bandhan-Konnagar and the micro-finance operation became a separate entity that later merged with Bandhan Bank.

Bandhan Konnagar offers an entire suite of development programs in the areas of education, health, securing of livelihood, market linkage, enterprise development, skills development, employment generation, financial literacy and renewable energy – all focused on turning lives of the disadvantaged and the underprivileged around. The organization hand-holds people belonging to the lowest stratum of society to help bring about their socio-economic progress and has been constantly expanding the scope of services it offers, in keeping with the best global practices in the development sector.

The programs being implemented :

Bandhan Health Program (BHP)

Targeting the Hardcore Poor Program (THP)

Bandhan Financial Literacy Program (BFLP)

Bandhan Education Program (BEP)

Bandhan Financial Literacy Program (BFLP)

Employing the Unemployed Program (EUP)

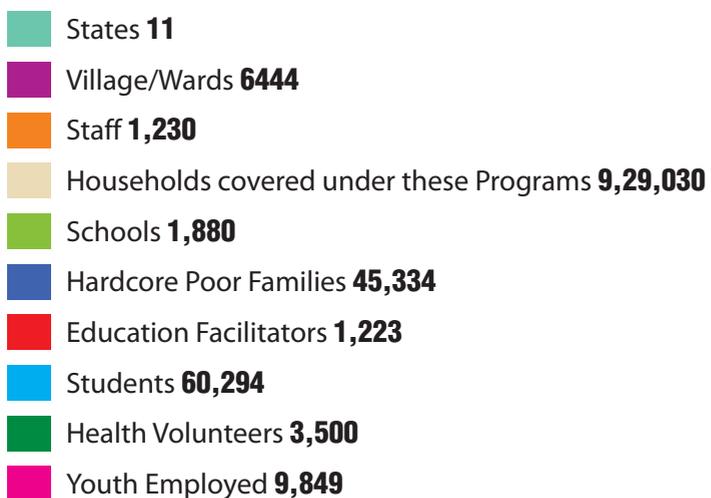
Bandhan Renewable Energy Program (BREP)

Bandhan Market Linkage Program (BMLP)



Development program **Highlights as on March 31, 2016****Corresponding Period FY15**

States	11
Village/Wards	6444
Staff	1,230
Households covered under these programs	9,29,030
Hardcore Poor Families	45,334
Schools	1,880
Education facilitators	1,223
Students	60,294
Health volunteers	3,500
Youth employed	9849



Management Team

Mr. Debashish Ray Choudhuri

Mr. Debashish Ray Choudhuri

Dr. Uttam Ghosh

Director, BHP

Mr. Swapan Kumar Ganguly

Head, BEP

Mr. Rama Prasad Mohanta

Project Coordinator, THP

Mr. Biplab Ghosh

Head, REP

Mr. Alok Kumar Mandal

Program In-charge, BEP

Mr. Trideep Roy

Program In-charge, BHP

Mr. Santanu Podder

Program In-charge, EUP

Mr. Alope Dutta

Senior Officer, Internal Audit

Mr. Baman Dutta

Program Head, BFLP

Targeting the
Hardcore Poor (THP)
Program



Targeting the Hardcore Poor (THP) Program

This is a 24-month grant-based program (grants given in the form of assets), tailor-made for the poorest-of-the-poor, especially women-headed families, to help facilitate their rise to a higher socio-economic plane.

The ultra-poor are identified through the Participatory Rural Appraisal (PRA) exercise. This exercise employs scientific tools like rapport building, social mapping, wealth ranking, questionnaires and verification.

When carried out in a village hamlet comprising 80-120 households, most often, the PRA identifies 4-5 families in the extreme deprivation bracket. Once the respective enterprise selection for the beneficiaries is done, they (the families) are provided technical training and also in terms of consumption until the enterprise becomes profitable.

An array of livelihood options is selected for the beneficiaries in consonance with their family members and village communities. Economically profitable, easily manageable and socially acceptable livelihood options are selected for the targeted group of beneficiaries. The idea is to help them generate income out of the assets and join mainstream society after 24 months. This is called the graduation process. Post the graduation, the program helps them connect with loan facilities offered by local institutions should they need such aid.

Through this unique initiative, Bandhan Konnagar offers integrated 360 degrees assistance. Besides, the provision of free assets, regular confidence-building measures, counseling and hand-holding support are being extended to them.





The beneficiaries are also trained to attain basic literacy whereby they learn to write numbers, sign their names and count.

Additional support is provided in the form of subsistence allowance to meet the family expenditure of the beneficiaries until the assets begin to yield returns. This is given on a weekly basis to the beneficiaries.

Enterprise	Assets	Consumption stipend	Duration
Non-farm project	Rs. 9,000-Rs.10,000	Rs. 20 per day	First 45 days
Farm-based project	Rs. 10,000-Rs.12,000	Rs. 20 per day	First 100 days

Among other services extended:

- Building of livestock sheds
- Medical treatment support for livestock
- Sanitary latrines, with their usage being encouraged

Besides, regular education is imparted to them on the following issues of social importance with an objecting of increasing their awareness:

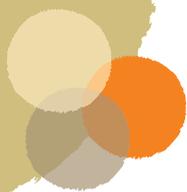
- Early marriage
- HIV/AIDS & Tuberculosis prevention
- Sanitation & personal hygiene
- Immunization
- Plantation & kitchen gardening
- De-worming
- Family planning
- Dowry
- Trafficking of women & children
- Birth, marriage & death registration

A critical component of the program is the formation of a committee comprising village influencers. Called Ati Daridra Sahayak Committee (ADSC), the committee meets every month and serves as the guardians of the ultra-poor beneficiaries.

At the end of two years, certain outcomes are derived in terms of a beneficiary's economic and social uplift, like diversification of income sources, access to safe water and sanitation, better healthcare, effective practice of immunization and family planning, knowledge of letters and numbers, better safety nets, possession of voters' card, ration card and similar IDs.

Within 2 years, the ultra-poor are able to improve their quality of life in a holistic manner, in keeping with the program goals.

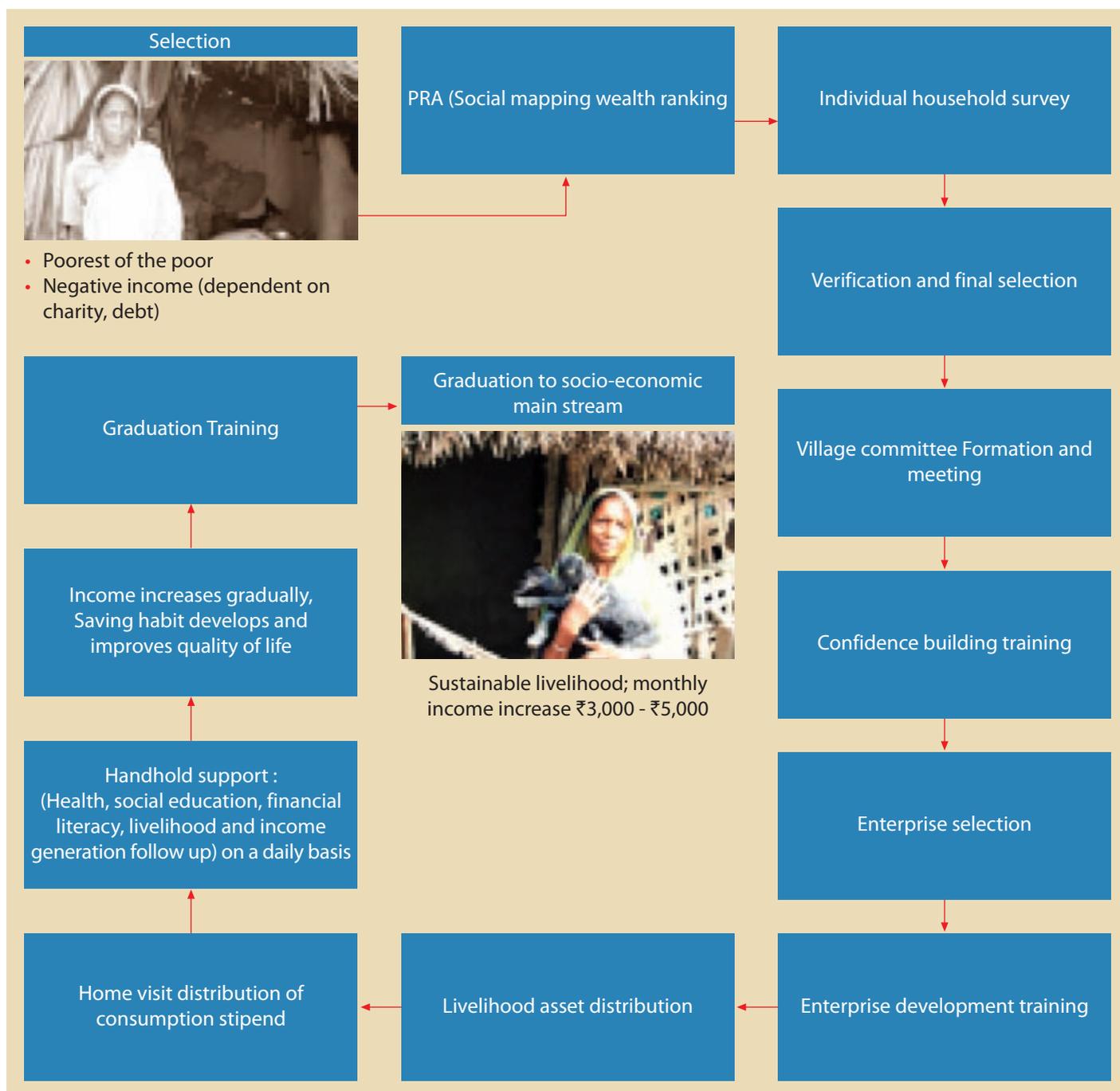




Program Highlights as in March, 2016

Commencement year	States	Districts	Villages	Staff	Families Graduated	Households
2006	8	30	3615	580	23,402	45,334

How the Program Works





Case Study

Life Begins at 37

This is the turnaround story of Sujata Mallik, 37. Deserted by her husband, Sujata was saddled with the twin problems of surviving on her own and raise her children in impoverished conditions. Being left in the lurch, she returned to her parents' home in Dakshin Gopalpur village in the Tribeni district of West Bengal, where she began working as a labourer, something which she was not used to. Her parents, due to their advancing age, were not in a state to support their daughter. Slowly, the rigors of her everyday toil began to take a toll on her health, which also rubbed off on her children. Just when she had begun to be drawn deeper and deeper into untenable plight, the THP intervention found her and decided to provide her with a sustainable livelihood initiative. She was initiated to a small business enterprise of readymade garments, set up by the THP program. What followed next was an exemplary turnaround story. Assets worth Rs. 8983 were handed over to Sujata as a beginning, supported by a consumption stipend of Rs. 900/- per month. In just 24 months, she exited her zero-income situation to reach a level of relative comfort in terms of livelihood – earning at least Rs. 6,000 to Rs. 8,000 a month, with her assets growth touching Rs. 30,000. Today, her turnaround has been complete following the THP intervention. Two square meals a day, school-going children, better housing and sanitation and a burgeoning readymade garments business are just a few of the qualitative improvements in her life that was in a sorry state before THP found her. Sujata's success story has had a few positive spin-offs. With the help and the confidence she received from the THP program, she has also set up a tailoring unit at home with an aim to



augment her readymade apparels business. Equally positive have been developments vis-à-vis healthcare. She now has constructed a sanitary latrine in keeping with the need for better hygiene. Not just this, Sujata is also using the revenue she generates from her enterprise to send her daughter to school, the prospects of which were completely bleak before the program had selected her as a beneficiary. The household's uplift has been truly holistic.

Other happenings

Bandhan's THP gets a leg-up with newer associations

Bandhan Konnagar's drive to help alleviate poverty has received a leg-up. A joint program with ITC Ltd, which had started in the previous financial year with a target of reaching out to 3200 ultra-poor households, has now added another 6,600 households to its list of beneficiaries for the current year. The partnership is doing exceptional work in the impoverished hinterland of Bihar, West Bengal, and Madhya Pradesh.

Implemented by Bandhan Konnagar and supported by ITC Ltd, the targeted families were uplifted from extreme poverty and incorporated into mainstream society over a period of 24 months. With their livelihoods secured, these families today have exited their sorry existence to be financially stable. To achieve this tough goal, Bandhan Konnagar used its time-tested and widely acclaimed Targeting the Hardcore Poor (THP) program with resounding success. This is not the first time though that Bandhan Konnagar has turned lives around. The THP program was launched in 2006. Today, it has become a catalyst and a ready reckoner for change for those who are pursuing similar goals. The partnership between Bandhan Konnagar and ITC Ltd began in 2014 – their chemistry was instant as they shared common goals and common strivings. ITC needed an able partner to drive its Mission Sunehra Kal in a scientific manner at ground zero. This need and Bandhan Konnagar's indisputable reputation in the development sector combined effectively to keep the mission going with clinical precision.

Bandhan Konnagar also tied up with Indigo Airlines in this domain in the North 24 Parganas region of West Bengal, with a target of securing livelihood for 600 women-headed families in the ultra-poor segment. Meanwhile, a scale-up is on the anvil in Odisha. With the help of USAID, Bandhan Konnagar is set to scale up its THP operations in the Kendrapada district of Odisha. Its round-the-clock endeavor validated by Abdul Latif Jameel Poverty Action Lab (J-PAL), the intervention in Odisha is set to be enhanced. The groundwork for this expansive move has already started.

Bandhan Health Program
(BHP)



Bandhan Health Program (BHP)

A lack of awareness about quality healthcare has increased health woes of the underprivileged to a large extent. To help ameliorate this situation, Bandhan Konnagar's health initiative came into being, with a focus on mothers, their adolescent daughters and children, and ways towards reducing the health expenditure of poor families.

Bandhan Health Program started its journey in 2007 with only 3 branches in Howrah District in West Bengal. Today, the growth has been significant, with its footprint in West Bengal, Bihar, and Jharkhand, serving around 779,789 households. There are 262 motivated staffs and around 3500 Health Volunteers (Swastha Sahayika) are working in the Health Program now.

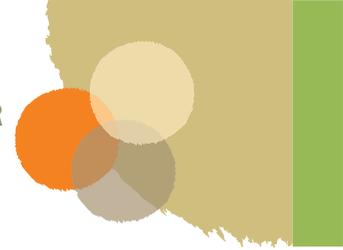
Program Objectives

- To increase health awareness and bring about behavioral change of the rural community
- To create linkages/referrals with existing health institutions for ensuring easy accessibility
- To provide affordable medical services
- To develop health entrepreneurs/ volunteers

Target group

The health initiative targets all households of selected Gram Panchayats with special focus on children, adolescent girls and women.





Working area selection Criteria

- Backward district as per secondary data
- Micro-banking coverage of Bandhan Bank in rural areas

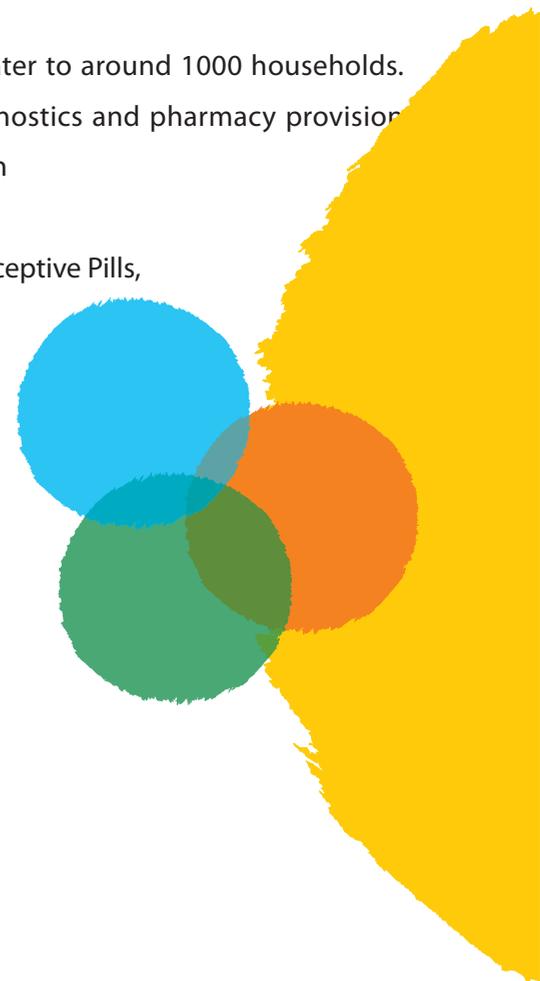
Major activities

The program conducts its activities in the community from a residential branch for 3 years with 3 trained staffs (Health Community Organizers- HCO), assisted by Health Volunteers (Swastha Sahayika – SS), who are locally recruited mainly from micro-groups of Bandhan Bank. Each SS is responsible for looking after 150-200 households. Baseline and end-line surveys are done to ascertain the current status of health issues and improvements as per certain indicators.

- Monthly village-level health awareness fora with target beneficiaries (borrowers and non-borrowers) on different health issues (Maternal & child health, Family planning, Nutrition, Sanitation & hygiene, prevention of communicable diseases, Non communicable diseases etc.)
- Regular household level counseling to ensure adoption of healthy behaviour.
- Technical assistance in accessing financial support for setting up water connection and sanitary latrine
- Community awareness initiative (Seminar, Rally etc.) on different issues (World Health Day, World Sanitation Day, World Breastfeeding Week etc.).
- Service centers :
 - One Water treatment plant in Bally, Howrah, providing safe drinking water to around 1000 households.
 - Bandhan healthcare – One polyclinic with complete consultation, diagnostics and pharmacy provision
 - Rural health centers – 3 in number with only doctors' consultation provision
- Seed distribution program for kitchen gardening to improve nutritional status
- Distribution of some OTC products (Paracetamol, ORS, Anti-helminthic, Contraceptive Pills, Sanitary Napkins etc.) by Swastha Sahayika at MRP to the villagers from where they get some incentives.

Some of the issues discussed at health fora:

- Diarrhoea
- Care of pregnant women
- Water and sanitation
- Immunization
- Family planning
- Financial literacy for better health
- Care of sick child
- Neo natal care
- Ante natal care
- Safe delivery
- Breast feeding
- Personal hygiene



Partners during the journey of BHP

- At present, BHP works with HDFC Life with a project named 'Healthy Baby Wealthy Nation' to reduce protein energy malnutrition of children under five years of age and to reduce childhood diarrhoea
 - FWWB-India (Friends of World Women Banking- India) with a Sanitation project in Bihar where the target is installation of 25,000 sanitary latrines by the micro-borrowers of Bandhan Bank
 - FFHIT (Freedom from Hunger-India Trust) with a project named 'Safe Motherhood Initiative through Linkage & Education (SMILE)' to improve maternal health for safe institutional delivery
 - Eureka Forbes – Safe water project
 - P&RDD (West Bengal Govt.) with a project named 'Behavioral Change Communication Program (BCCP)' to ensure ODF (Open defecation-free) in 10 Gram Panchayats in Murshidabad district.
- In the past, BHP worked with FFHIT, Susrut Eye Foundation, Water.org, and The Ministry of Health and Family Welfare (West Bengal Govt.).

Impact Sustainability

- Usually BHP withdraws its operation from an working area after 3 years in the belief that once a community adopts healthy behavior, it contributes to good health and the practice persists for a long time, as has been visualized in a study done by a third party (Brigham Young University, Department of Health Science, Provo, UT.) after 4 years of completion of a project (MAHP) with FFHIT.

Program highlights as in March, 2016

Commencement year	States	Districts	Villages	Staff	Health volunteers	Households
2007	4	23	2,231	262	2,725	779,789



Case Study

This is a unique case study of how a social-sector campaign can be salubrious in the real sense of the term. In the Fulbariya village in Bihar's Begusarai district, a rural housewife came to know about the health program after Bandhan-Konnagar staff and volunteers happened to meet her on one of the counseling trips. Following this meeting, it dawned upon her that the need for sanitary latrines was a critical component of healthcare, especially in the impoverished hinterlands of Bihar. It was not long before the woman, Madho Rani Devi, decided to set up her own sanitary latrine. But that was only the beginning of a progressive move. Once the latrine was in place, she decided to propagate the message. Madho Rani started talking to her family, including the extended one, trying to impress upon them that they, too, should build sanitary latrines and that, open defecation was not only a health hazard but also an obstacle to building a cleaner environment. Slowly, her family began to heed her advice. First, Prema Devi (in pic 1), daughter-in-law of Madho Rani, began building a sanitary latrine in her homestead. Once her latrine was up and running, people from her village became interested in having a similar facility in their own homes. But they needed to be convinced. So, Prema Devi began to talk to others about the need to have a sanitary latrine and how she had benefited by listening to Madho Rani. Soon, another lady (in pic 2), who is the daughter-in-law of Madho Rani's sister, began to build a sanitary latrine for her own family. With two such latrines being set up on one homestead in a short span of time, the entire family went for sanitary latrines, one by one. At some point, all the four sons of Madho Rani built sanitary latrines. One woman, with progressive moves, had sparked a positive trend. In fact, she was solely responsible for convincing these two women to take loans for building the latrines. The latrines were made by cement ring manufacturers under the supervision of Bandhan Health Program experts.





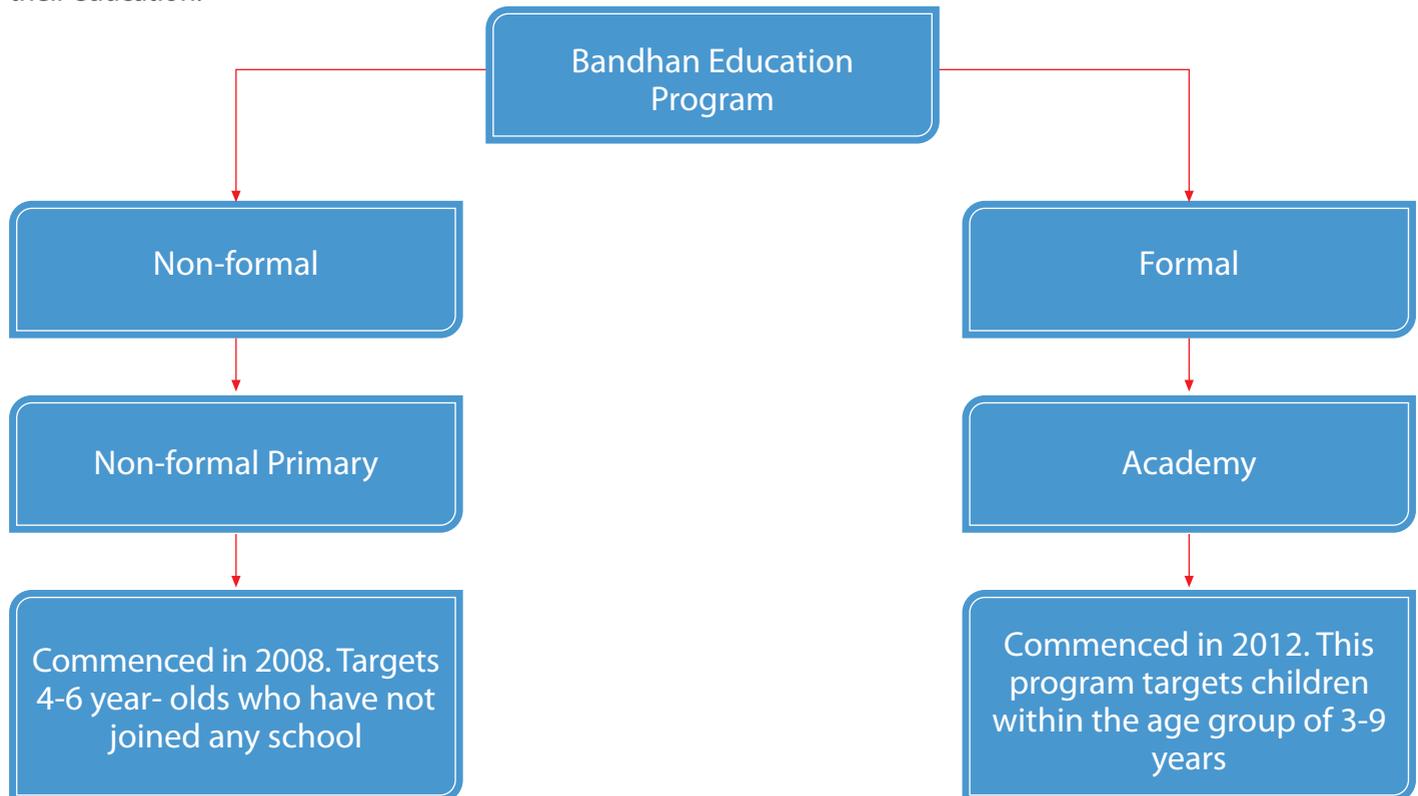
Bandhan Education Program
(BEP)





Bandhan Education Program (BEP)

Bandhan has a strong standing in contributing to the protection and development of marginalized children thus emphasizing education as a pre requisite for development. Bandhan schools encourage a diverse age group of underprivileged children to begin and sustain academics amidst a congenial environment and reduce the extra income leakage due to dependency on private tuition. Bandhan has adopted a unique, low cost, innovative model to ensure that underprivileged children are able to receive quality education, as is their right according to the Indian Constitution. Bandhan schools provide the deprived children with a relaxed joyful atmosphere to begin and continue their education.





Non-formal Primary School

It has been observed that a considerable number of children belonging to deprived families within the age group of 4-6 years are shunned by their basic right and opportunity of getting primary education. Bandhan set up non-formal primary schools to complement government's effort for ensuring universal primary education. An edutainment approach is adopted whereby children study in a relaxed joyful atmosphere. Students do not have to pay any fees and the school timings are decided upon mutual consonance with the parents. There is no homework and no long vacations. Complimentary books, pencils, slates etc. are provided to each student. The program also aims to ensure 100% attendance of students enrolled in these schools and reduce their dependency on private tutors. Upon completion of non-formal primary education i.e. the course curricula of Std. KG I, II and III the students are linked and graduated to government/ private schools. Regular follow-up is done by the Education team for at least 6 months after the students graduate to Standard IV in government schools.



Non-Formal School

Teacher selection and training for non-formal primary schools

Women from the local community are absorbed as 'para professional teachers'. They are selected from the community itself through written examination and viva. After their recruitment, they receive a two-week residential training on methods and techniques of teaching, class room discipline, curricula, presentation skills and others. Simultaneously, refresher courses are held every month to improve their teaching skills. As the teachers graduate to the successive grade, they receive a week-long training on curriculum up-gradation.

Bandhan Academy

These are reasonably low-cost formal schools to ensure holistic education and all round development of the child. Presently, there are seven such formal schools located in the state of West Bengal with 900 students. Classes range from Nursery to Std. IV.

Major components of the non-formal program

Identification

Underprivileged children are identified on the basis of household survey as well as community participation.

Flexibility

Class hours are flexible and short decided in consonance with their parents. It is ensured that children complete their homework within the school timings and don't carry it back home.

Methods of teaching

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

Methods of teaching – Academy

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

Co-curricular activities

Co-curricular activities are given importance to aid in appropriate physical and mental development. Basic sanitation is also taught to the students to imbibe a healthy living environment.

Prohibition of violence

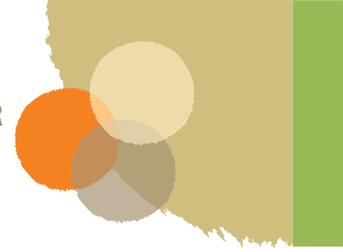
Addressing corporal punishment and other forms of violence against children in schools, communities and homes is strictly prohibited. Teachers are trained to adopt positive and alternative disciplining techniques while communities are trained to effectively monitor the conduct of teachers and hold them accountable.

Parent -Teacher Meeting

Monthly Parent-Teacher meetings are held to update the parents about performance and requirements of their children. These meetings also aid in monitoring the family scenario which can affect the progress of the student.

Community participation

Community participation is very important for 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 the significance of education in the village and encourage parents to send their children to school regularly, thereby keeping a vigorous check on drop outs.

Monitoring System

Each school is supervised at least two times in a week by the education organizer. He/she supervises on the attendance of students and teachers, quality of education imparted in classroom, participation level of students, teacher – student relationship, level of teachers' compassion towards students.

Extra-Curricular activities

Cultural programs are organized as in recitation, solo and group song / dance, short play etc. These are performed by children of Bandhan's schools. Annual sports are also arranged to rejuvenate the spirit of children. The local authorities, elites of the village, community members and parents are cordially invited to grace such occasions.

They whole heartedly attend these events and this serves as a major encouragement to the progenies. These activities lend to character-building of a child and also bring to the fore hidden talents in the area of creativity.

Besides, the schools as a matter of practice also celebrate Independence Day, Teachers Day, and World Environment Day and organize sit and draw competition and the like.

Program highlights as in March, 2016

Commencement year	States	Schools	Villages	Districts	Staff	Students
2008	5	1223	1115	26	217	60,924

Case Study

Rimpa, the face of the future

It was all about 9-year-old Rimpa Khatun's will to be educated. Rimpa, born to father Abbasuddin Mondal and mother Minu Bibi, lives in Baduria, North 24 Parganas, West Bengal. Her father earns his livelihood as a helper of a mason, bringing home a paltry Rs. 5,000, which is far from being adequate to survive for a family of three living in a village hut. Despite the hardship, Rimpa's craving for knowledge remained insatiable. Sincere, obedient, and polite, she is a regular at school and never late for her classes. She goes to Class III. Her parents, who realized that education is the key to success, however, were unable to provide her meaningful schooling due to their poor pecuniary condition. When they came to know about Bandhan School, the sense of discipline it inculcates among students, its teaching style, and the way it cares for a pupil's holistic development, they decided to send Rimpa to school. So deep is the entire family's involvement that her mother never misses a parent-teacher meeting, which she attends despite her onerous chores at home. She also keeps an eye on Rimpa's studies and progress. Rimpa, like any other young girl, is interested in co-curricular activities. Her parents are overwhelmed to see their child learn and make good progress. All they now want is for Bandhan to open more such schools so that every child receives decent, scientific education that helps secure a bright future. Rimpa could have been any other girl lost to the rudderless milieu, unheard and uncared for. But with Bandhan School, she and her family have finally started dreaming.



Employing the
Unemployed Program
(EUP)



Employing the Unemployed Program (EUP)

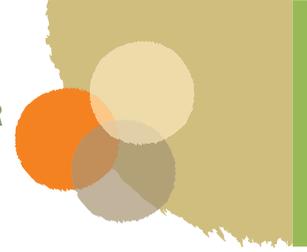


Millions of people nationwide lack employment. Addressing the unemployment problem continues to be a daunting task for development thinkers and policy makers. Skills development initiatives can play an effective role in combating unemployment to an appreciable extent. Once the unemployed youth are equipped with appropriate skills, they can effectively contribute to the economic growth and social development of an economy. Bandhan is working towards addressing the needs of the unemployed population by providing appropriate skills in order to make them employable and help them secure decent jobs.

The program objectives are to develop a skilled workforce relevant to current and emerging employment needs and to ensure equal access to skill development for the underprivileged young people in society. The organization takes the initiative to identify eligible youth from deprived families with different profiles and channel their needs into appropriate skills development programs, with special emphasis on women. They are selected after a community survey by the Bandhan team. Bandhan has set up its own vocational centers which train youths in domains such as Customer Relations and Sales, Hospitality, Information Technology enabled Services (ITES), Business Process Outsourcing, Computerized Accounting, Hardware & networking, Refrigerator and Air-Conditioner repair to enhance the skills of young people and make them employable. These training institutes are called 'Bandhan Skill Development Centers' (BSDCs).

Substantial support in the endeavor is being received from our partners like:

- National Handicapped Finance & Development Corporation (Govt. of India)
- WDU, Department of Women, Child & Social Welfare, Govt of West Bengal
- Action Aid, India
- Save the Children
- Aga Khan Foundation
- Magic Bus India Foundation
- Rotary Club
- HSBC



Classes are held 6 days a week in two shifts. The first session commences from 9 a.m. and continues till 1 pm, while the second half begins at 2 p.m. and finishes 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 interview etc.

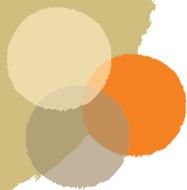
Guest lectures by industry experts are also facilitated sometimes. This 6-month course has been designed in such a way that the students are given both theoretical as well as practical insights. After adequate training, the youth either generate self-employment or find themselves reasonable employment with reputed names like KFC, Pantaloons, Café Coffee Day, Mainland China, Godrej, McDonald's, Subway, Nokia, Big Bazaar, Spring Club, Spencer's, Bluestar, HHI, Race & Minaes and others. Once the students are successfully placed, EUP team does a 6-month follow-up with them to track their working experience.

Direct recruitment

Bandhan Konnagar also strives to recruit potential candidates within its burgeoning workforce. The skills-sets of the candidates are observed and likewise placements are offered. These budding talents are further harnessed through regular and intensive capacity-building.

Program highlights as in March, 2016

Commencement year	States	Districts	BSDCs	Staff	Youth Employed
2009	3	16	10	38	9,849



Case Study

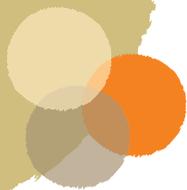
Blueprint of optimism

Sukanta Pal belonged to a struggling family. His father, Sumanta Pal, was the sole bread winner for his family. Sukanta realized that he needed to get a break in life to ease off the financial pressure his family was facing. Sheer grit against mounting odds saw him complete his studies. But then, there was no job for him. In search of greener pastures, he went to Mumbai but the city did not prove to be his promised land. Before long, he returned to Kolkata, once again looking for work. It was then he realized that to make the cut, he needed to acquire skills in addition to his academic qualifications. He came to know about Bandhan's skills development program from a friend who had done a course in Hospitality at one of Bandhan Konnagar's learning centers. A hopeful Sukanta came to the Bandhan Skills Center in Garia, Kolkata, and took admission in Hospitality. He was quite attentive and diligent in his studies. Post completion of his training, he got a placement in Cafe Coffee Day. He worked there for three months. The skills he had gained in Bandhan and the experience of working with Café Coffee Day proved to be so enriching for him that he got, what he says, a better job with Domino's Pizza. At present, he takes home about Rs. 7,000 from the company plus incentives. Goes without saying that he is very happy and thankful to Bandhan that prepared the launch-pad of a potentially good career.



Bandhan Financial Literacy
Program (BFLP)





Bandhan Financial Literacy Program (BFLP)



Even though banking has increasing presence in India, thousands of people, especially women from disadvantaged background, remain outside the sector's ambit. The ability to understand how money works is missing among the poor, and all the more so in women-headed families that are facing mounting odds. The vulnerability of such women becomes palpable. As a result, predatory lending, confiscation of assets by unscrupulous lenders and increasing disparity between earnings and spends continue to plague such families.

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 Program in August, 2015. For the time being, this intervention is present in West Bengal.

Objectives of the program

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

Program highlights as in March, 2016

States	Districts	Blocks	Municipalities	Branches	Beneficiaries
1	2	11	26	7	10,438

Livelihood & Marketing Linkage Program





On the high streets of lifestyle with artisans

Bandhan has taken up market linkage initiative with the setting up of Creation, a retail store aimed to help underprivileged rural artisans from across the country by providing them a platform to showcase their products and facilitate direct market access by building a sustainable and empowering livelihood option.

Craft and textiles is India's national heritage. The handicrafts and handloom sectors involving rural artisans constitute one of the largest unorganized and decentralized segments of the Indian economy. However, indigenous crafts face tough competition from machine-made mass generated products. Dearth of necessary capital, obsolete rural marketing infrastructure, lack of direct marketing outlets, hindrance in accessing urban markets, absence of guidance in product planning, designing and development; are some of the factors responsible for the decline in the economic viability of rural handicrafts.

Today the consumer preferences and lifestyle are well tuned to handmade, eco-friendly products and this burgeoning market opens up excellent opportunities for our handloom and handicraft sectors.

Bandhan Creation is the perfect meeting ground for indigenous creativity and modern lifestyle. It offers a varied collection of men/women's apparels, accessories, home furnishing, table top items, kitchen accessories, gift items etc. made by traditional hand loom artisans in contemporary designs. The store is a celebration of creativity and utility.



Unconventional items such as metals and beads create an innovative jewelry collection. The collection of home furnishing, kitchen accessories and table-top items made of bamboo, wood, cane, golden grass, coir, mat and sabai grass are a connoisseurs' delight. Potochitra, dokra works, kantha stiches, applique, block prints; terracottas find a new rendition at the store. Gift items crafted by specially-abled persons showcase their innate creativity.

At present, Creation has two stores. The inaugural store is located at EC-76, Sector -I, Salt Lake City, Kolkata. The second store came up at Entry Plaza, Eco Park Gate No. 4, Biswa Bangla Sarani, Newtown, Kolkata.



Case Study

Since its inception in 2012, Bandhan Creation has helped transform numerous lives. Chaina Bhaskar is one of the gutsy women whom we came across. She belongs to a family of traditional wooden doll-makers of Notun Gram village in Burdwan district, West Bengal. As they create wooden sculptures, they are called Bhaskar. Traditionally, they use the surname Bhaskar to maintain their separate identity in society.

Chaina is a master in making the owl, with its unique design and colours. On the white background of the owl is painted distinctive lines in red, green, yellow and black. Besides, she creates Krishna-Radha, King- Queen and Durga dolls. The dolls are carved from a single piece of wood. A big piece of cylindrical wood is cut in keeping with the size, shape and figure of a doll. Then, to give it a final shape, the piece is chiseled.

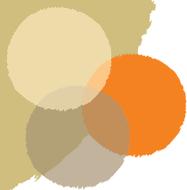
Before engaging with Bandhan Creation, Chaina and her husband, Paritosh Bhaskar, were selling their products at different village fairs. They used to travel to far off places and set up temporary stalls. Their income was irregular.

After being trained, they are getting buyers throughout the year as the artifacts they make are constantly in demand. They are now making exclusive products, such as small tables, lamps and mirrors, for Bandhan Creation and many other prominent city-based outlets. They are being widely appreciated for their mastery, and their household income has also stabilized.



Bandhan Renewable Energy
Program (BREP)





Bandhan Renewable Energy Program (BREP)



Bandhan in partnership with Arc Finance, USA flagged off its solar program in Nezzat, North 24 Parganas in 2014. With the objective of providing eco-friendly electricity at low cost without harming the environment Bandhan has taken a step forward in serving the deprived rural populace. The initial idea is to provide this renewable form of energy through lamps and lanterns (varied shapes and sizes).

The benefits of these lights are that it improves health condition, supports extended hours of livelihood activity, it's a safer option to use as there is no chance of fire or getting burnt from the same etc. and above all harnesses the unlimited natural source of solar energy. The products on offer are: solar lanterns and solar home systems that included three lights. This program is present in West Bengal, Bihar & Jharkhand, supervised by 20 BREP branch offices.

Highlights as in March, 2016

Commencement year	States	Districts	Staff	Households covered
2014	3	25	99	14,800



Case Study

Tucked away in Bihar's Kishanganj district is the Powakhali village. This is where Rangali Devi was living a hard life. Saddled with the problem of holding together a family which, for all practical purposes, included herself and her young daughter, she began wondering where her next meal would come from. Her husband, a menial labourer at a brick kiln in Uttar Pradesh, has been extremely irregular with not only his financial contributions to the family but also with his presence. She had no clue to when her husband would come home next.

In the clutches of despair, she started seeking help from her relatives who were not always forthcoming with their assistance. Still, that was the only recourse she had for surviving. Her 10 year-old daughters, who needed education and proper nutrition, began to suffer as a result. At a time when everything seemed lost, Bandhan Renewable Energy Program found her. There has been no looking back since.

She had no supply of electricity at home. This is exactly where BREP came into the picture to bail her out of her problems. She received a solar light system from BREP and began using it. Desperate to break free from the shackles of extreme penury, she procured a sewing machine. With the help of the light that was being generated by the solar panel, she could now illuminate her home. With light available, she started a small enterprise. Rangali Devi began stitching clothes. These clothes soon found a small market in the area. She started selling these clothes to small retailers.

Slowly, her enterprise grew and today, she earns Rs. 6,000 a month – a paradigm shift from the dark days she was facing earlier. Her daughter is now going to school and she has stopped seeking assistance from relatives. She also assists her mother in stitching, equipping herself with such skills.



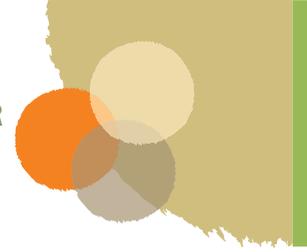
Visitors

High-ranking Rajeevika officials from the Rajasthan Government visited beneficiaries in Sonarpur, West Bengal. The delegation was led by Mr. Hardeep Singh Chopra, Project Director, ME&LP. The visit took place just before beneficiaries were set to graduate to mainstream society. They were extremely impressed with the THP model and the way it was being implemented. The visit was aimed at gaining a first-hand experience of the widely-acclaimed livelihood program of Bandhan Konnagar. The delegation also held meetings with village seniors and Bandhan staff to get a feel of the process of securing livelihood for the ultra-poor. They evinced particular interest in farm enterprises.

Senior USAID officials were at the Rajkanika branch in Kendrapara, Odisha. They met beneficiaries and talked to the people in the region to gain first-hand knowledge about the program. They also used the visit to shoot a documentary on the program, for use later globally.

Axis Bank Foundation took keen interest in our poverty alleviation program in Ghutiarisharief in South 24 Parganas, West Bengal. The foundation's Executive Trustee & CEO, Mr. K. Anil Kumar visited our Ghutiarisharief office just before the phase-out of the ABHA (Axis-Bandhan Holistic Assistance) program. He came all the way from Mumbai to meet the program's beneficiaries. Mr. Kumar had meaningful interaction with them as well as other locals who had upheld the Abha program, aimed at poverty alleviation in the region.





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 section of society in a manner holistic and inclusive.

No.	Programs	Name of Donors
1	Targeting the Hard core Poor Program	<ul style="list-style-type: none"> The Consultative Group to Assist the Poor (CGAP), an affiliate of The World Bank (2007-2009)
		<ul style="list-style-type: none"> 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)
2	Bandhan Health Program	<ul style="list-style-type: none"> HDFC Life (2015-ongoing) Freedom from Hunger (2015-ongoing) Water.org (2013-ongoing) FWWB (2015-ongoing)
3	Bandhan Education Program	<ul style="list-style-type: none"> Mr. Chandra Shekhar Ghosh, Founder & Mentor, Bandhan has devoted the entire fellowship stipend that he received as Senior Ashoka Fellow. Bajaj Allianz Life Insurance Company Ltd. (2015-ongoing)
4	Employing the Unemployed Program	<ul style="list-style-type: none"> HSBC Bank (2012-2015)
5	Renewable Energy Program	<ul style="list-style-type: none"> ARC Finance (2013-2015)

Besides the donor support mentioned above, Bandhan Financial Services has a policy of setting aside 5% of its surplus revenue, generated from micro-finance activities, towards supporting the various development programs of Bandhan Konnagar. This contributes significantly to program implementation.

Auditor's Report

SRB & Associates
CHARTERED ACCOUNTANTS

A-3/7, GILLANDERS HOUSE
8, N. S. Road, Kolkata 700 001
Phone : 4004 7263, 3293 0975

BHUBANESWAR - 0674 - 2541043/2545880
NEW DELHI - 011 22041892
MUMBAI - 022 - 32943718
CHENNAI - 044 - 2371111
BANGALORE - 080 26423004/26423005
HYDERABAD - 040 - 27510739/27510741

To the Executive Committee of Bandhan Konnagar

We have audited the accompany Balance Sheet of Bandhan Konnagar, 88H/2, Haran Chandra Banerjee Lane, Konnagar, Hooghly, Pin - 712 235 (registered in India under West Bengal Societies Registration Act, 1961 and operating as a non-government developmental organization) as on March 31, 2015 and related Statements of Income and Expenditure, Receipts & 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 and 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 obtaining 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 an explanation, which to best of 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.

4. In the case of balance sheet and State of Affairs of the Society as on 31.03.2015.
5. In case of Income & Expenditure Account the Surplus of the Society for the year ended as on 31.03.2015.
6. In case of Receipt & Payment Account, of the Receipts & Payments for the year ended as on 31.03.2015.
7. In case of Cash Flow Statement, of the Cash Flow for the year ended as on 31.03.2015.

For **SRB & Associates**
Chartered Accounts
Firm Registration No. 310009E



Place : Kolkata
Date : 20th June 2015

Sunil Shah
Partner

M.No. : 052841



Balance Sheets as on March, 2016

	Schedule	31st March 2016 ₹	31st March 2015 ₹
ASSETS			
Fixed Assets			
Gross Block	1	25,15,81,206	21,10,77,443
Less : Accumulated Depreciation		4,01,85,252	3,33,47,739
Net Block		21,13,95,954	17,77,29,704
Capital WIP		6,10,35,537	1,34,13,536
		27,24,31,491	19,11,43,240
Loans & Advances			
Short Term Loans & Advances	2	7,33,05,886	17,78,49,717
Current Assets			
Other Current Assets	3	6,257,916	3,38,40,921
Cash & Bank Balances	4	9,06,40,791	10,95,08,214
Fixed Deposits		65,69,12,892	29,91,19,963
		88,33,77,485	72,03,18,815
Total Assets		1,15,58,08,976	81,14,62,055
LIABILITIES			
Grant Unutilized	5	12,11,47,196	6,52,21,313
		12,11,47,196	6,52,21,313
Current Liabilities			
Payables	6	1,08,77,139	98,90,640
Other Current Liabilities	7	62,30,006	53,38,696
Short Term Provisions	8	1,23,022	9,97,393
		1,72,30,167	1,62,26,729
Corpus Fund	9	1,01,74,31,613	73,00,14,013
Total Liabilities		1,15,58,08,976	81,14,62,055
Significant Accounting Policies & Notes on Account	15		

For **SRB & Associates**

Chartered Accounts

Firm Registration Number : 310009E

Sumit Shah

Partner

M. No. : 052841

Place : Kolkata

Date : 13th July, 2016



For **Bhandhan Konnagar**

Aravind Kumar

President

[Signature]

Secretary

Receipts & Payments Account for the Year Ended

Particulars	31st March 2016 ₹	31st March 2015 ₹
Opening Cash & Bank Balance	10,95,08,213	1,91,82,204
RECEIPTS		
Grand Received		
Arc Finance	–	30,25,697
Axis Bank Foundation	3,55,21,167	5,16,09,860
Bajaj Allianz Life Insurance Company Ltd.	7,00,00,000	4,00,00,000
Friends of Women's World Banking	30,00,000	–
HDFC Life	1,17,41,700	99,84,756
Interglobe Aviation Limited	3,20,48,231	–
ITC Limited	12,06,98,168	1,07,38,000
The HSBC Limited	29,84,142	–
US-AID	2,94,59,323	2,27,98,825
Water.org	–	79,04,154
World Vision	68,97,941	63,21,317
Other Income	12,25,05,473	12,52,99,946
Bank Interest on Fixed Deposit	4,48,40,409	2,55,19,967
Corpus Donation Received	21,98,59,417	15,57,399
Fixed Deposit Matured	80,98,58,602	23,08,10,768
Rent Received	3,77,05,643	3,75,51,132
Other Current Liabilities	10,03,437	66,55,982
Total Receipts	1,66,05,93,736	74,05,91,325
PAYMENTS		
Purchase of Fixed Assets	8,81,25,764	1,78,78,044
Investment in Fixed Deposit	1,16,76,51,530	37,01,65,034
Loans & Advances	(10,45,43,831)	2,01,75,305
Personnel Cost	4,70,90,853	3,48,67,172
Administrative Cost	4,91,64,412	4,32,43,664
Training & Development Cost	3,73,62,432	2,06,66,516
Grant Utilized	25,73,94,042	11,70,17,007
Other Current Assets	2,77,07,743	70,70,300
Total Payments	1,56,99,52,945	63,10,83,112
Closing Cash & Bank Balance	9,06,40,791	10,95,08,213

For **SRB & Associates**

Chartered Accounts

Firm Registration Number : 310009E


Sumit Shah

Partner

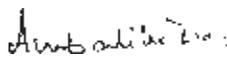
M. No. : 052841

Place : Kolkata

Date : 13th July, 2016



For **Bhandhan Konnagar**



President



Secretary



Income & Expenditure Account for the Year Ended

	Schedule	31st March 2016 ₹	31st March 2015 ₹
INCOME			
Donors Grants	10	25,73,94,042	11,70,17,077
Other Income	11	20,80,13,394	18,99,28,444
Total Income		46,54,07,436	30,69,45,521
EXPENDITURE			
Administrative Expenses	12	4,91,64,413	4,32,43,664
Training and Capacity Building Expenses		15,63,537	13,68,796
Distribution of Farm and Non Farm Assets		2,37,26,804	1,44,80,664
Expenses Incurred for Development Activities		1,20,72,091	48,17,056
Personnel Cost	13	4,70,90,853	3,48,67,172
Donors Grants Utilized	14	25,73,94,042	11,70,17,007
Depreciation		68,37,513	70,17,110
Total Expenditure		39,78,49,253	22,28,11,539
Surplus/(Deficit)		6,75,58,183	8,41,33,982
Significant Accounting Policies & Note on Account	15		

For **SRB & Associates**

Chartered Accounts

Firm Registration Number : 310009E

Sumit Shah

Partner

M. No. : 052841

Place : Kolkata

Date : 13th July, 2016



For **Bhandhan Konnagar**

Aravind Kumar

President

[Signature]

Secretary



আজকাল

আজকাল কলকাতা ১৬ মে ২০১৪ (সো)

হতদরিদ্রদের আয়ের রাস্তা দেখাচ্ছে 'বন্ধন'

আজকালের প্রতিবেদন: দিগ্বিরি থেকে শুরু করে মনোপল ডেডও পেরে, এমন মানুষের আয়ের পথ বাতলাচ্ছে আইনজীবিন্দার সন্তোষ বন্দন। স্বদেশের লক্ষ্য লাগে তৈরি মধ্যম মূল্যের মানুষ, এমনটি সমাজের একমুখ শ্রুতিবাহার মানুষ, যারা আত্মও ব্যাঙ্গের পরিবেশ থেকে বঞ্চিত, তাঁদের এই পরিবেশের আতঙ্ককে নিয়ে আসল। এ ছাড়া আরও একটি উদ্বেগ হল, এর মধ্যেই লিগিটম সুরীকরণ। অসুখের বন্যারায়ী স্রেপ স্রেপে বন্ধন-কারী উদ্বেগের স্রোত বসেন, আমাদের পরিবেশের হাজারে হাজারের এই হাজারের নরম ৩৯৭টি শস্য খোলা। ইতিমধ্যে দেশের ২২টি রাজ্যে কাজ করছি। আমাদের লক্ষ্য এখনও ব্যাঙ্গ পরিবেশ থেকে সমাজের যে অংশটি বঞ্চিত, তাদের তুলে নিয়ে আসা। এরা তাদের আয়ের পথ প্রশার করা। হাজারে মুশিবদের-সহ বিভিন্ন জেলার কাজ শুরু করেছি। হতে বন্ধন কোনও টিকা দিয়ে না বসে জানন প্রত্যক্ষকরণ। বসেন, টিকা না, তাদের পাত, আপল ইছাইলি কিনে দিছি। প্রতিদিন ২১ টিকা করে দিছি তাদের প্রত্যক্ষকরণে জন্য। এই অনুষ্ঠানে তাদের লিগিটম জমিলি প্রকৃষ্টি আবেগন ল্যাবরে পথ থেকে খরিদরম মনোবের উদ্যম-উদ্বিগ্নের মনোবেরন শীঘ্রায়ে করা যায়, তা নিয়ে 'সংস্পর্ক' পত্রিকা প্রকাশিত এক গবেষণার পেশা হয়। ভারত-সহ ৬টি দেশের গণর এই গবেষণাটি করেছেন এর এই টি-র অংশের ও অংশীদারি অধিষ্টিং সিনাকল নামারি। ভারত, পত্রিকা, পেল, ইতিহাসিক, ঘনা ও হুদুগেরে ২১ হাজার অতি-পরিব. মনুদের গণর দিন বহর বহর প্রাচুর্যে মনুদের গবেষণাটি করা হয়েছে। খরিদ মনুদের আর কোন খুসি কম, যেমনি তারা নানা সমস্যার পিছার। এই মনুদেরিগে কীভাবে গণরের দিকে টেনে আনা যায়, গবেষণাটি যা নিয়ে। এটিবের অনুষ্ঠানে উপস্থিত ছিলেন প্রকৃষ্টি আবেগন ল্যাবরে সঞ্চিৎ এশিয়ায় উপ-অধিষ্টিং মনু প্রাচুর্যে।

জাতিক জনতার দরবার

সমাজ ও স্বাস্থ্য সচেতনতার লক্ষ্যে বিশেষ কর্মশালা বন্ধনের



সিঙ্গুর পরিবেশ, বঙ্গের ১ টি হাট হাট উদ্বেগের অধিষ্টিং মনুদের মনু প্রকৃষ্টি আবেগন ল্যাবরে পথ থেকে খরিদরম মনোবের উদ্যম-উদ্বিগ্নের মনোবেরন শীঘ্রায়ে করা যায়, তা নিয়ে 'সংস্পর্ক' পত্রিকা প্রকাশিত এক গবেষণার পেশা হয়। ভারত-সহ ৬টি দেশের গণর এই গবেষণাটি করেছেন এর এই টি-র অংশের ও অংশীদারি অধিষ্টিং সিনাকল নামারি। ভারত, পত্রিকা, পেল, ইতিহাসিক, ঘনা ও হুদুগেরে ২১ হাজার অতি-পরিব. মনুদের গণর দিন বহর বহর প্রাচুর্যে মনুদের গবেষণাটি করা হয়েছে। খরিদ মনুদের আর কোন খুসি কম, যেমনি তারা নানা সমস্যার পিছার। এই মনুদেরিগে কীভাবে গণরের দিকে টেনে আনা যায়, গবেষণাটি যা নিয়ে। এটিবের অনুষ্ঠানে উপস্থিত ছিলেন প্রকৃষ্টি আবেগন ল্যাবরে সঞ্চিৎ এশিয়ায় উপ-অধিষ্টিং মনু প্রাচুর্যে।

আজকাল
হোমের ২০ মহিলাকে প্রশিক্ষণ দেবে বন্ধন

BusinessLine
Poverty alleviation Bandhan NGO adjudged most cost-effective agency

BusinessLine
Poverty alleviation Bandhan NGO adjudged most cost-effective agency

আজকাল

বন্ধন দিল শংসাপত্র

আজকালের প্রতিবেদন: বন্ধন স্তিল ডেভেলপমেন্ট সেন্টারের শিলিগুড়ি শাখার প্রশিক্ষিতদের শংসাপত্র দেওয়া হল। ১০০ জন পড়ুয়ার হাতে শংসাপত্র তুলে দেওয়া হয়। সম্প্রতি শিলিগুড়ি কেন্দ্রের শংসাপত্র প্রদান অনুষ্ঠানে বন্ধনের কোয়ানগর শাখার সি ই ও দেবাশিস চৌধুরি জানান, পশ্চিমবঙ্গ, বিহার, ওড়িশা-সহ মোট ১০টি স্তিল ডেভেলপমেন্ট সেন্টার পরিচালনা করছে বন্ধন। এই সব কেন্দ্র থেকে ৯ হাজার ছেলেমেয়ে প্রশিক্ষণ নিয়েছে। তারমধ্যে প্রায় সাড়ে ৬ হাজার প্রশিক্ষিতরা বিভিন্ন নামী-দামি সংস্থায় চাকরি করছেন। এদিনের অনুষ্ঠানে ছিলেন স্পেনসর, প্যাটালুনস, বন্ধন ব্যাঙ্ক, আইনজ ও বিভিন্ন সংস্থার প্রতিনিধিরা। ছিলেন শিলিগুড়ির ডেপুটি মেয়র রামভজন মাহাতো, বাগডোগরা কলেজের অধ্যাপক শরচ্চন্দ্র রায়।

আজকাল
প্রশিক্ষণ, নিয়োগেও এগিয়ে 'বন্ধন'

The Statesman
'Poor do better when provided physical assets, rather than financial assistance'

The Telegraph
Alternative to govt doles

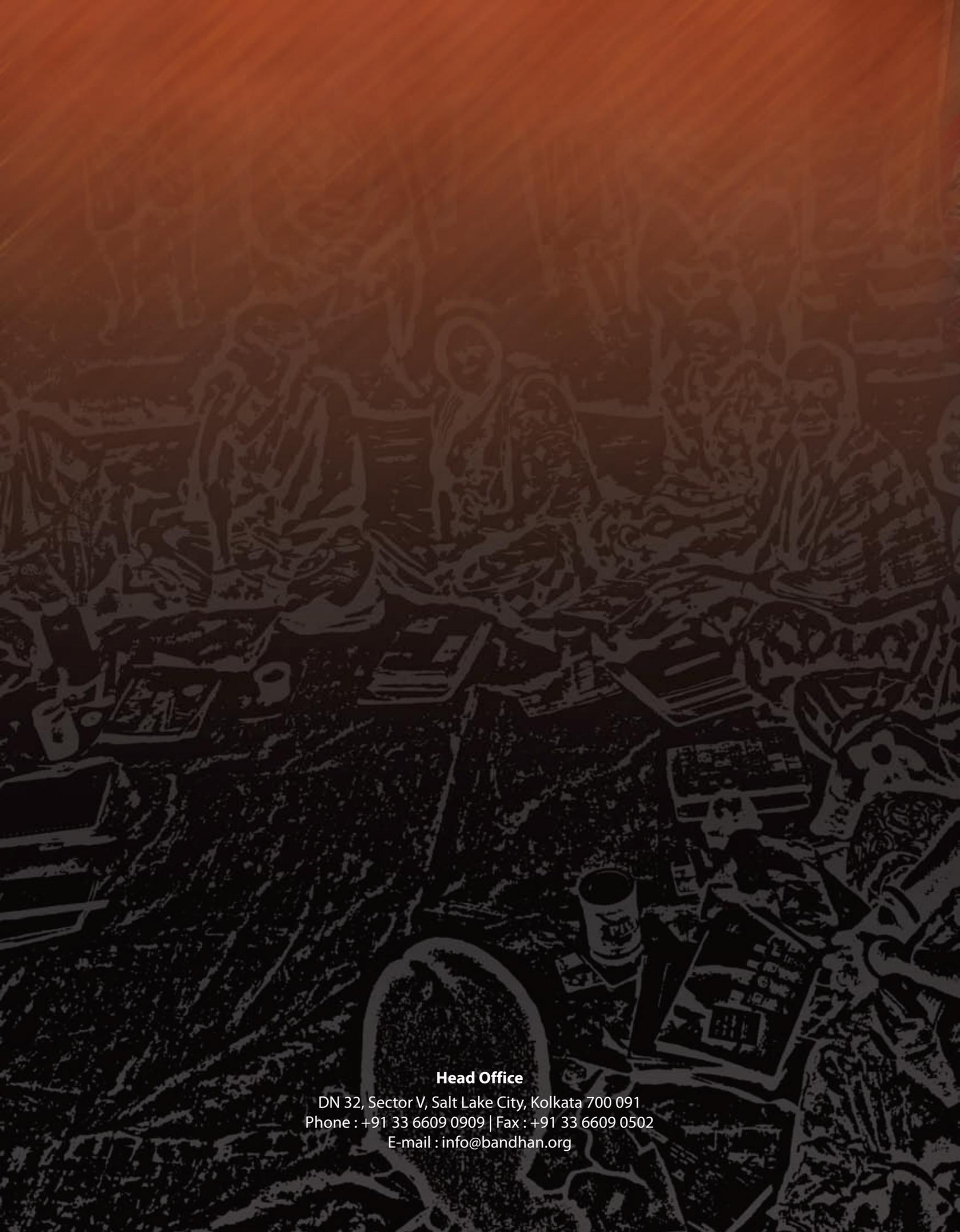
সবের প্রবন্ধ

AKKAS URDU DAILY
عکاس
بھارتی کھیل سچے چہلے کو پوری راستگی

The Telegraph
Alternative to govt doles

আনন্দবাজার পত্রিকা

আনন্দবাজার পত্রিকা
প্রশিক্ষণ বন্ধনের



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