

Bandhan-Konnagar
Annual Report
2020-21



Bandhan
IGNITING POTENTIAL



RENEWING HOPE.
RESTORING CONFIDENCE.



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MESSAGE FROM THE FOUNDER

Moving Forward With Renewed Hope And Optimism

Dear readers,

The year 2020 has been a challenging one with the world facing an unprecedented crisis in the form of the COVID-19 pandemic. The lockdowns and slowdown of businesses affected millions of lives and economies across the world. While we have heard the phrase 'new normal' on several occasions, the true sense of it is yet to be realised as the rules of the game are being reset each time. However, it is heartening to note that the team at Bandhan-Konnagar quickly adapted to the circumstances, regained momentum, and focussed its energy on rebuilding our society, economy, and the nation.

Over the years, the organisation established breakthrough interventions in the field of education, health, livelihood promotion, enterprise development, financial literacy, skill development and employment generation. The various development programmes of Bandhan-Konnagar are operational across 12 states in India, catering to more than 3.1 million beneficiaries. Our key focus has been to better the lives of the people living at the bottom of the pyramid, especially in rural India. The organisation is in a constant state of learning and evolving. Our on-ground experience gives us the edge to identify the needs of the community and accordingly design and develop relevant programmes. During the year, we strategically decided to take up two new initiatives - one for entrepreneurship development and the other on climate change aimed at environment conservation. The work on both these initiatives has commenced and the programmes will be launched in the year 2021-22.



It is heartening to note that the team at Bandhan-Konnagar quickly adapted to the circumstances, regained momentum, and focussed its energy on rebuilding our society, economy, and the nation.

Our journey of almost two decades has been exhilarating. The various state governments, national and international donors and eminent corporates have extended unstinted support in making this journey possible. We remain grateful to them for their constant trust and encouragement, which has helped us transform the lives of beneficiaries. We deeply appreciate the guidance and timely advocacy received from the Executive Committee. Their varied and collective experience has played an instrumental role in shaping this journey.

Bandhan's success story and the impact it has created in the lives of the underprivileged masses has been possible due to the commitment and resilience of the team. A dedicated workforce of around 3,340 employees has displayed exemplary dedication and grit in the past year. The members of various programmes worked together as one team to fight the pandemic under the guidance of the health team. All

of them have worked beyond their call of duty in these unforeseen times to help the beneficiaries and community. The pandemic brought about uncertainties all across, and our team stepped up here – from delivering essentials to the doorstep, to being available for all kinds of assistance – they have given it their all. During the pandemic itself, West Bengal faced another calamity in the form of a supercyclone, Amphan, resulting in the loss of livelihoods and household assets. I am delighted to state that the Bandhan team stepped in to help the affected communities deal with the crisis. I cannot thank the team enough for their tireless efforts towards COVID-19 and Amphan relief efforts.

The pandemic has posed an array of challenges on the development sector. However, Bandhan-Konnagar is poised to address the changing environment and its associated issues. In addition, it is building internal strength to combat the challenges and uncertainties. In our endeavour to transform lives, we hope to continue to receive your co-operation and patronage.

Warm regards,
Chandra Shekhar Ghosh
Senior Ashoka Fellow

MESSAGE FROM THE SECRETARY

Creating Impact With Our Consistent Efforts

Dear readers,

It is my privilege to present to you Bandhan-Konnagar's Annual Report 2020-21.

Since early 2020, the world is passing through challenging times given the unforeseen calamity of the COVID-19 pandemic. However, the pandemic has certainly taught us a lot; it has truly been an eye-opener for organisations to quickly adapt to the 'new normal'. It gives me a lot of pride to say that Bandhan-Konnagar has stepped up and truly addressed the need of the hour. Our beneficiaries and the community at large have been our focus throughout these times. We have helped them cope by providing them necessary aid.

Since its inception, Bandhan-Konnagar has laid emphasis on improving the lives of beneficiaries. Through our holistic development programmes, we have been creating long-standing impact in the fields of education, health, livelihood promotion, enterprise development, financial literacy, skill development and employment generation. Another area wherein the team developed expertise is natural calamity preparedness and necessary response. All this has been possible because of the undying efforts of our employees.

Despite the trying conditions posed by the pandemic, our team's diligence and hard work has been unparalleled. Our humanitarian efforts touched the unreached, who were the most affected due to the pandemic, providing them with timely relief and rehabilitation. We were able to extend necessary support and assistance to the most vulnerable population. We hope to continue to make a difference, where it truly matters.

Bandhan-Konnagar is on the cusp of completing 20 years. And, as we get ready to mark this milestone, I would like to thank the various state governments, national and international donors, and corporates for partnering us in our journey. Their partnership and motivation have been crucial to make this journey fruitful. Further, the direction and recommendations extended by the Executive Committee have been useful in framing appropriate strategies for the organisation, which have helped in the successful execution of our programmes.

The times ahead will certainly be demanding, as the pandemic is leaving a trail of disruption for the marginalised communities across the world. However, I am convinced that with the support from all, we will do everything we can, to help them survive and thrive.

We hope to create bigger and better impact through Bandhan-Konnagar's efforts and interventions.

Best wishes,
Jayanta Biswas



Our humanitarian efforts touched the unreached, who were the most affected due to the pandemic, providing them with timely relief and rehabilitation.

GOVERNANCE STRUCTURE

Our Dynamic Team

Executive Committee

Ms. Ambalika Das

President

Prof. Jayanta Biswas

Secretary

Mr. Sanjay Mukherjee

Treasurer

Dr. Smita Premchander

Member

**Mr. Ramsebak
Bandyopadhyay**

Member

Prof. Ashoke Kumar Dutta

Member

Management Team

Mr. Arijit Dutta

Executive Director

Mr. Malay Basu Mallik

Advisor Administration

Mr. Debasish Ray Choudhuri

Programme Director – THP

Dr. Uttam Kumar Ghosh

Programme Director – BHP

Mr. Rama Prasad Mohanta

Programme Manager – THP

Mr. Mohiuddin Mollah

Programme In-Charge – THP

Mr. Alok Kumar Mondal

Programme Manager – BEP

Mr. Subhadip Roy

Programme Manager – BHP

Mr. Santanu Poddar

Programme Manager – EUP

Mr. Baman Dutta

Programme In-Charge – BFLP

Mr. Sujoy Mukherjee

Manager – Accounts

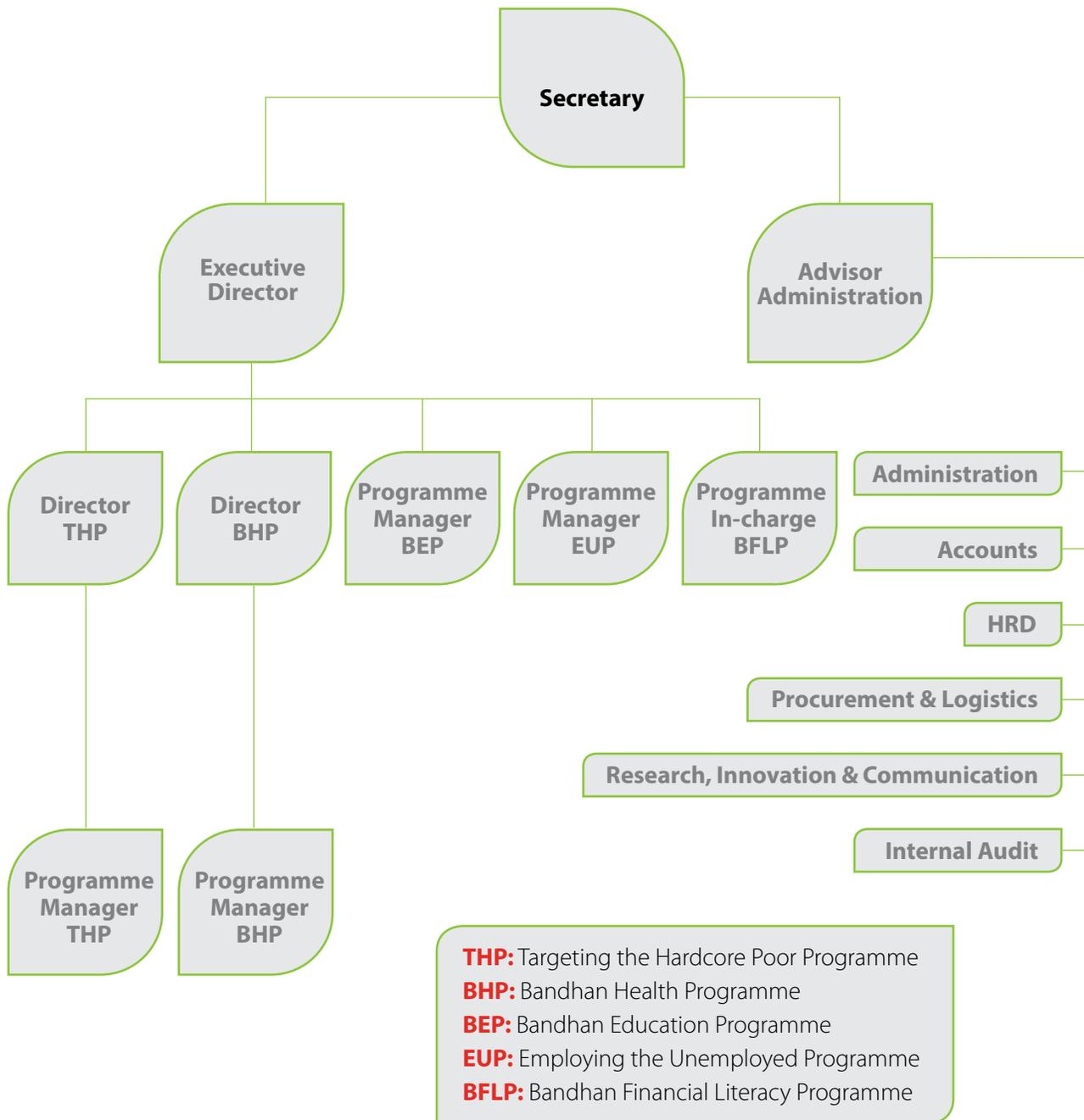
Mr. Rajdeep Mukherjee

Manager – HR & Training

Mr. Bappaditya Banerjee

Manager – Internal Audit

Organisational Structure



THP: Targeting the Hardcore Poor Programme
BHP: Bandhan Health Programme
BEP: Bandhan Education Programme
EUP: Employing the Unemployed Programme
BFLP: Bandhan Financial Literacy Programme

WHO WE ARE

At A Glance

Bandhan was conceptualised in 2001 as a non-governmental organisation (NGO) to meet the dual objectives of women empowerment and poverty alleviation. The organisation started with delivery of microfinance and development services. As microfinance activities grew, a Non-Banking Financial Company (NBFC) was acquired. This NBFC went on to acquire a universal banking licence and set up Bandhan Bank, without losing its core values. The NGO, meanwhile, continued to focus on development work and does so, even today, with the aim to better the lives of the underprivileged. It shares similar values, ethos and philosophy with which Bandhan was born. Bandhan-Konnagar, the NGO endeavours to broad-base the scope of services and provide holistic support to the deprived community.

 26,47,442
Households covered

 3,171
Total employees

 12
Presence in states

VISION



“A society free from poverty, illiteracy, ill health and where rights and opportunities of everyone are ensured.”

MISSION



“To facilitate socio-economic development of the disadvantaged communities through programmes and services in health, education, livelihood, environment and empowerment of the disadvantaged groups & communities.”

VALUE

C R E A T E



Cost Effective
& Simple



Respect
for All



Exemplary
Governance



Accountability,
Professionalism
& Discipline



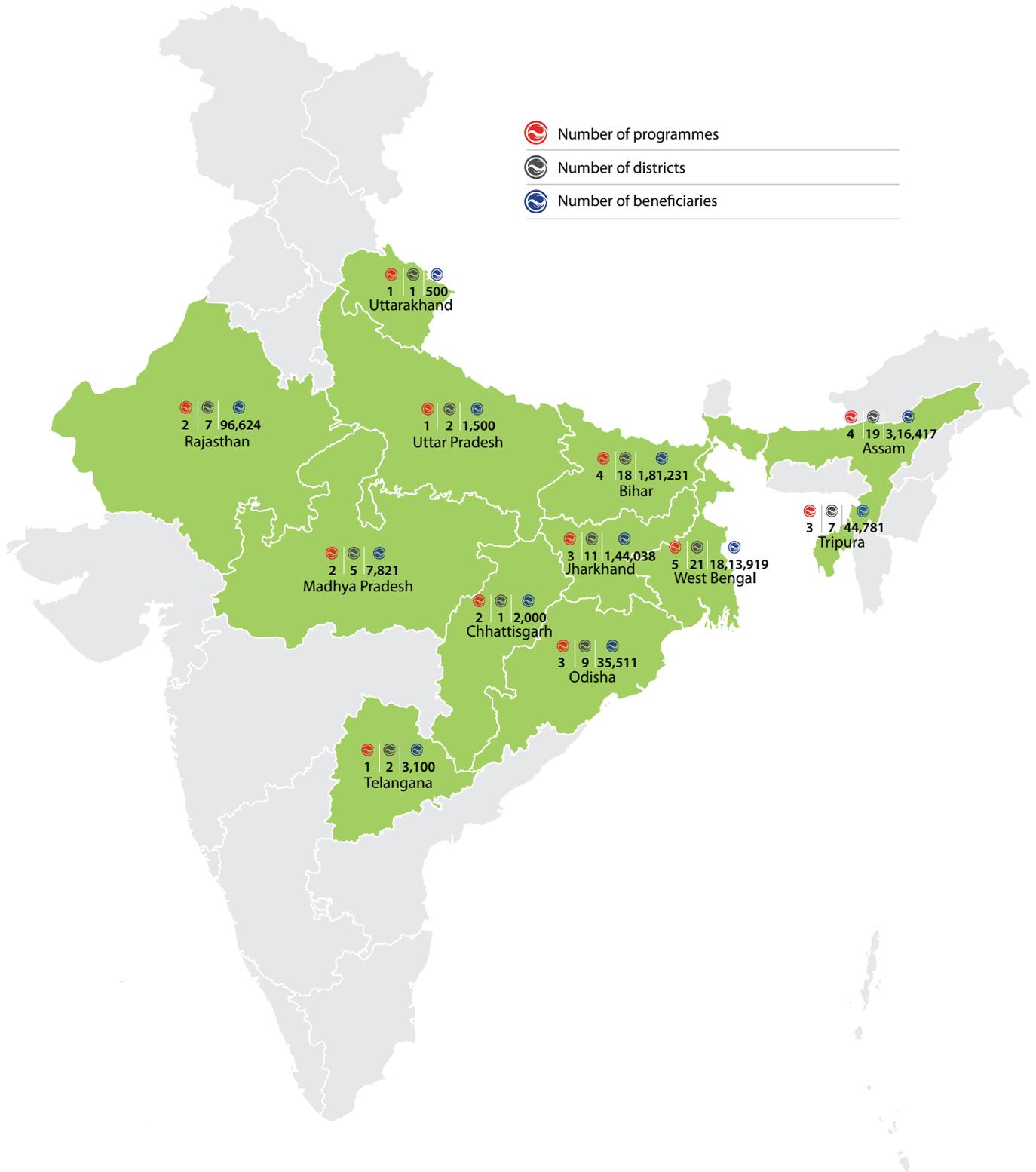
Transparency &
Integrity



Effective
Teamwork and
Commitment

WHERE WE ARE PRESENT

Our Wide Reach



Development programme highlights as on March 31, 2021

Particulars	FY 2020-21
States	12
Villages/wards	19,060
Staff	3,171
Total households covered	26,47,442
Hardcore poor families	1,28,250
Bandhan Education Centres	4,444
Education facilitators	3,012
Students	1,38,395
Health volunteers	9,893
Beneficiaries under Health Programme	16,76,729
Youth employed	26,076
Beneficiaries under Financial Literacy Programme	6,67,166

Data other than States and Staff are cumulative numbers.

TARGETING THE HARDCORE POOR PROGRAMME

Opportunity Renews Hope.
Empowerment Restores
Confidence.



Reach

63

Districts

272

Blocks

2,685

Panchayats/
Municipalities

Impact

1,28,250

Beneficiaries

1,459

Staff

10,009

Villages

94,110

Women graduated out
of extreme poverty

World Economic Forum observes that more than one-fourth of world's population are today living below the poverty line as observed in their respective countries. The ultra-poor or hardcore poor are the lowest earning and most vulnerable subset of this population globally.

This unique programme targets the poorest of the poor, among socially and economically marginalised social groups. This programme was designed to address the special needs of these groups and it has proved effective in different areas and regions of India.

The poorest of the poor are selected through a Participatory Rural Appraisal (PRA) exercise. Grants (in the form of free assets, not cash) are offered to ultra-poor women who are single or lead households amidst severe economic stress and social marginalisation. Prior to extending the grant, necessary training is provided to manage the asset. They start generating income from this asset and are consequently able to sustain their livelihoods. It is seen that within 24 months of this grant intervention, the ultra-poor beneficiaries develop

enterprise skill. They start to graduate, transitioning themselves from extreme poverty, and get linked to mainstream society thereby leading a life of respect with economic security.

This programme follows a 360-degree approach. Besides free assets, the programme provides consistent counselling, mentoring and extensive capacity building in asset management, savings, enterprise promotion, basic business accounting, among others. A weekly consumption stipend (considerable amount of cash) is also provided to these women to meet their daily basic expenses until the assets begin to yield returns. To ensure that they make informed financial decisions, the programme imparts financial literacy to them. They are encouraged to open a savings account with any bank. To enable them to live better and seamlessly enter the mainstream economy, there is empowerment around socially relevant issues and access to diverse social protection schemes under government. Overall confidence building is done so that they do not fall in the poverty trap again.



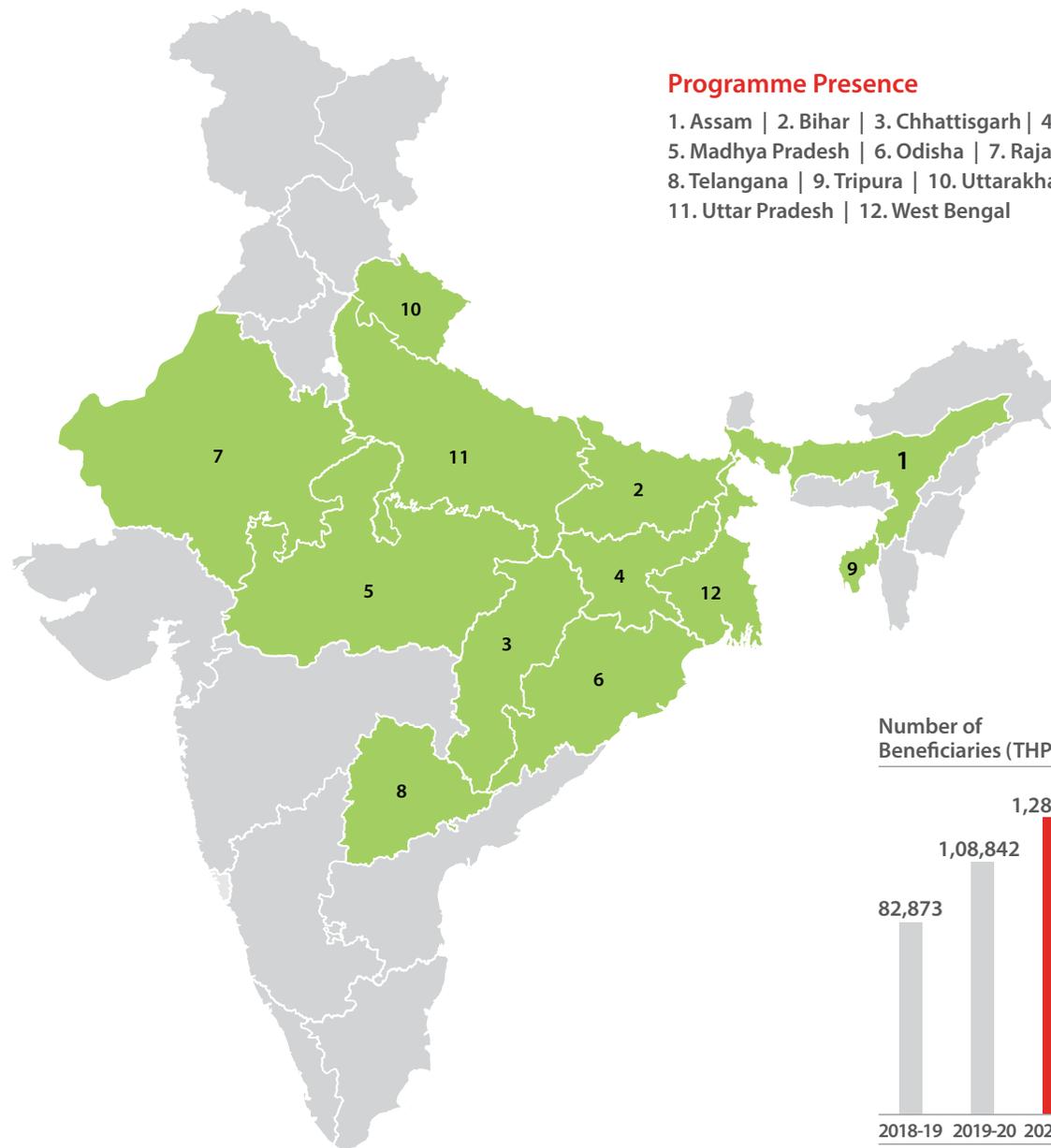
Renewing Hope. Restoring Confidence.

Over the years, it has been seen that there is a positive impact of this intervention in the lives of many. There are certain beneficiaries who have moved from a stage in life where they were even contemplating suicide for want of money to a position where they earn reasonable monthly income, have a healthy life and are able to support their families.

The state governments of Bihar, Rajasthan and Jharkhand have shown keen interest in this programme and have collaborated with Bandhan-Konnagar to implement this programme in select districts.

This innovative programme has been evaluated by Nobel laureates Prof. Abhijit Banerjee and Prof. Esther Duflo. Prof. Raghavendra Chattopadhyay of Indian Institute of Management, Calcutta, and Jeremy Shapiro of European Council of Foreign Relations, were also a part of the research team.

This programme works closely in line with the Sustainable Development Goal 1 (end poverty in all its forms everywhere) of the United Nations.



Programme Presence

1. Assam
2. Bihar
3. Chhattisgarh
4. Jharkhand
5. Madhya Pradesh
6. Odisha
7. Rajasthan
8. Telangana
9. Tripura
10. Uttarakhand
11. Uttar Pradesh
12. West Bengal

Case Study



Bandhan has been instrumental in transforming my life. It has helped change my identity - from being recognised as a helpless women who was abandoned by her husband with two daughters to rear to becoming a successful entrepreneur. Words are not enough to thank Bandhan.

Thandra Vipula
Sarapak, Telangana

Thandra's life was full of hardships. She belonged to a poverty-stricken family of five, including her parents and two siblings. With so many mouths to feed, it was difficult for Thandra's father to continue paying for his children's education. Sadly, Thandra had to drop out of school after second standard. Adding further misery to her life, she faced the irreparable loss of her mother's death at the tender age of six. Given the financial constraints of her family, she was married off at a very young age.

Unfortunately, marriage did not end her misery. Her husband, who worked at the vegetable market, earned scanty and irregular income. With the birth of her two daughters, the financial strain grew further. And what happened thereafter was absolutely devastating for Thandra – her husband not only abandoned her, but he went ahead and married another woman, severing all ties with her. She was left destitute with two young daughters to take care of. Therefore, she took up work at a nearby tailoring shop for pittance. Even mere survival was becoming tough for her.

Then came the much-needed turning point in Thandra's life. She was identified as a beneficiary of Bandhan's THP programme. To help her stand on her two feet, she was provided with one sewing machine and requisite bales of cloth for setting up her own tailoring business. To effectively run this enterprise, she was given holistic training. As she was stabilising the same, she also received a consumption stipend. There has been no looking back for Thandra since then. With regular guidance, mentoring, handholding and overall support by the programme staff, Thandra started to lay the building blocks of her business. Her interpersonal skills and decision-making abilities also improved. As time passed, she honed her sewing skills. Gradually her customer base expanded, and her work gained popularity locally.

Thandra's story is that of true transformation - from complete despair to running a successful enterprise. With the surplus she earned, she purchased three more sewing machines. She also managed to develop an alternate source of livelihood; besides running her tailoring business she started making pickle and dosa (a thin pancake consisting of lentils and rice) flour. The local hotels became regular buyers of the newly added products. This increased her income and secured her financial position further.

Ever since her association with this programme, she has been able to send her daughters to school and this is extremely satisfying for Thandra. Circumstances had forced her to quit her own education, but she did not allow this to happen to her girls. She has, truly, turned the fate around. Her daughters are proud of their mother's feat of elevating from abject poverty to a respectable life of self-sufficiency.

BANDHAN HEALTH PROGRAMME

Right Information Renews Hope.
Good Health Restores
Confidence.



Reach

54

Districts

142

Blocks

419

Panchayats/
Municipalities

895

Staff

5,385

Villages

9,893

Health volunteers
(Swasthya Sahayikas)

Impact

16,76,729

Beneficiaries

51,37,507

Total footfall at
health forums

This programme aims to increase health awareness with the goal of improved health and well-being of underprivileged families. Better awareness helps reduce healthcare expenditure of these families. The programme lays special emphasis on children under 5 years of age, pregnant women, lactating mothers and adolescent girls. The areas of focus are safe motherhood, child nutrition, personal hygiene and water & sanitation issues. Under this initiative, interested women from villages are selected and provided adequate training to develop them into health volunteers, who are referred to as Swasthya Sahayika.

This programme works in line with Sustainable Development Goals 3 (Ensure healthy lives and promote well-being for all at all ages) and Sustainable Development Goal 6 (Ensure availability and sustainable management of water and sanitation for all).

The core aspect of the health programme includes health education, which is imparted through health forums and doorstep counselling by the Swasthya Sahayika and staff members of health programme. The

Swasthya Sahayika distribute health kit at the doorstep, comprising of commonly used medicines, antiseptic solutions, sanitary napkins, among others. The programme also provides linkage and referral services like institutional delivery, immunisation, ANC etc. for easy accessibility of Government healthcare schemes.

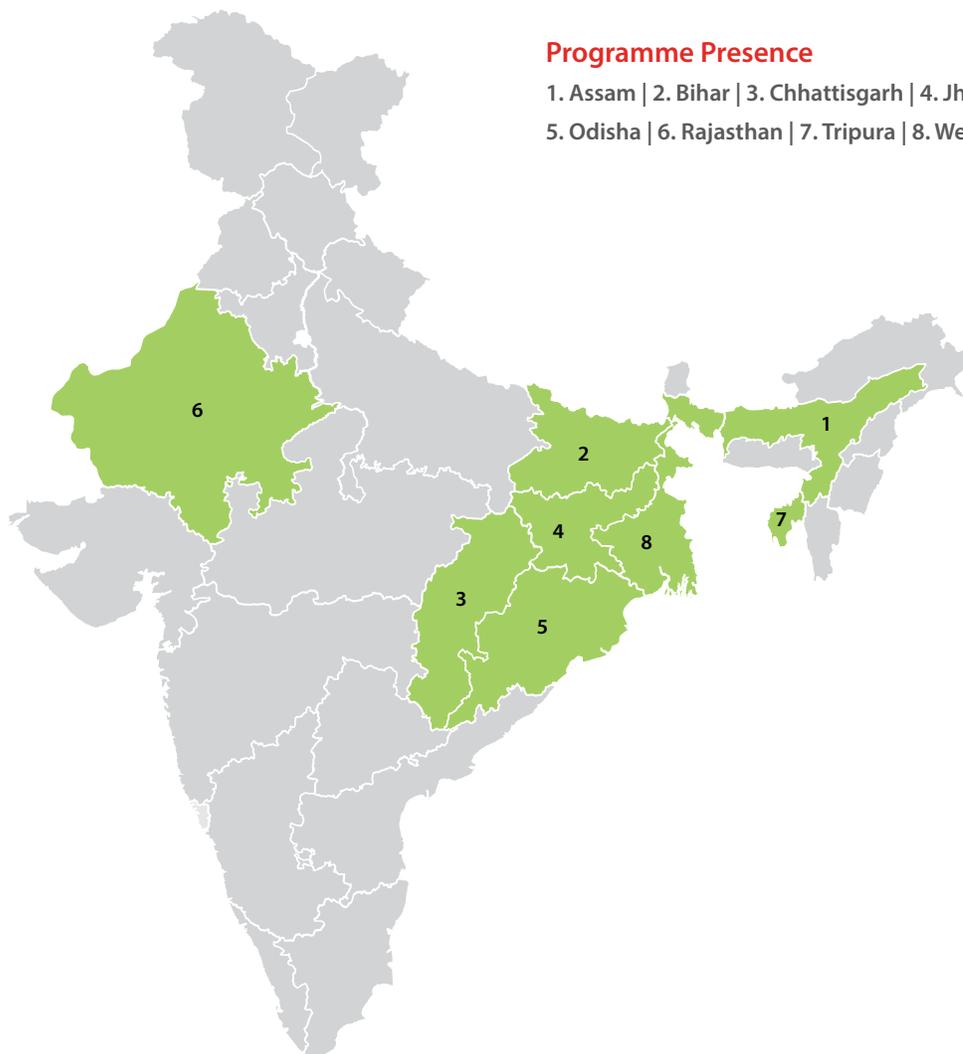
This intervention addresses the challenge of poor understanding of healthcare needs that often prevent rural women from seeking or utilising available health services. The team works closely with families to make a real and lasting change in their behaviour. Evidence has shown that through this programme, women are now increasingly adopting health services, thereby improving their lives and the well-being of their children.

This health intervention also includes setting up of water treatment plants to provide safe drinking water to the community at low cost. At the end of the financial year 2020-21, the total number of water treatment plants stands at 60.



Various health initiatives undertaken by the programme include:

- Creating health awareness amongst mothers regarding safe motherhood.
- Educating families on the necessity of healthy nutrition for mother and child.
- Spreading the message of sanitation and hygiene to control water and food borne diseases.
- Stressing on the importance of hand washing especially among school-going children for maintaining good health.
- Emphasising the importance of clean drinking water to remain healthy.
- Organising awareness sessions with adolescent girls in schools regarding menstrual hygiene practices.
- Motivating the households of under-5 children for kitchen gardening.
- Participating with government initiatives in polio vaccination.
- Providing purified drinking water in areas where water impurities and contamination is high.



Programme Presence

1. Assam | 2. Bihar | 3. Chhattisgarh | 4. Jharkhand
5. Odisha | 6. Rajasthan | 7. Tripura | 8. West Bengal

Case Study



The guidance of Bandhan's health volunteer has given a healthy life to my daughter. Seema is like a family member to us; she regularly checks on Bhabna's health and takes utmost care of her. Each day, when I look at Bhabna and her improving health, it fills my heart with gratitude for Bandhan.

Usha Kanwar
Sikar, Rajasthan

Usha Kanwar is a homemaker. Her husband works as a driver. They are a family of meagre means, and their world did not have the necessary exposure or awareness about health, nutrition or hygiene. This became more evident when their daughter Bhabna was born.

Since birth, Bhabna's health was a concern. She was born at a government hospital and her birth weight was only 1.5 kg. Soon after birth, she was kept in an incubator for a few days. Though Bhabna was released from the hospital after some days, her nutrition and growth became a constant worry for her family. Usha was at a loss of how to improve her baby's health.

At such time, Usha and Bhabna were identified by the volunteer of Bandhan's Health Programme, Seema Kanwar. When the 'Healthy Motherhood Healthy Childhood' project of the health programme carried out the baseline survey, Bhabna was a six-month-old baby. She was measured for Mid Upper Arm Circumference (MUAC) and weight. Her weight was found to be 7 kg and the MUAC was 11 cm only. She was thus identified as a malnourished child.

Seema and the health staff realised the need of the hour. They started providing Usha with the necessary guidance and handholding and visited her house regularly. They helped her learn little things like preparing homemade 'chhattu' (a flour dish made from a mixture of rice, pulses and nuts), which is a cost-effective nutritious meal option, especially for underprivileged families like hers. Seema also helped Usha understand and adopt means of ensuring her own nutrition and personal hygiene. Further, Usha's mother-in-law was also sensitised about the gravity of Bhabna's health. Not only Bhabna and Usha were benefiting from Seema's guidance, but the rest of the family members too started improving their living habits under her counsel. Better hygiene, improved food choices and lifestyle changes – Usha's family was getting better every day. The family started to realise the immense impact created by Bandhan's health volunteer, Seema.

Through systematic guidance, it soon turned out that Bhabna was showing considerable growth and nutritional improvement. During the following half-yearly anthropometric examinations, it was found that in the second measurement, Bhabna registered MUAC as 11.5 cm and weight 8 kg, while in the third examination MUAC was found 13 cm and weight 9 kg. Currently, Bhabna's MUAC is 13.2 cm, whereas her weight is 9.5 kg.

Apart from the regular nutritious feeding, Bhabna also got immunised as per the government schedule. As per Seema's guidance, Usha exclusively breastfed her child to ensure that she gets the best possible nutrition. All members of Usha's family now closely adhere to all suggestions provided by Seema. Bhabna is now two years old and a healthy and happy child. Usha and her family are grateful to Bandhan for initiating the importance of health and nutrition in their lives.

BANDHAN EDUCATION PROGRAMME

Education Renews Hope. Holistic Growth Restores Confidence.

Reach

39

Districts

200

Blocks

842

Panchayats/
Municipalities

371

Staff

1,782

Villages

3,012

Education
facilitators

Impact

1,38,395

Total students

4,444

Total Education
Centres

Bandhan Education Programme

A large number of the rural population have no formal schooling. Simultaneously, a big percentage of children enrolled in primary schools are dependent on private tuitions, thereby leading to significant financial burden on poor families. The organisation has tried to address the issue through its Education Programme. As part of this programme, it has set up free primary schools known as Bandhan Education Centres. The programme is in line with the Sustainable Development Goal 4 (Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all).

This programme encourages a diverse age group of underprivileged children to begin and sustain academics amidst a congenial environment. It aims to provide quality education to children, especially the girl child, through a unique, low cost, innovative model. Set up predominantly in the rural areas, the education centres aim to reach out to the non-school-going and dropout children aged 6 years and above, from economically constrained families. These centres provide the children the opportunity to study completely free of cost and gives them a chance to make a strong foundation for themselves.

These free primary schools provide complimentary school kits and focus on classroom learning, attendance, and extra-curricular

activities. The children acquire good reading, writing and numerical skills. They learn sports and participate in cultural programmes. These cultural programmes are organised every year at the Annual Day function. The performance by children range from songs, dance, recitation, short plays - either in solo or in groups. Annual Sports Day is also organised to encourage the children to participate in activities beyond academics as well. The local authorities, elites of the village, community members and parents are invited to grace the programme. A big turnout is seen at these events and this serves as a great encouragement to the children. These activities lead to character-building of the child and bring to the forefront their inner talents in their respective areas of creativity. The schools also celebrate important occasions like Independence Day, Teachers' Day, World Environment Day and holds sit-and-draw competitions and other such activities, on such occasions.

The children enjoy the learning process and most of them excel in their studies by obtaining good grades. The children then are mainstreamed by securing admission in formal schools.



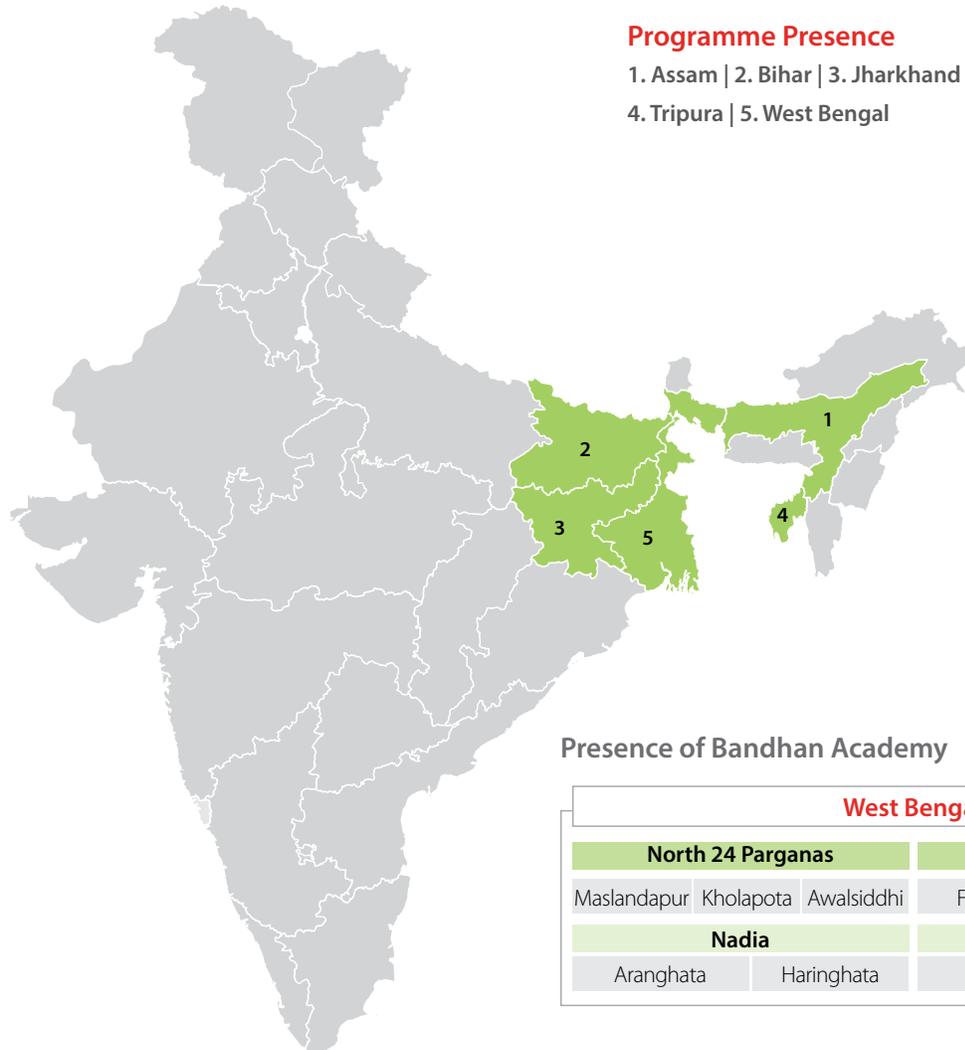
Bandhan Academy:

The programme has also set up low-cost formal schools, called Bandhan Academy, that provide holistic development for children, which include academics and extracurricular activities. These formal schools charge a nominal fee and are dedicated to provide quality primary education to the children in low-income communities.



Bandhan-Konnagar has adopted a unique process of educating children:

- Parents and community members are sensitised on the importance of educating kids
- In the classroom, it is ensured that children receive quality education focussed on reading, writing, basic arithmetic and critical-thinking skills
- Students are encouraged to take part in extracurricular activities besides formal education



Programme Presence

1. Assam | 2. Bihar | 3. Jharkhand
4. Tripura | 5. West Bengal

Presence of Bandhan Academy

West Bengal					
North 24 Parganas			South 24 Parganas		
Maslandapur	Kholapota	Awalsiddhi	Falta	Ghatakpur	Taldi
Nadia			Howrah		
Aranghata	Haringhata		Bagnan	Panchla	

Case Study



I thought God was being harsh to Tamanna when she lost her mother and her father abandoned her. But Bandhan's association in our lives is indeed a blessing. I truly believe that God is watching upon her and will continue to bless her.

Tamanna Khatun

North 24 Parganas, West Bengal

Nine-year-old Tamanna's father was a daily wage earner and mother was a homemaker. Though of meagre means, Tamanna's world was a happy one.

However, things took an unexpected turn when she lost her mother to a horrific incident of blazing fire. This changed her life completely. To her dismay, her father abandoned her. At that tender age, she was left devastated and became a completely different person. In the absence of her parents, her maternal aunt decided to take care of her. But over just a few years, her aunt, herself living an impoverished life, was not in a position to take up Tamanna's additional responsibility. As Tamanna turned six, she was taken in by her maternal grandmother, Hajiri Bibi, who was a daily wage labourer. Of course, she did not plan for Tamanna's education; at this juncture she was looking at bare survival.

But they saw a light at the end of the dark tunnel when they were introduced to the officials of Bandhan Education Programme. This was a turning point in Tamanna's life. She joined at the Kindergarten level in Bandhan's Education Centre. She is currently studying in

class 3. Her teachers are appreciative of her academic prowess. She is a well-balanced student with merit in the classroom, as well as enthusiasm in physical activity. Her traumatic past had made her a timid girl, however, Bandhan's school environment helped change her demeanour completely. She is now a jovial girl, who interacts in class, has friends and above all, is happy. When asked about her ambition, she joyously mentioned that she would like to become a teacher.

The loss of her parents can never be replaced, but thankfully Tamanna has her grandmother by her side. Hajiri Bibi cannot thank Bandhan enough for imparting education to her granddaughter, completely free of cost. Bandhan has addressed a big worry in Hajiri Bibi's life. She is now hopeful that Tamanna can have a brighter future.

EMPLOYING THE UNEMPLOYED PROGRAMME

Skill Development Renews Hope. Gainful Employment Restores Confidence.



Reach

29

Districts

36

Blocks

52

Panchayats/
Municipalities

160

Staff

114

Villages

26

Bandhan Skill
Development Centres

Impact

26,076

Youth gainfully
employed till date

34,791

Youth trained

Employing the Unemployed Programme

This programme is aimed at addressing the issue of unemployment in India. India is widely known for enjoying its demographic dividend, with almost half of India's current population under the age of 28¹. However, to optimally leverage this advantage, the country needs to continuously find ways to keep its manpower skilled so as to meet the demand from its industries while also seizing global opportunities by supplying talent to the international job markets (India Skills Report 2020).

Vocational centres known as Bandhan Skill Development Centres (BSDC) are set up which provide training to unemployed youth. The youth can choose from an array of domains such as sales, hospitality, ITeS-BPO, computer hardware & networking, warehouse management, tailoring, computerised accounting, refrigerator and air conditioner repair, among others. After successful completion of these skill development courses, candidates either explore entrepreneurial opportunities or find employment with reputed companies.

Bandhan Skill Development Centre (BSDC)

This is a skill development initiative that equips unemployed youth with numerous industry relevant skills for seeking employment in emerging sectors and industries. The primary objective of these centres is to build a skilled workforce and provide equal access to skill development opportunities to underprivileged youth. Skill training covers classroom and on-the-job training, and increases employability of the participants.

The organisation has its own pool of experienced skill development trainers who are specialised in imparting training on standard courses or subjects. The trainers conduct the courses in a comprehensive manner and also interact with industries, communities, parents of the youth, organise on-the-job training, assist in placement and monitor the progress of the trainees.

¹ India at 75: Skilling overdrive needed to cash in on demographic dividend - The Economic Times (indiatimes.com)



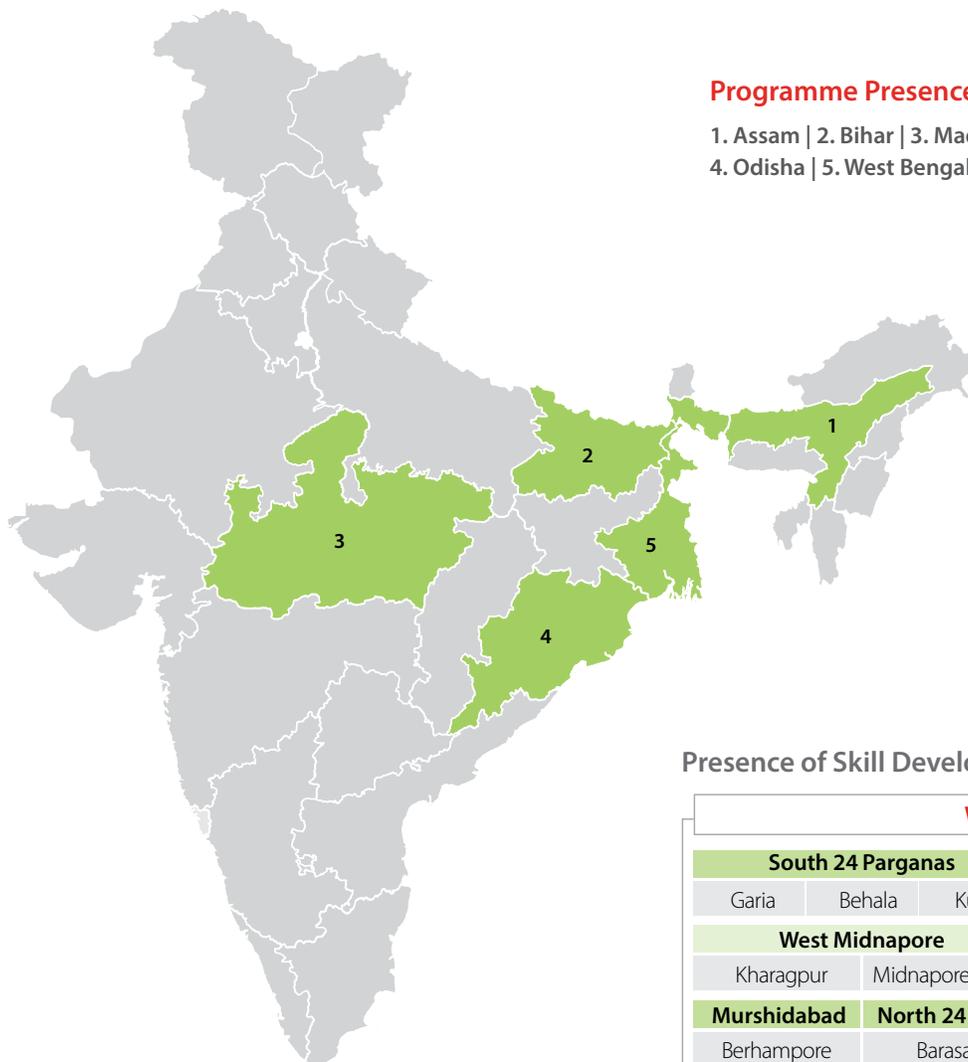
Renewing Hope. Restoring Confidence.

Each course has distinct objectives and contents are broadly categorised as core skill, professional knowledge, professional skill and technical skill development. Sector specialists are consulted to refresh skills of the trainers and prepare course content to make them up-to-date and relevant to industry environment. On-the-job training is organised at industry outlets where participants learn practical work skills relevant to specific jobs.

Generally, the team encourages skill development in popular sectors like Hospitality, Retail, Electronics, Banking & Finance, ITeS & BPO, and Beauty & Wellness. Six months post employment, the team tracks and monitors the employment status and helps the participants for their adaptability in the job. This procedure provides useful feedback and motivates other young trainees at the centres. At least 80% of the

trained youth are successfully placed and they are performing well at their jobs.

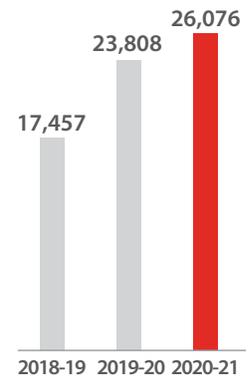
National Skill Development Corporation (NSDC) and Sector Skill Council (SSC) approved curriculum is followed in each course. Experts from the sectors are invited to share their knowledge, experience and ideas with the trainees, to enrich them with global and national experience. Upon successful completion of the course, they find reasonable employment with brands like Pantaloons, Tech Mahindra, ITC Fortune, Samsung, Airtel, Vodafone, Mainland China, Big Bazaar, Reliance Cash & Carry, Spencer's, Godrej, HDFC Finance, Bajaj Finance, KFC, Café Coffee Day, Landmark Group, Barbeque Nation, Value Retail Plus, PC Chandra Jewellers and others.



Programme Presence

- 1. Assam | 2. Bihar | 3. Madhya Pradesh
- 4. Odisha | 5. West Bengal

No. of youth employed (Cumulative) under EUP



Presence of Skill Development Centres

West Bengal					
South 24 Parganas			East Midnapore		
Garia	Behala	Kulpi	Kanthi	Tamluk	Haldia
West Midnapore			Hooghly		
Kharagpur	Midnapore Town		Uttarpara	Chandannagar	
Murshidabad	North 24 Parg		Nadia	Darjeeling	
Berhampore	Barasat		Chakdah	Siliguri	
Jalpaiguri			East Burdwan		Malda
Jalpaiguri	Dhupguri	Maynaguri	Burdwan	Malda	
Bihar		Madhya Pradesh		Odisha	Assam
Patna	Patna II	Indore		Bhubaneswar	Guwahati

Case Study



Every young dreamer needs Bandhan by its side. In spite of my difficult background, Bandhan has empowered me to turn my life around. My family and I thank Bandhan from the bottom of our hearts.

Nisha Kumari

Patna, Bihar

Nisha's father worked in a small grocery store and earned minimal income. From the lack of basic amenities to the need for discontinuing education, Nisha faced inadequacy all throughout. This did not stop her from aspiring for a better life and self-sufficiency. However, her lack of education made it extremely difficult for her to get a respectable job.

Owing to the meagre means of her family, she was married at an early age. Her husband worked in a small private company and his income too was quite low. Financial instability was not her only woe. She faced immense discord with in-laws; they harassed her mentally and made it tough for her to live peacefully. She moved back to her maternal home. The only solace she had was her husband, who did not leave her side, despite staying apart. They had a son, who was their lifeline. Things worsened when her husband lost his job and was unable to provide any financial assistance to Nisha. She then realised that it was essential to find herself an employment.

She moved from pillar to post to find a job. It was then that like a beacon of hope, she

heard about Bandhan's Skill Development Centres. Without any delay, she enrolled herself for a course on 'warehouse'. The course curriculum encompassed interactive classroom sessions, practical classes, audio-visual aided teaching and more. Along with subject matter expertise, the course also enhanced Nisha's interpersonal skills. She acquired the much-needed skill-sets and passed with flying colours. She aced her subsequent interviews, and bagged a steady, secure and respectable job.

Her performance at her job was par excellence. She has managed to stabilise her financial situation. She has rented a place where she lives happily with her husband and son. Marital bliss has finally been restored. It is heartening to note that she supports her parents too. Nisha's never-say-never attitude has helped her overcome her struggles and give her life a new meaning. From showing unparalleled grit of learning to keeping her spirits up in the face of adversity, Nisha has been rock solid. As she takes care of work and home adeptly, she hopes to gain further expertise in supply chain management. Her eyes twinkle with hopes of better tomorrow.

BANDHAN FINANCIAL LITERACY PROGRAMME

Financial Literacy Renews Hope. Financial Inclusion Restores Confidence.



Reach

12

Districts

62

Blocks

230

Panchayats/
Municipalities

Impact

6,67,166

Beneficiaries

156

Staff

2,062

Villages

Bandhan Financial Literacy Programme

Financial literacy is a crucial tool for addressing poverty at the household level and achieving gender equity through empowerment and greater control and access over financial resources. This programme seeks to reduce the massive gaps in knowledge, access and control present among women and households from India's poorest and rural marginalised social groups. This initiative seeks to promote financial literacy to ensure financial inclusion by empowering women, especially from poor households, access diverse financial products and manage the household economy with efficiency to improve household income, savings and investment capacity. The overall advantage derived by households through financial inclusion is capacity to create assets, generate resources for investments and meet emergency expenses adequately.

The programme supports the following -

- Save safely, make informed and intelligent financial and investment decisions.

- Become more responsible, reduce financial risks and look at long-term gains.
- Stay protected from fraudulent investment schemes and money-lenders.
- Understand the terms and conditions of the financial product being consumed/availed.
- Understand productive and consumptive use of money while borrowing.
- Gain self-esteem by achieving incremental success in meeting financial goals.

This programme aims to empower people from low-income families by giving them knowledge about cash flow, savings, debt management, investments, asset creation and budgeting. Beneficiaries develop significant confidence when they differentiate between 'wants' and 'needs' and invest in safe instruments, negotiate debts astutely, and use facilities such as ATMs, cheque books, and SMS alerts.

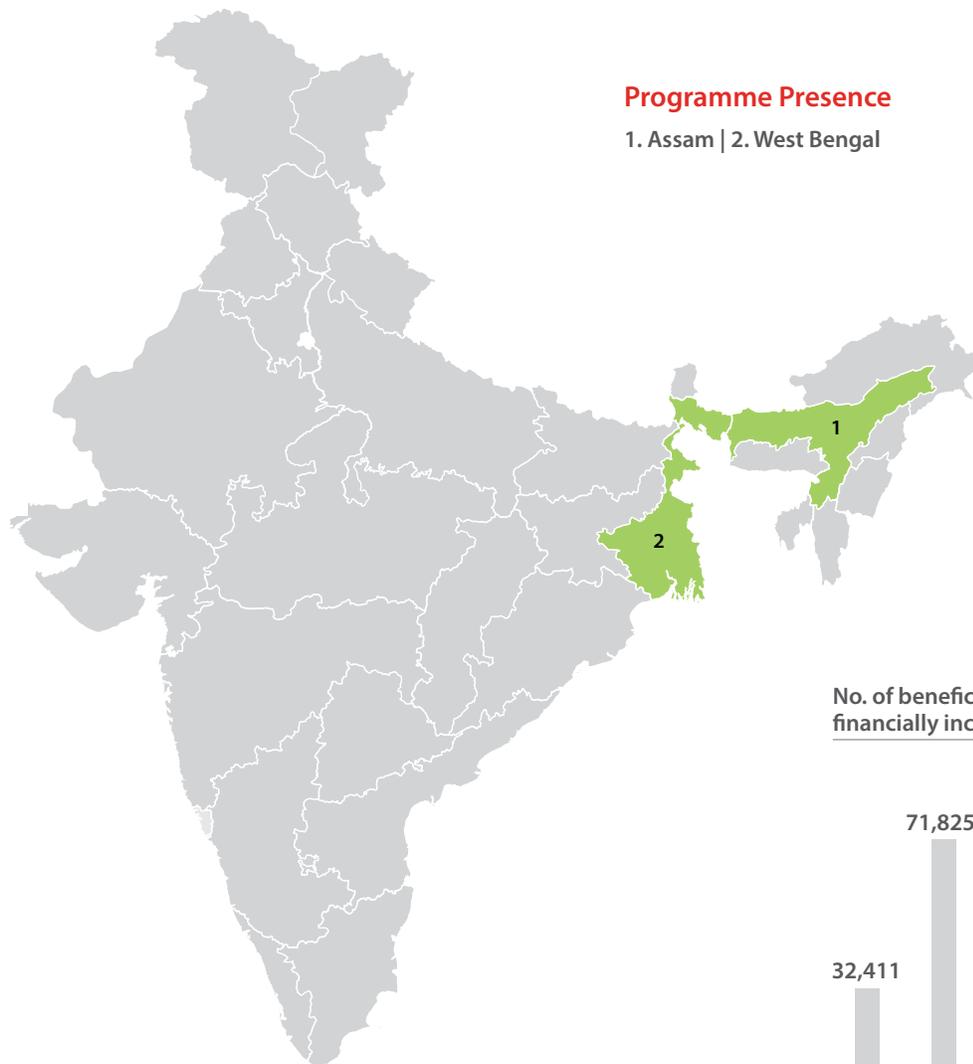


Renewing Hope. Restoring Confidence.

The components of the Financial Literacy Programme include teaching people how to -

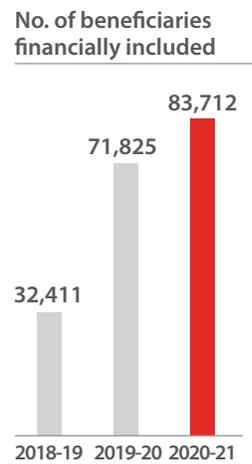
- Manage their money and resources, and avoid indebtedness
- Save regularly and keep money in a safe location, like a bank
- Strengthen bargaining position vis-à-vis financial institutions and input suppliers
- Make maximum use of bank services such as ATMs to manage their financial needs

This intervention supports women and needy households to break the cycle of poverty. Evidence indicates that the programme has supported communities in minimising or eliminating wasteful household expenditure, utilising savings for useful purposes, reducing rate of impulsive borrowing habits for consumption purposes, increasing household income through proper investments and improving the standard of living, and ensuring creditworthiness, among others.



Programme Presence

1. Assam | 2. West Bengal



Case Study



The entire financial literacy learning process has instilled a distinct sense of confidence in me. Empowered with financial wisdom, I can now foresee a secure future. I am grateful to Bandhan for making a colossal impact in my life.

Ambiya Bibi
Dhubri, Assam

Financial constraints have been part of Ambiya Bibi's life since her childhood. Her father was a farmer with frugal income. These challenges continued even after marriage since she was wed off to a small-time farmer. In spite of limited means, she was living happily in her small world with her husband, son and daughter. However, her world came crashing down when her husband passed away suddenly after suffering from a heart attack. This loss left her shocked and in complete destitution, but she soon gathered herself since she had to take care of her children.

She started cultivating vegetables in a small patch of land, owned by the family. She struggled to continue educating her kids. Her son took up a job soon upon completing class X. He worked as a delivery person in a small private company in Kerala, but his meagre income could not suffice for all the needs of the family. To support her own education, her daughter started giving tuition to other children in her locality. Owing to their misaligned finances, the family continued to struggle. Ambiya was always so preoccupied providing for her family that she overlooked the importance of financial knowledge and planning.

Ambiya's deplorable condition brought her to the notice of Zesmina Begum, an official

of Bandhan's Financial Literacy Programme. Like many women in her community, Ambiya had no knowledge about managing finances and the critical importance of savings. She was completely unaware of the financial institutions that offered services of deposits, savings and other financial products. Consequently, she was part of the unbanked section of the society. But it all began to change when she was brought into the fold of the financial literacy intervention of the organisation. As she attended the various enlightening financial literacy forums, she was introduced to the much-needed skills of understanding the nuances of finance. She gained insights about savings, deposits and the financial services of the various banks and post offices. As she learnt more, she also took the imperative step of opening a bank account and began saving her money systematically. She also opened a recurring deposit.

With time, Ambiya became adept at organising household finances and planning the expenses accordingly. Most heartening is to note that her daughter has been able to complete her graduation. Ambiya wishes to buy a piece of land and indulge in crop cultivation. There is hope in her life now; she looks forward to a better and brighter future.

THE COVID-19 RESPONSE

Countering the Pandemic



The COVID-19 pandemic posed an immense challenge to the world both economically and socially. Responding to India's need of the hour, Bandhan-Konnagar, rolled out a series of relief measures to help the underprivileged. As the pandemic started to show its effect, the different programmes of Bandhan-Konnagar proactively started helping individuals and the community at large to fight the pandemic.

Each programme refocused its attention to support the not-so-privileged. To begin with, essential items such as masks, sanitisers and soaps were distributed among those who could not afford these additional expenses. Surgical masks and sanitisers were also distributed to many block hospitals in different states. Owing to the nation-wide lockdown, certain households did not even have access to basic food items. Thus, the organisation took efforts to provide basic groceries and food items like rice, wheat, pulses, edible oil, soyabean, potato, onion and salt, among others, at their doorsteps.

One of the initiatives under the health programme is purified drinking water plants. When COVID-19 hit the nation, the health team ensured that these water plants continue to run, in order to provide safe drinking water to the community even during the lockdown.

The programme staff recognised the lack of awareness about COVID-19 among the masses. Being an unforeseen event, there was a lot of uncertainty about the right way of dealing with the pandemic. There was significant misinformation doing rounds, that made it even more difficult for individuals to know what was the right thing to do and how to safeguard oneself from the virus. Thus, Bandhan-Konnagar worked in close coordination with the Government and local authorities in the fight against the pandemic. The health volunteers and staff of Bandhan-Konnagar were trained by government officials. Once trained, they organised regular sessions within the community to spread awareness about the do's and don'ts of COVID-19



appropriate behaviour and ensured that factually correct information reached everyone.

The health volunteers and staff of the organisation were also involved in screening of labourers, migrating from various states to the respective villages. This was done in support with the block medical offices and local administration. Bandhan's health volunteers and staff helped align the process of incoming migrants. The above mentioned efforts were taken across various states of its operations.

The organisation and its people quickly adapted to the new normal. All necessary steps were taken to extend support to the community. The employees worked beyond their call of duty to help the underprivileged. Necessary medical support was made available to the staff, in addition to prioritising their health and that of their families. In these trying times, Bandhan-Konnagar stood by the families of the deprived and worked towards their well-being. The organisation is been helping the country in this battle against the pandemic till date, and is now better equipped and experienced to face the challenge.



THE AMPHAN RESPONSE

Responding to the Cyclone



As the country was reeling from the unforeseen impact of COVID-19, it was hit by another calamity on May 20, 2020 – the super cyclone, Amphan. It came lashing on coastal areas of West Bengal and Odisha with scathing wind and heavy rain, resulting in large scale devastation. Houses in thousands collapsed or were blown off, trees uprooted, electricity and telephone lines brought down, and saline water ravaged the crops of thousands of acres. To make matters worse, the various restrictions owing to COVID-19 made emergency relief efforts a challenge.

Following the aftermath of the cyclone, all the teams at Bandhan-Konnagar began visiting various locations which were extensively affected by the cyclone. To manage relief operations of such scale, all the teams at Bandhan-Konnagar came together and worked as one, towards this cause.

The team interacted with government officials and the elected members of the panchayat, analysed the situation in depth, and took the initiative of extending help to the residents of various affected villages. Around 1,000 families were provided essential food items including rice, potato, dal, soya oil, milk powder and salt. These food items were transported by the staff of Bandhan-Konnagar to the affected areas. This provided much-needed relief to multiple families in need.

The organisation's selfless efforts were not only appreciated by the community, but also the respective government officials who were thankful to the organisation for its support and co-operation.



Visitors

During the financial year 2020-21, Bandhan-Konnagar was privileged to host the following visitors.

Mr. Karimul Haque, Founder, Karimul Haque Manabseba Sadan Society and Mr. Anirban Majumder, Founder, Green Level Welfare Society & Member of Indian Redcross Society visited a Skill Development Center in Jalpaiguri district of West Bengal on July 07, 2020 as part of observing Employing the Unemployed Programme.

They interacted with the participants of the various skills development courses and the faculty members. They witnessed that development of skill was helping young boys and girls find reasonable employment.



Senior officials of Kotak Life - Mr. Mohammed Rizwan Sayed, Executive Vice President; Dr. Naseem Mohammed, Consultant; Mr. Kounak Biswas, Senior Executive - visited various development programmes between March 9-10, 2021. On both days, they travelled to the district of South 24 Parganas to observe the programmes.

On the first day, the dignitaries visited Targeting the Hardcore Poor (THP) Programme and Education Programme. On the second day, they witnessed the Health Programme and Financial Literacy Programme. These ground level visits provided a first-hand insight to the team about the development interventions of the organisation. They had the opportunity to understand the nuances of the various development programmes and its impact.



Donor Support

The development initiatives of Bandhan-Konnagar have been receiving grant support from leading national and international donor agencies. The organisation is extremely grateful to all its past and present donors for their support, which helps them in implementing programmes successfully to the downtrodden section of society in a holistic and inclusive manner.

Programme Name	Government	International	Corporates and Others
Targeting the Hardcore Poor Programme (THP) 	<ul style="list-style-type: none"> Government of Jharkhand 	<ul style="list-style-type: none"> Founder's Pledge New Venture Fund (Under Co-Impact) 	<ul style="list-style-type: none"> ITC Bajaj Finance Ltd. Bandhan Financial Services Ltd. Bandhan Bank Ltd.
Bandhan Health Programme (BHP) 		<ul style="list-style-type: none"> Healthy World Foundation 	<ul style="list-style-type: none"> HDFC Life Bajaj Finance Ltd. Bandhan Bank Ltd. Nakshi Creations Pvt Ltd
Bandhan Education Programme (BEP) 			<ul style="list-style-type: none"> Bajaj Finance Ltd. Bandhan Bank Ltd. HT Parekh Foundation Bajaj Allianz Life Insurance Company Ltd.
Employing the Unemployed Programme (EUP) 	<ul style="list-style-type: none"> Government of Bihar (KYP) 	<ul style="list-style-type: none"> Citibank 	<ul style="list-style-type: none"> Bandhan Bank Ltd. Bandhan Financial Holdings Ltd. Swades Foundation
Bandhan Financial Literacy Programme 			<ul style="list-style-type: none"> Bandhan Financial Services Ltd. Bandhan Bank Ltd.

The table represents details as of 2020-21

<p>लज्जा आशापुरा बेलदा, केनियाडी मोड़ पश्चिम मेदिनीपुर फोन : ०३२२२-२३३३३३</p>	<p>बहुमूल्य मन्वृत्तयः एतन्वः श्रेयैः दैनिक</p> <h1>बेलदा बार्ता</h1>	<p>आवास निडिअ पत्रिका विवरण एतन्वः ३ डि.मि. एन सेवा निबन्धः शक्येन १-२ मन्वृत्त ग्रामेणः। आरम्भे ई-मेलः कर्तव्यः। वेबसाइटः कर्तव्यः-९७३३०५९४०९/ ९७७५४०३५६२</p>
<p>१५ वर्ष २५ सा.वा. २७ फेब्रुवारी २०२१, १७ फाल्गुन १४२९ शुक्रवार, भा. १ टिका RNI CAL/64/2004-R.(WB)/917</p>		

भाषा दिवस पालन

बहुमूल्य निबन्धकालमेऽपि बहुमूल्य शब्दयः पत्रकं पठेत् २१ श्रे. फेब्रुवारी भाषा दिवस उपलब्धे २७ तारीखे एकत्रित प्रकाशने आरम्भेन करेत्। समस्त शब्दयः श्रुतौ एते आशयेत्। शब्दे, वाचकविद्यया निबन्धकं पठेत्। कदापि शब्दयः सारं जानेन ह्ये सा शब्दयः पत्रकं पठेत्। बहुमूल्य निबन्धकालमेऽपि एतन्वः पत्रकं विदित्। एतन्वः उद्यमस्यैव पत्रकं शब्दयः श्रुतौ शिष्ये विशेषेण प्रेमि। एतन्वः कृते आरम्भेन शिष्येण शब्दयः। एतन्वः एकः कां. नि. नि. ३, वेबसाइटः निबन्धकालमेऽपि शिष्येण शब्दयः कर्तव्येन कृते शब्दयः। कदापि एतन्वः पत्रकं पठेत् ३०० जान शब्दयः श्रुतौ शिष्येण शब्दयः कर्तव्येन कृते।

ब्रीफ न्यूज



बंधन हेल्थ ने सीएचसी में मास्क-सैनिटाइजर बांटे
पाकुड़िया। बंधन हेल्थ की ओर से सोमवार को पाकुड़िया सीएचसी के स्वास्थ्य कर्मियों के बीच मास्क एवं सैनिटाइजर का वितरण किया गया। प्रभारी चिकित्सा पर्यवेक्षक डॉ. रंजीत मुर्मू को मास्क एवं सैनिटाइजर सौंपते हुए बंधन हेल्थ के एग्रीवा को-ऑर्डिनेटर प्रशांत मुखर्जी ने कहा कि स्वास्थ्य कर्मियों को कोरोना वाइरस को तटस्थ कर रहे हैं, ऐसे में उनके उत्सर्जन एवं सुरक्षा को लेकर मास्क एवं सैनिटाइजर दी जा रही है, डॉ. मुर्मू ने कहा कि बंधन हेल्थ का यह कार्य सरासरी है, मौके पर बंधन हेल्थ भाकुड़िया शाखा प्रभारी प्रतीमा हाजरा, रमा सिंह, फौा दास, प्रणव केहरोड़ा, सतीश कर्मा, संतोष कुमार अदि उपस्थित थे।

Tue, 28 July 2020
<https://epaper.prabhatkhabar.com>

Ishan News · Follow
 16 February · 3
 बंधन हेल्थ के बंधन कोमलपुर सुंखार प्रशांतसमीय पदकेप। श्वारनश्रिता आक महिला सबलीकरण उद्देश्ये विनामूनीया सामग्री वितरण।



दैनिक भास्कर भागलपुर 07-07-2020

अस्पताल कर्मियों को मास्क और सैनिटाइजर बांटा
सुल्तानगंज। रेफरल अस्पताल कर्मियों को बंधन हेल्थ प्रोग्राम की ओर से मास्क और सैनिटाइजर उपलब्ध कराया गया। अस्पताल प्रबंधक चंदन कुमार ने बताया कि संजना कुमारी और कीर्ति प्रभा ने सर्जिकल मास्क, सैनिटाइजर बांटे। मौके पर अस्पताल प्रभारी डॉ. उषा मौजूद थीं।

दैनिक भास्कर हुंगरपुर भास्कर 28-01-2021

60 महिलाओं को सामग्री बांटी



साबला. कार्यक्रम में मौजूद महिलाएं।

भास्कर संवाददाता | रामगढ़

बंधन एवं बजाज फाइनेंस संस्था ने 60 महिलाओं को निशुल्क राहत सामग्री दी। संस्थान के तेजसिंह ने बताया कि विधवा और तलाकशुदा महिलाओं को रेडीमेड, मनहारी एवं कॉस्मेटिक का सामान वितरित किया गया। ताकि महिलाएं स्वावलंबी बन सकें। इस अवसर पर संस्था प्रबंधक विरलराजसिंह, राकेश रोट बंधन कर्मी एवं रोजगार सहायिका मौजूद रहे।



Bandhan-Konnagar

Financial Statements

as on March 31, 2021

Auditor's Report

L B Jha & Co
CHARTERED ACCOUNTANTS

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**INDEPENDENT AUDITOR'S REPORT
TO THE EXECUTIVE COMMITTEE MEMBERS
BANDHAN KONNAGAR**

Opinion

We have audited the financial statements of **BANDHAN KONNAGAR**, a society registered in India under West Bengal Societies Registration Act, 1961 and operating as a Non- Government development Organization (the Society), which comprise the balance sheet at March 31st 2021, the receipts & payments account, the income and expenditure account, the statement of cash flows for the year then ended and notes to the financial statements, including a summary of significant accounting policies.

In our opinion and to the best of our information and according to the explanations given to us, the accompanying financial statements give a true and fair view of the financial position of the entity as at March 31, 2021, of its financial performance and its cash flows for the year then ended in accordance with the Accounting Standards issued by the Institute of Chartered Accountants of India (ICAI).

Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing (SAs) issued by ICAI. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the entity in accordance with the ethical requirements that are relevant to our audit of the financial statements, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with the aforesaid Accounting Standards, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the entity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the entity or to cease operations, or has no realistic alternative but to do so. Those charged with governance are responsible for overseeing the entity's financial reporting process.



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Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on whether the Company has in place an adequate internal financial controls system over financial reporting and the operating effectiveness of such controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

For L. B. Jha & Co.
Chartered Accountants
Firm Registration No : 301088E

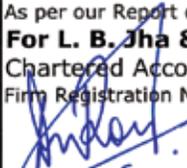
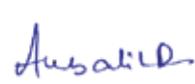
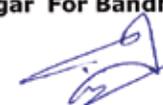


(D. N. Roy)
Partner

Membership No: 300389
UDIN: 21300389AAAAID6657

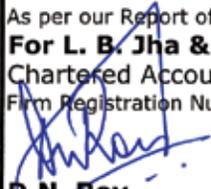
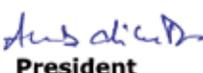
Place : Kolkata
Date: 21st August, 2021

Balance Sheet as on March 31, 2021

BANDHAN - KONNAGAR			
Balance Sheet as at 31st March, 2021			
	SCH	31-Mar-21	31-Mar-20
		₹	₹
ASSETS			
Property, Plant & Equipment			
Gross Block	1	75,64,04,253	94,63,13,557
Less: Accumulated Depreciation		20,32,01,341	16,14,80,595
Net Block		55,32,02,912	78,48,32,962
Capital WIP		37,54,78,817	24,94,74,917
		92,86,81,729	1,03,43,07,879
Loans & Advances			
Long Term Loans & Advances	2	2,08,71,577	1,91,81,139
Short Term Loans & Advances		23,62,90,187	16,70,13,759
Current Assets			
Other Current Assets	3	15,94,43,091	17,10,04,547
Cash & Bank Balances	4	78,22,53,070	52,02,80,442
Fixed Deposits		28,29,04,034	65,48,20,908
		1,48,17,61,959	1,53,23,00,795
Total Assets		2,41,04,43,688	2,56,66,08,674
LIABILITIES			
Grant Unutilized	5	48,61,74,429	48,02,84,253
Capital Grant	6	12,19,06,660	31,98,17,716
		60,80,81,089	80,01,01,969
Current Liabilities			
Payables	7	10,48,13,316	6,93,98,509
Other Current Liabilities	8	1,51,85,569	1,25,24,527
Short Term Provisions	9	1,60,69,940	86,36,745
		13,60,68,825	9,05,59,781
Corpus Fund	10	1,66,62,93,774	1,67,59,46,924
Total Liabilities		2,41,04,43,688	2,56,66,08,674
Significant Accounting policies & Notes on Account 16			
As per our Report of even date annexed herewith			
For L. B. Jha & Co.		For Bandhan Konnagar For Bandhan Konnagar	
Chartered Accountants			
Firm Registration Number:- 301088E			
			
D.N. Roy	President	Secretary	
Partner			
M.No - 300389			
			
Place : Kolkata			
Date : 21 AUG 2021			

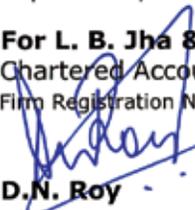
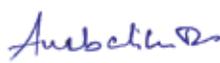
Income & Expenditure Account

 for the year ended March 31, 2021

BANDHAN - KONNAGAR			
Income & Expenditure Account for the year ended 31st March, 2021			
	Sch	31-Mar-21	31-Mar-20
		₹	₹
INCOME			
Donors Grants	11	89,76,29,661	51,26,03,380
Other Income	12	19,78,81,189	35,24,50,300
Total Income		1,09,55,10,850	86,50,53,680
EXPENDITURE			
Administrative Expenses	13	9,97,25,881	19,69,90,644
Subscription & Donation		3,22,186	26,21,024
Training and Capacity Building expenses		39,18,823	33,75,841
Distribution of Farm and Non Farm Assets		6,05,42,135	14,38,31,636
Expenses Incurred for Development Activities		1,39,48,618	5,30,55,172
Personnel Cost	14	9,45,69,170	24,78,64,019
Donors Grants Utilized	15	89,76,29,661	51,26,03,380
Depreciation		4,13,36,887	3,89,33,036
Total Expenditure		1,21,19,93,361	1,19,92,74,752
Tax For Earlier Year		75,75,386	-
Surplus/(Deficit)		(12,40,57,897)	(33,42,21,072)
Significant Accounting policies & Notes on Account 16			
As per our Report of even date annexed herewith			
For L. B. Jha & Co.		For Bandhan Konnagar	For Bandhan Konnagar
Chartered Accountants			
Firm Registration Number:- 301088E			
			
D.N. Roy		President	Secretary
Partner			
M.No - 300389			
Place : Kolkata			
Date : 21 AUG 2021			

Statement Showing Cash Flow

 for the year ended March 31, 2021

BANDHAN - KONNAGAR			
Statement Showing Cash Flow for the year ended			
Particulars		31-Mar-2021	31-Mar-2020
		₹	₹
Cash flow from Operating Activities :			
Surplus of Income Over Expenditure		(12,40,57,897)	(33,42,21,072)
Adjustment for :			
Depreciation		4,13,36,887	3,89,33,036
Operating Profit Before Working Capital Changes		(8,27,21,010)	(29,52,88,036)
(Increase) / Decrease In Other Current Assets		1,15,61,456	(8,85,14,710)
(Increase) / Decrease In Loans & Advances		(7,09,66,866)	(1,26,02,574)
(Decrease) / Increase In Current Liabilities		4,55,09,044	2,06,01,806
(Decrease) / Increase In Corpus Fund		11,44,04,747	65,43,40,073
(Decrease) / Increase In Capital Grant		(19,75,27,197)	11,35,49,638
(Decrease) / Increase In Unutilized Grant		58,90,176	(3,66,592)
Net Cash Provided By/(Used In) Operating Activities	(A)	(17,38,49,650)	39,17,19,605
Cash flow from Investing Activities :			
Purchase of Fixed Assets		6,39,05,404	(26,20,14,366)
Net Cash Provided By/(Used In) Investing Activities	(B)	6,39,05,404	(26,20,14,366)
Cash flow from Financing Activities :			
(Decrease)/ Increase In Long Term Borrowings		-	-
Net Cash Provided By/(Used In) Financing Activities	(C)	-	-
Net Increase In Cash And Cash Equivalents	(A+B+C)	(10,99,44,246)	12,97,05,239
Cash and Cash Equivalents At The Beginning of the year		1,17,51,01,350	1,04,53,96,111
Cash And Cash Equivalents At The End of The Year		1,06,51,57,104	1,17,51,01,350
Cash And Cash Equivalents Comprises of :			
1 Cash in Hand		6,93,781	23,85,511
2 Balances With Scheduled & Commercial Banks		78,15,59,289	51,78,94,931
3 Balances With Deposits accounts		28,29,04,034	65,48,20,908
		1,06,51,57,104	1,17,51,01,350
As per our Report of even date annexed herewith			
For L. B. Jha & Co. Chartered Accountants Firm Registration Number:- 301088E  D.N. Roy Partner M.No - 300389 		For Bandhan Konnagar  President	
		For Bandhan Konnagar  Secretary	
Place : Kolkata			
Date : 21 AUG 2021			

Introducing the new logo of Bandhan-Konnagar



Hope for the Poor

Former logo



Bandhan
IGNITING POTENTIAL

New logo

Head Office

**Bandhan-Konnagar,
Shrachi EK Tower, 7th Floor, Street No. 692,
Plot No. II D/30, Action Area – IID,
New Town, Kolkata - 700161**