



Actions for a
**Sustainable
Tomorrow**

CONTENTS

02

SECRETARY'S MESSAGE

03

**EXECUTIVE COMMITTEE
AND MANAGEMENT TEAM**

04

ORGANISATIONAL STRUCTURE

05

AN OVERVIEW

07

OUR PRESENCE

09

**TARGETING THE HARDCORE
POOR (THP) PROGRAMME**

14

**BANDHAN HEALTH
PROGRAMME (BHP)**

18

**BANDHAN EDUCATION
PROGRAMME (BEP)**

25

**EMPLOYING THE UNEMPLOYED
PROGRAMME (EUP)**

30

**BANDHAN SUSTAINABLE
LIVELIHOODS PROGRAMME (BSLP)**

34

**BANDHAN FINANCIAL LITERACY
PROGRAMME (BFLP)**

38

**BANDHAN CLIMATE ACTION
PROGRAMME (BCAP)**

41

SEMINARS AND WORKSHOPS

47

VISITORS

48

DONOR SUPPORT

49

NEWSROOM

51

FINANCIAL STATEMENTS



Secretary's Message



Bandhan means we are bound together to achieve Sustainable Development Goals. Bandhan, hence, is a people's organisation, supported by extraordinary efforts by our team members, advisors and committee members, who work relentlessly with the most vulnerable and disadvantaged communities, especially women, empowering them to rise and showcase that there is hope, and together we make the world a better place.

With great pleasure and immense pride, I present our Annual Report for the year 2022-23 to you. This report is a humble tribute to the hard work and commitment demonstrated by our colleagues across all ranks and departments and celebrates the tremendous resilience to poverty, illiteracy, disease, climate risks and unemployment gained by the marginalised communities in the year.

Bandhan-Konnagar resembles an idea which binds us all together in one language and one belief – that social change is just not a dream but the need of the hour. Bandhan means we are bound together to achieve Sustainable Development Goals. Bandhan, hence, is a people's organisation, supported by extraordinary efforts by our team members, advisors and committee members, who work relentlessly with the most vulnerable and disadvantaged

communities, especially women, empowering them to rise and showcase that there is hope, and together we make the world a better place.

This Annual Report sums up our actions and their outcomes in the Financial Year 2022-23. During the aforementioned period, Bandhan-Konnagar's cumulative outreach covered 38,46,964 beneficiaries across 13 States through sustainable interventions conducted in the areas of livelihoods, health, education, skill development, financial literacy, and climate change. The vision and mission under the stewardship of the Executive Committee and the governance system strengthened to accomplish our priorities. With the completion of this efficacious cycle, I join the team and its leadership in appreciating and recognising the contribution made so far.

We are ever grateful to our stakeholders who trusted and supported us in this spectacular journey and extend our heartfelt thankfulness to our corporate CSRs, donors, partners, communities, people's organisations and Government Departments. I am hopeful and confident that, with your support, we will continue to motivate the community and the world to endure tough challenges and take consistent and relevant actions for a sustainable tomorrow.

Best wishes,

Debasish Ray Choudhuri

Secretary

Executive Committee

Ms. Ambalika Das

President

Mr. Debasish Ray Choudhuri

Secretary

Mr. Sanjay Mukherjee

Treasurer

Prof. Ashoke Kumar Dutta

Member

Ms. Asoka Chatterjee

Member

Mr. Gobinda Banerjee

Member

Ms. Rupa Chakravarti

Member

Dr. Smita Premchander

Member

Management Team

Mr. Ronendra Chowdhury

Programme Director

Mr. Shantamay Chatterjee

Vice President

Mr. Jayanta Biswas

Head – Education

Dr. Uttam Kumar Ghosh

Deputy Vice President –
BHP, Safe Water & BFLP

Mr. Malay Basu Mallik

Advisor – Administration

Mr. Satyakee Roy Chowdhury

Head – IT

Mr. Sibasis Mitra

Chief Financial Officer

Mr. Rama Prasad Mohanta

Deputy Vice President – THP

Mr. Biplab Ghosh

Deputy Vice President – THP

Mr. Alok Kumar Mondal

Deputy Vice President – BEP

Mr. Santanu Poddar

Assistant Vice President – EUP

Mr. Subhadip Roy

Assistant Vice President – BHP

Mr. Mohiuddin Mollah

In-Charge – BCAP

Mr. Baman Dutta

In-Charge – BFLP

Mr. Tanmoy Ghosh

Manager-Safe Water and Sanitation

Mr. Sujoy Mukherjee

Manager – Accounts

Mr. Rajdeep Mukherjee

Manager – Training and
Organisational Development

Dr. Meenakshi Bose

Manager – Research, Innovation,
& Communication

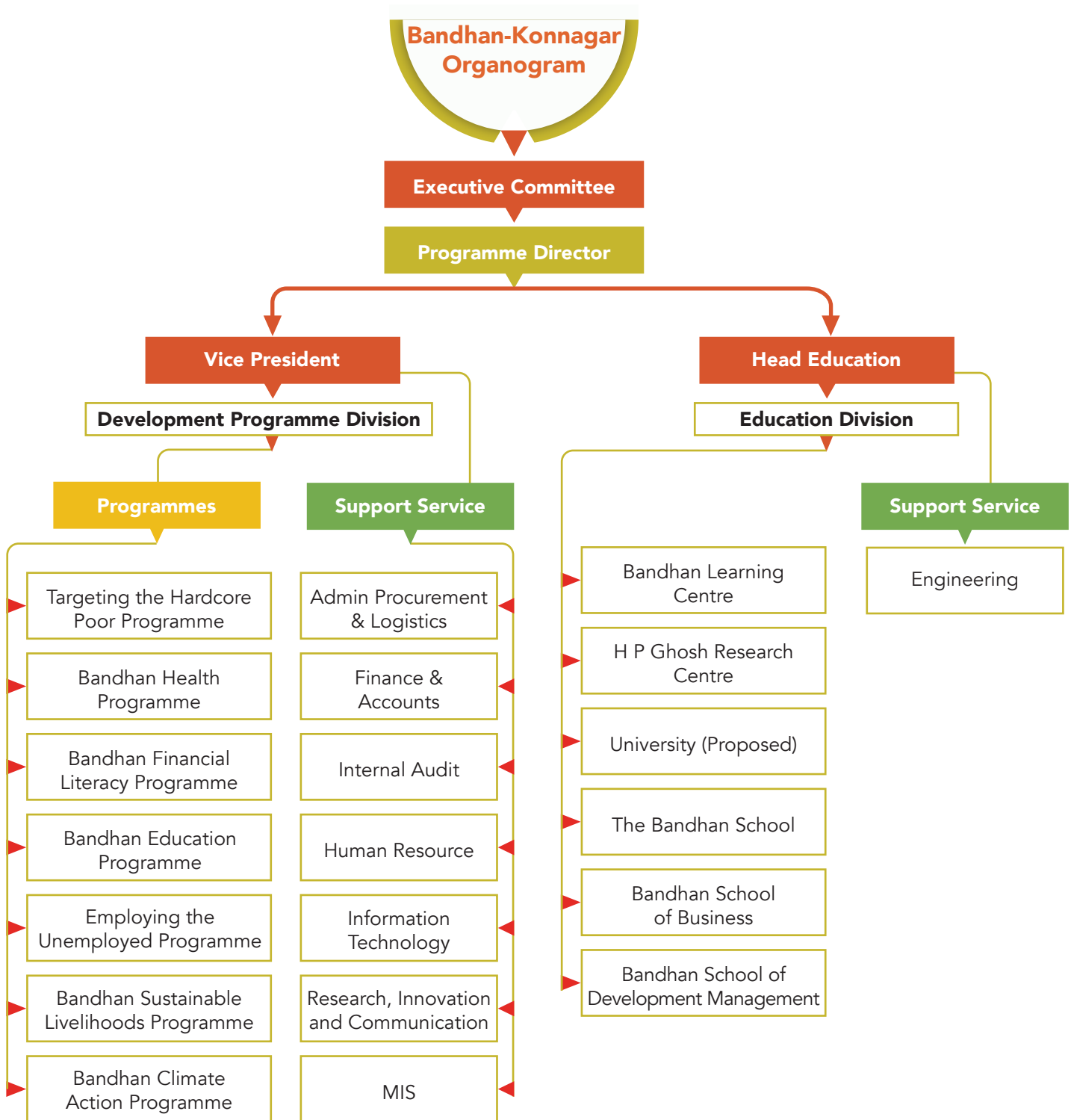
Mr. Bappaditya Banerjee

Manager – Internal Audit

Mr. Amit Debnath

Senior Officer – Human Resource
Development

Organisational Structure



An Overview

Bandhan-Konnagar: In Action for a Sustainable Tomorrow

Bandhan was conceptualised in 2001 as a non-governmental organisation (NGO) to meet the dual objectives of women empowerment and poverty alleviation. The organisation initially started with delivery of microfinance and development services. As the microfinance activities grew, a Non-Banking Financial Company (NBFC) was acquired. This NBFC later 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 upgrade the lives of the underprivileged. It shares similar values, ethos, and philosophy with which Bandhan was born. Bandhan-Konnagar, the NGO, endeavours to widen the scope of its services and provide holistic support to the marginalised sections of the society.



13

Presence in states



2,362

Total employees



38,46,964

Total households covered



Our 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.



Values

C

Cost Effective
and Simple

R

Respect for
All

E

Exemplary
Governance

A

Accountability,
Professionalism
& Discipline

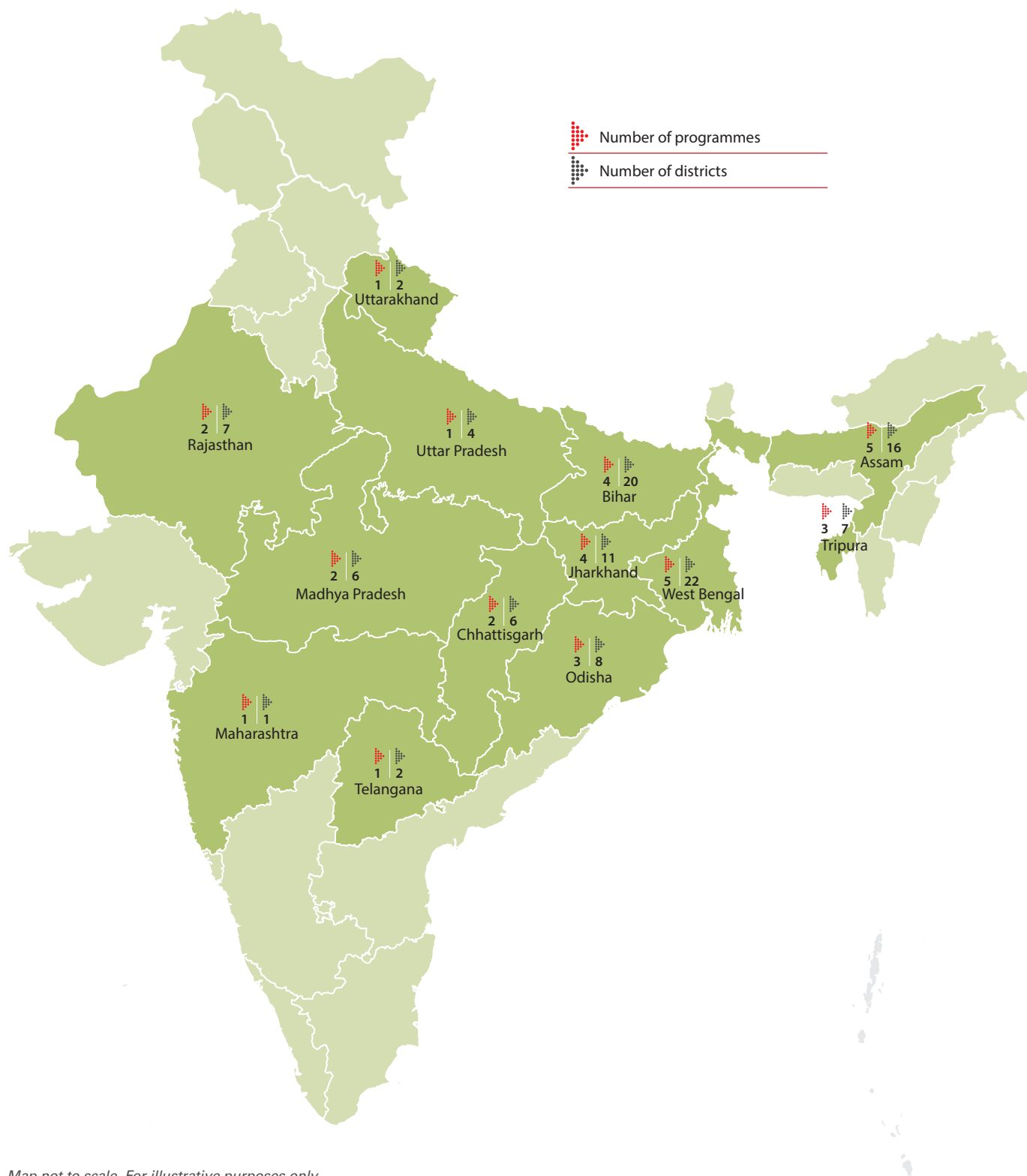
T

Transparency
& Integrity

E

Effective
Teamwork and
Commitment

Our Presence



Map not to scale. For illustrative purposes only.

Development Programme Highlights as on March 31, 2023

| Particulars | 2022-23 |
|---|------------------|
| States | 13 |
| Village/Wards | 25,765 |
| Staff | 2,362 |
| Total Households Covered | 38,46,964 |
| Hardcore Poor Families | 1,80,976 |
| Bandhan Education Centres and Bandhan Academies | 4,710 |
| Education Facilitators | 3,012 |
| Students | 1,47,478 |
| Health Volunteers | 12,170 |
| Beneficiaries Under Health Programme | 23,11,893 |
| Youth Employed | 35,075 |
| Beneficiaries Under Financial Literacy Programme | 11,57,798 |

Data other than States and Staff are cumulative numbers.

Targeting the Hardcore Poor (THP) Programme

Creating Sustainable Opportunities for the Poorest of Poor



Our Reach

| | |
|------------------------|---|
| 72 Districts | 5,494 Panchayats/Municipalities |
| 388 Blocks | 24,082 Villages |
| 1,481 Staff | |

Impact

| |
|---|
| 1,80,976 Beneficiaries |
| 1,35,263 Women graduated out of extreme poverty |

14.56 million households in India are headed by deprived rural women, as per SECC data, Government of India, 2011. Despite being the sole breadwinners for their families, these women lack confidence and skills, which compel them to live in distressed socio-economic conditions. Dearth of regular savings also deprive them of adequate financial resources to take immediate measures in case of emergencies. Additionally, many households are often excluded from public assistance programmes and their benefits owing to lack of awareness and necessary identity documents. Most of them live in makeshift dwellings with limited access to basic amenities and are categorised under the Below Poverty Line (BPL) classification.

Bandhan-Konnagar was established in 2001 and initially engaged in microfinance services. The viability of microfinance encouraged Bandhan-Konnagar to adopt a credit-plus approach and the organisation's first attempt towards poverty alleviation was "Targeting the Hardcore Poor (THP) Programme" in 2006. The programme targeted 300 women in Murshidabad district, one of the poorest districts in West Bengal.

The THP Programme is among the most successful, evidence-based, cost-effective models in the world addressing extreme poverty and is credited with bringing transformational changes in the lives of the poorest of the poor. The programme targets women living in conditions of extreme poverty and ushers a sustainable and positive change in their lives by ensuring access to livelihood security, self-reliance, empowerment, financial and social inclusion. The programme was designed to address the special needs of the 'Ultra-Poor' groups and aligns with the Sustainable Development Goal (SDG) 1 (Ending Poverty in all its forms everywhere) and SDG 2 (Ending Hunger, Achieve Food Security and Improved Nutrition).

Over the years, the effectiveness of the THP model has been tested by world's leading economists and agencies through multiple rounds of research and various studies, ascertaining it as a unique model with sustainable impacts on improving the lives of marginalised communities. The programme's impacts have been evaluated by J-PAL and Nobel Laureates Prof. Abhijit Binayak Banerjee and Prof. Esther Duflo, both professors at Massachusetts Institute of Technology (MIT). Prof. Raghavendra Chattopadhyay of the Indian Institute of Management (IIM) Calcutta, and Mr. Jeremy Shapiro, Research Director of the European Council on Foreign Relations, were also part of the research team.

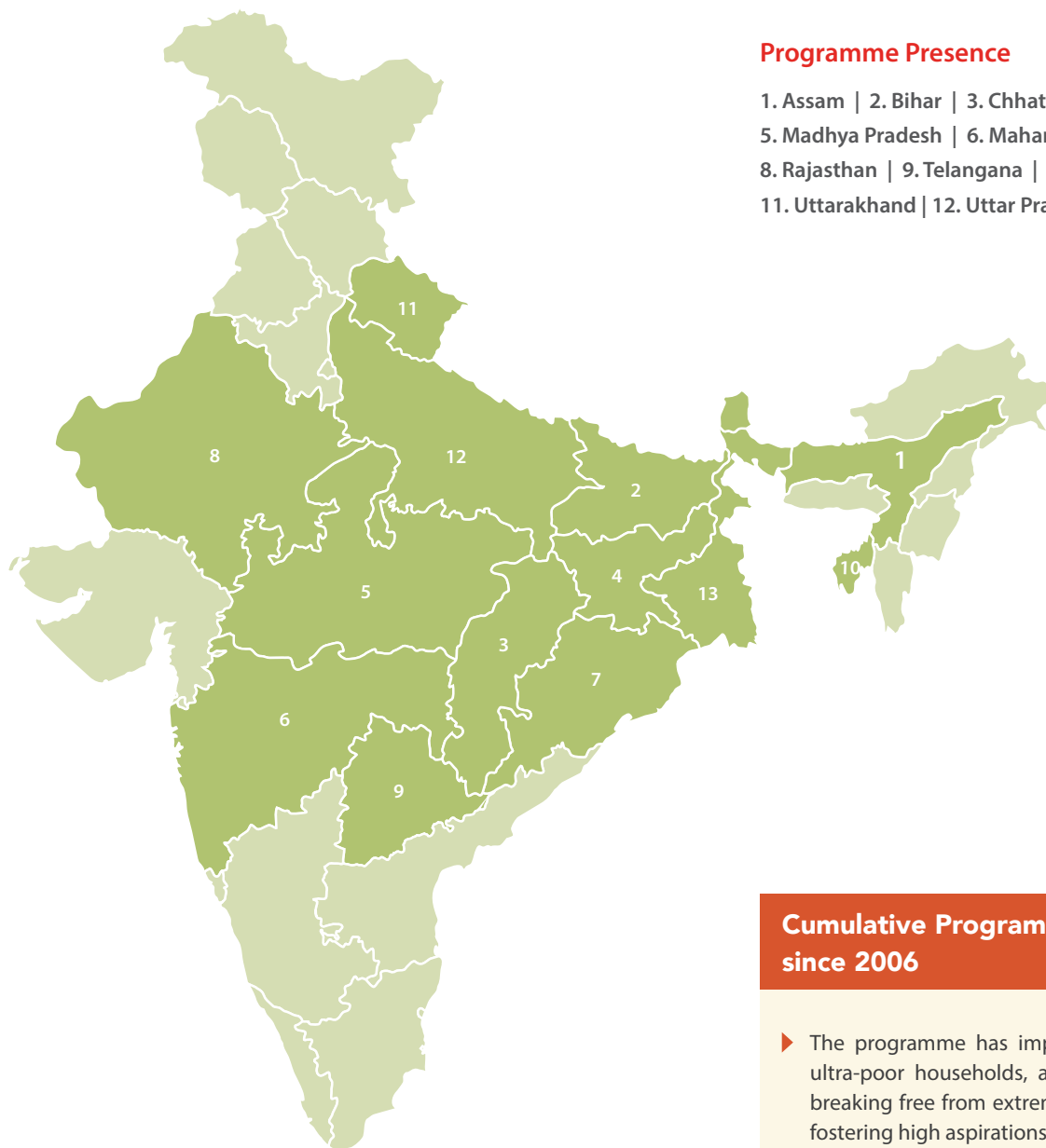
The THP programme follows a 360° approach wherein the poorest of the poor households (HH) are selected through a Participatory Rural Appraisal (PRA) exercise. Grants in the form of non-cash assets are provided to extremely impoverished women who are single or head their households and are facing severe economic stress and social marginalisation. Prior to extending the grant, necessary training is provided to such women to manage the assets and use them

to generate sustainable incomes. Within 24 months of grant intervention, the ultra-poor beneficiaries are seen developing enterprise skills and connecting with the mainstream society, thereby transitioning from extreme poverty to a life of economic security and respect.

Besides free assets, the programme provides consistent counselling, mentoring and extensive capacity building in asset management, savings, enterprise promotion, basic business accounting, among others. The women are also provided with a weekly stipend to cover their daily expenses until the asset starts generating returns. To ensure that they make informed financial decisions, the programme also imparts financial literacy lessons. Empowerment around socially relevant issues and access to diverse social protection schemes under the government further support them to live better and seamlessly enter the mainstream economy. Aiming to tick off holistic indicators of family wellbeing, the programme's 360° approach enables the targeted beneficiaries to move out of abject poverty and avoid the risk of slipping back into poverty.



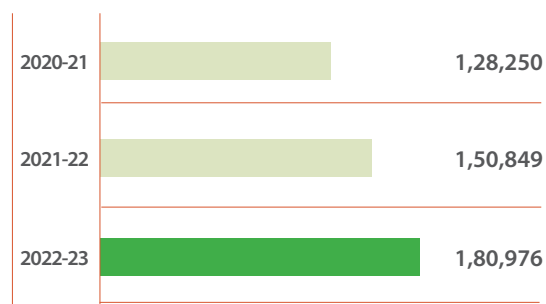
Targeting the Hardcore Poor (THP) Programme



Programme Presence

1. Assam | 2. Bihar | 3. Chhattisgarh | 4. Jharkhand |
5. Madhya Pradesh | 6. Maharashtra | 7. Odisha |
8. Rajasthan | 9. Telangana | 10. Tripura |
11. Uttarakhand | 12. Uttar Pradesh | 13. West Bengal

Number of Beneficiaries (THP)



Cumulative Programme Impact since 2006

- ▶ The programme has impacted 1.80 lakh ultra-poor households, assisting them in breaking free from extreme poverty while fostering high aspirations.
- ▶ Over 1.35 lakh graduated ultra-poor households have been mainstreamed and have become economically self-reliant, socially acceptable and part of the community institutions (SHGs).
- ▶ Over 1.72 lakh households have been involved in the broader financial and social ecosystem and converged with the Govt. schemes and entitlements.

Technical Assistance to Satat Jeevikoparjan Yojana (SJY) - JEEViKA, Bihar Rural Livelihood Promotions Society (BRLPS), Government of Bihar



The Government of Bihar, through the Bihar Rural Livelihoods Promotion Society (BRLPS), an autonomous body under the Department of Rural Development, is spearheading the World Bank aided Bihar Rural Livelihoods Project (BRLP), locally known as JEEViKA, with the objective of social & economic empowerment of the rural poor.

The Satat Jeevikoparjan Yojana (SJY) was launched by the Government of Bihar on August 5, 2018 with a budget of ₹ 840

crores. SJY is implemented by JEEViKA, in collaboration with Co-Impact Collab, with technical support from Bandhan-Konnagar. The objective of SJY is to empower ultra-poor households, mostly belonging to SC/ST and other communities, by providing diverse livelihood opportunities, capacity building, and improved access to finance. JEEViKA is implementing the SJY programme, which is based on the THP model, aimed at creating entrepreneurs within the poorest of the poor- 'Ultra-poor' households.

By leveraging the community infrastructure already established by JEEViKA, SJY aspires to reach 2 lakh ultra-poor households by 2024. Bandhan-Konnagar is honoured to be the technical assistance partner to JEEViKA for SJY and continues to provide strategies, designs, and tools for monitoring, supervision, training, and guidance for its successful implementation.

Case Study ▶▶▶



Pratima Garai, a resident of Lakhimpur village in Purulia District, lived with her husband and son. At the tender age of 19, she was forced to drop out of the formal education system and marry a daily labourer. On that day, her fate, like that of many other women in the marginalised community, was caught in the crosshairs. Her life took a drastic turn when her husband succumbed to alcohol, squandering his earnings on it and making her a victim to domestic violence. In time, he stopped going out for work, dampening the financial situation further.

Eventually, Pratima started facing difficulties in meeting her household's daily need for food and nutrition. With no income or savings, continuing her son's education became challenging. This compelled Pratima to take the bold decision of leaving her husband and living separately with her son. With this, stepping out of home and providing a livelihood for her household became the need of the hour. However, being a homemaker, Pratima was not accustomed to fend for a living.

Tough and spirited, she did not lose hope. Strongly determined to fulfil her responsibility and provide a better life for herself and her son, she started her journey as a daily labourer. Though, inconsistent availability of work challenged their sustenance. The situation worsened as her son grew up and his expenses increased.

Hope took root and Pratima's life transformed when she was selected by the THP team. As a part of the programme, she underwent the training for Confidence Building and Enterprise Development. Leveraging her tailoring skills, she was selected for a tailoring enterprise and provided with assets worth ₹ 11,485. Supported by necessary training, adequate assets and an additional amount of ₹ 900 to meet the initial needs of her family, she embarked on her journey to self-reliance and success.

Persevering and persistent, Pratima continuously improved her skills by attending weekly group meetings, quarterly refresher training sessions, and with constant support and handholding by the THP team. Her dedication paid off as her business thrived and the asset value grew more than two-fold to ₹ 26,206. She expanded her business further and started a fast-food centre, earning about ₹ 5,500 per month.

Pratima's newfound financial stability prompted her to open a bank account and save consistently, also enhancing her sense of security. Her income facilitated better access to food and enabled her to enjoy various benefits under the public health services. It also opened the gateway to better education and a desirable future for her son. Other than this, she became a part of a SHG group. We are delighted to be a part of Pratima's journey from tumultuous existence to self-sufficiency and financial stability, and hope to act as a catalyst in her future growth and success.



“My life has witnessed a 360° change as an outcome of confidence building training. It has helped me to regain my identity.”

**Pratima Garai, Purulia,
West Bengal**



Bandhan Health Programme (BHP)

Healthcare Awareness for a Better Tomorrow



Our Reach

55

Districts

1,131

Panchayats/Municipalities

248

Blocks

6,885

Villages

321

Staff

12,170

Health volunteers
(Swasthya Sahayikas)

Impact

23,11,893

Beneficiaries

3,94,567

Total health forums

75,97,433

Total footfall at health forums



The Bandhan Health Programme (BHP) aims to increase health awareness and improve the health and well-being of underprivileged families. Increased awareness also helps reduce healthcare expenditure for 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. As part of this initiative, women from villages,

interested in volunteering for health services, are selected and provided with appropriate training. These volunteers are referred to as Swasthya Sahayika (SS).

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).

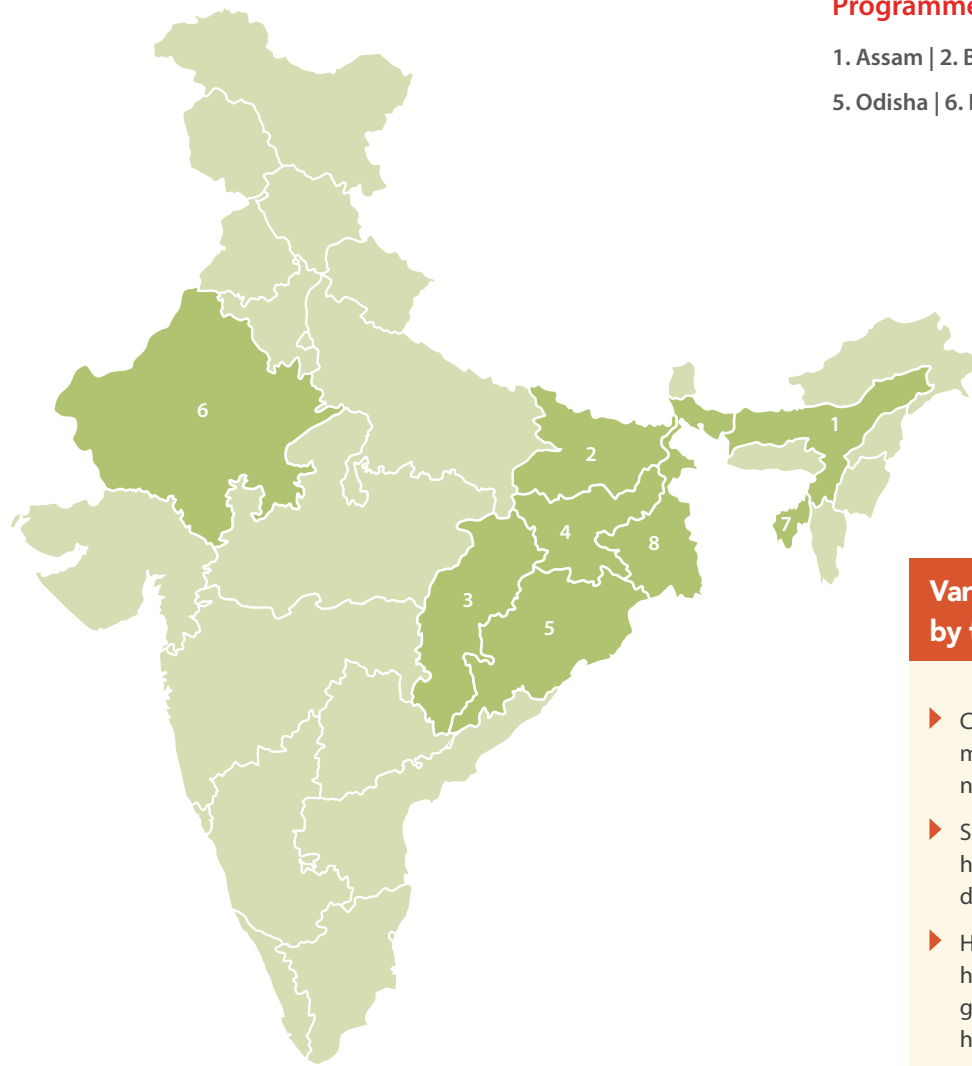
The core aspect of BHP involves providing health education through health forums and conducting doorstep counselling by Swasthya Sahayika. The Swasthya Sahayika distributes health products such as commonly used medicines, antiseptic solutions, sanitary napkins, among other items, to the beneficiaries in need, at their doorstep. The programme also develops linkages and refers the beneficiaries in need to Government healthcare institutions for easy access to healthcare services.



The intervention addresses the challenges of inadequate knowledge and understanding of healthcare needs, which often prevents rural women from accessing basic health services. The team works closely with families to bring about a genuine and lasting change in their behaviour, which is crucial for maintaining good health. Through this programme, women are now increasingly adopting healthier behaviours, thus improving their lives and well-being of their children.

Water treatment plants are also set up under BHP to provide safe drinking water to the communities at a low cost. At the end of the financial year 2022-23, the total number of water treatment plants stands at 40.

Bandhan Health Programme (BHP)



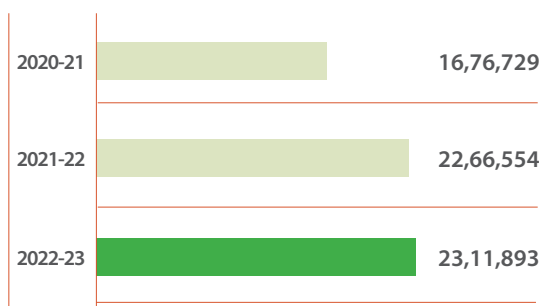
Programme Presence

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

Various health initiatives undertaken by the programme include:

- ▶ Creating health awareness amongst mothers regarding safe motherhood, nutrition and baby care.
- ▶ Spreading awareness on sanitation and hygiene to prevent water and foodborne diseases.
- ▶ Highlighting the significance of handwashing, especially among school-going children, for maintaining good health.
- ▶ Emphasising the importance of safe drinking water for consumption.
- ▶ Conducting awareness sessions with adolescent girls in schools regarding menstrual hygiene practices.
- ▶ Encouraging households to grow nutrition gardens.
- ▶ Participating in government initiatives for immunisation.
- ▶ Ensuring affordable access to safe drinking water in areas where conventional water sources are highly contaminated and fall below consumption standards.

Number of Beneficiaries



Case Study ▶▶▶



Bhagwati was identified by Bandhan-Konnagar during the implementation of its health initiative “Healthy Motherhood Healthy Childhood” under the Bandhan Health Programme (BHP). The BHP team recognised her enthusiasm to work hard, revive her self-identity, and become financially independent. She was encouraged to join as a community health volunteer – Swasthya Sahayika (SS) and was subsequently imparted the necessary training. Bhagwati joined as SS in the Silora branch.

Presently, Bhagwati is actively involved in health awareness generating activities on various health issues in her village. She pays routine visits to assigned households for counselling and is tasked with the responsibility to distribute seasonal seeds for kitchen-garden to improve the nutritional health of children and other members of the household. Additionally, she counsels pregnant women, lactating mothers and caregivers of children under 5, aiming to ensure safe motherhood and nutritional well-being. Furthermore, she takes pregnant women to the hospital for safe deliveries, along with other patients in need. As a result of her commitment, dedication and hard work, the prevalence of malnutrition among children under 5 in her village has significantly decreased, and nearly every child is now delivered in a hospital.

With regular community interaction in the capacity of a SS and constant support from the BHP team, Bhagwati’s confidence and communication skills have greatly improved. Her work has earned her the much-deserved respect and social recognition, inspiring her to escalate her efforts towards development of the underprivileged communities and looks forward to her future endeavours. Going forward, she aspires to become a dedicated social worker. As a step toward realising her dream, she has resumed her education and enrolled herself in the tenth grade.



“Bandhan-Konnagar not only helped me to become independent but also taught me to contribute to the society.”

**Bhagwati Devi,
Ajmer, Rajasthan**

Gender inequality underpins many problems which disproportionately affect women and girls; domestic and sexual violence, lack of access to education, early marriage, confinement to home, inadequate healthcare etc. being just a few of them. This case study narrates a woman’s struggle against prevailing societal injustice and her transformative journey.

Bhagwati Devi, a 31-year-old resident of Srinagar block in Ajmer district, Rajasthan was forced to drop out of school after completing class VIII and subsequently get married at an early age in the year 2012. Conforming with the social taboo “the primary responsibility of a woman is to take care of her husband, in-laws, and the household”, she was confined to domestic chores. Within a few years of marriage, she became a mother of two. Her confinement to the household not just shook her confidence but also made her financially dependent on others.

Bandhan Education Programme (BEP)

Educating Children for a Sustainable Tomorrow



Our Reach

41

Districts

763

Panchayats/Municipalities

150

Blocks

1,673

Villages

197

Staff

3,012

Education Facilitators

Impact

1,47,478

Total Students

4,710

Total Education Centre (Bandhan Education Centres and Bandhan Academies)



Children in remote and rural communities in India lack access to quality education due to diverse social and economic barriers. While access to schools has largely improved in the country, nearing saturation in enrolment and ensuring primary school access, there have been increased issues of dropouts and weak performance, particularly in the post-pandemic period. The Bandhan Education Programme (BEP) seeks to address the issues of school dropouts, weak performance of students, and dependency on private tuitions, particularly among first-generation learners, with emphasis on quality primary education. The initiative targets Sustainable Development Goal 4 (Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all).

There are two key interventions under the Bandhan Education Programme (BEP) – the Bandhan Education Centre (BEC) and the Bandhan Academy.

Bandhan Education Centres (BECs):

BECs are elementary support centres set up in rural pockets where school dropouts or low grade-wise performance among primary school children are the major concerns.

Often, children from underprivileged communities either perform weakly or drop out of school between 4-6+ years of age. BECs enrol such weaker students and empower them to improve their performance through free support and an environment of joyful learning and assistance.

BECs train locally educated women as facilitators and use improved teaching and learning materials following state specific syllabus to augment learning and performance amongst students, while inculcating a sense of empowerment. They also support enrolment and retention of children in formal schools along with helping them to demonstrate elevated grade-wise performance. Free complimentary education kits are also provided in addition to constant mentoring and support.

With special focus on classroom learning, attendance, and extra-curricular activities, children associated with BEC acquire good reading, writing and comprehension skills and enjoy a strong hold on numerical skills. Various cultural performance and talent activities, including celebrations and community events, lead to character-building and provide children with an opportunity to explore their talents and creativity. We strongly believe in building

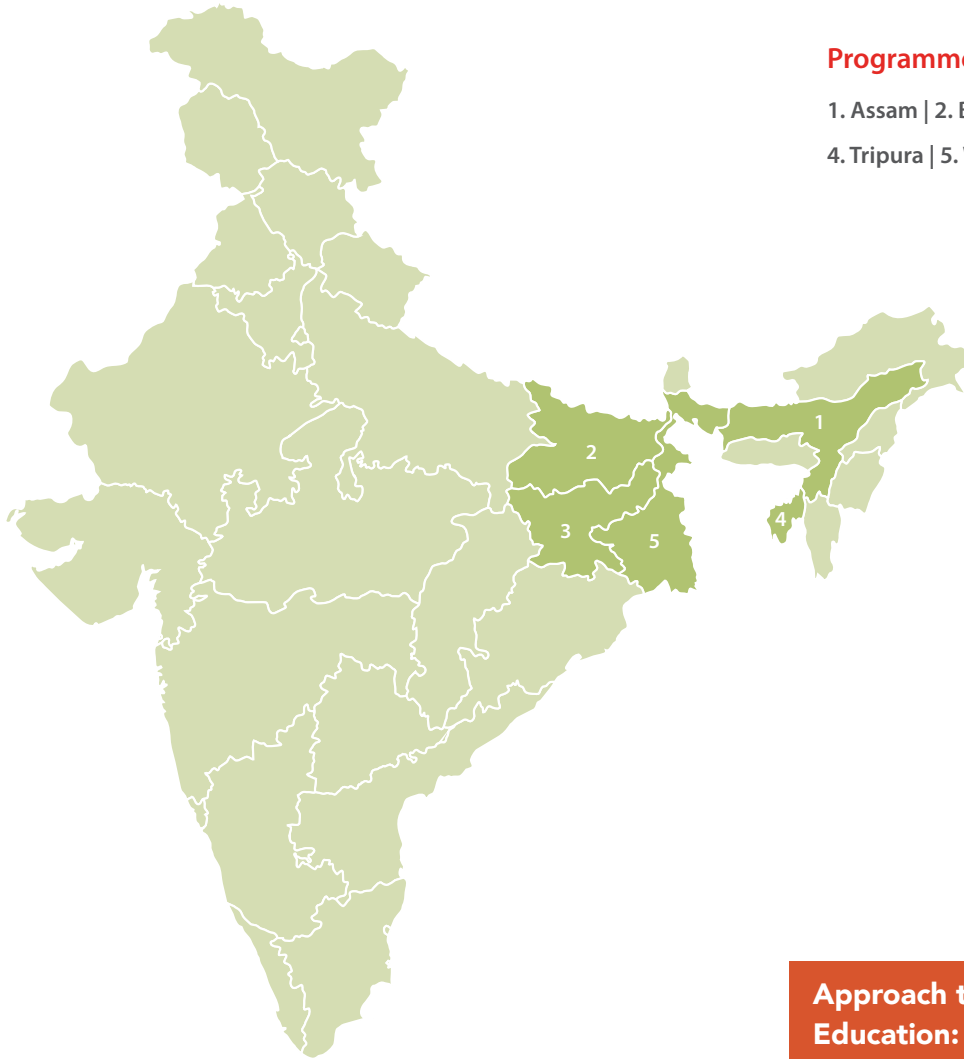
beyond a strong literary foundation and contribute to holistic development of every child at BEC.

Bandhan Academy:

Bandhan Academy was conceptualised in 2012 as schools that offer quality formal education in rural geographies. Bandhan Academy focusses on quality education in addition to extending support towards extra-curricular activities and nurturing of creative talent amongst students. The academies charge nominal fees and are dedicated to providing quality primary education to children from low-income communities and the rural middle class.



Bandhan Education Programme (BEP)



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 | |

Approach to Support Quality Education:

- ▶ Meeting and sensitising parents and community members on the importance of education and the need to actively monitor and participate in academy activities and meetings.
- ▶ Ensuring that children receive quality education focussed on reading, writing, basic arithmetic, and critical-thinking skills in the classrooms.
- ▶ Encouraging students to take part in extracurricular activities, as well as emphasising on development of IT skills and spoken English, apart from the standard curriculum.

Case Study ▶▶▶



“I could continue my studies because my parents were encouraged to send me to school.”

**Mehbuba Khanam,
Cachar District, Assam**

Education is the foundation for a child’s development and facilitates adequate social and cognitive skills. Depriving children of education in their early years stunts their developmental process and bears a long-term negative impact on quality of life. This case study narrates the story of Mehbuba Khanam, a thirteen-year old girl from Cachar District of Assam.

Mehbuba hails from an economically backward family. Her father, Ayas Uddin, is the only breadwinner of a large family of six. Ayas sells vegetables and earns a meagre income, insufficient to meet the basic needs of his family. He knew that extending adequate financial support for his children’s education was only a pipe dream. Hence, Mehbuba, being the eldest child, was forced to drop out of the formal education system and get confined to household duties. In India, it is very common for the eldest child (especially a daughter) from poor families to sacrifice their education.

Consequently, Mehbuba’s ability to learn slowed down. When the Bandhan Education Programme (BEP) team identified her, she was unable to recognise numbers and

alphabets. After a few counselling sessions conducted by the BEP team, Mehbuba was enrolled with the Bandhan Education Centre (BEC). There, she underwent extensive learning under continuous guidance of an assigned education facilitator (Community Resource Person) for a few years. The facilitator adopted various education methods including different learning approaches, continuous evaluation, participatory learning methods, peer group learning, and participation in co-curricular activities. Persistent efforts and hard work over the years improved Mehbuba’s learning ability, reflecting clearly in her confidence and academic performance. Eventually she was enrolled in a local government school and made her way back to the mainstream.

Presently, Mehbuba is studying in Standard VII at Madarpur Model School. She reports good performance in scholastic and co-scholastic areas such as classroom discipline, leadership quality, social attitude, physical exercise, etc. After completing her graduation, she aspires to become a changemaker and inspire the nation, especially women to become financially independent.

THE BANDHAN SCHOOL ... Bonds of Learning

Education for Sustainable Development



“Education is the most powerful weapon which you can use to change the world”

Nelson Mandela

The Bandhan School has evolved to promote equality in education and leave its lasting impression on their quality of life. It aims to help children experience the best of early school years and mentor them towards correct thinking, so that they become future leaders of the society while retaining their natural humility. The school promotes a positive and supportive learning environment that encourages students to progress and achieve their full potential. It provides students with a safe and secure environment and takes all necessary precautions to ensure their well-being.

The Bandhan School is a co-educational English-medium school that provides quality education to students from diverse backgrounds. It has a team of highly qualified and experienced teachers who are focussed at providing personalised attention to each student. It follows the CBSE curriculum, designed to provide comprehensive



education covering a wide range of subjects. The school curriculum is designed as per the revised NEP 2020 structure (5+3+3+4), and includes 12 years of school and 3 years of pre-school education.

The Bandhan School has state-of-the-art infrastructure, including well-equipped classrooms, a library, a computer lab, a science lab, audio-visual rooms, a performing and creative arts room, an infirmary, a sports complex, and transport arrangements. The school provides students ample opportunities to showcase their talents and participate in various extracurricular activities such as music, dance, art, and sports. It organises various cultural events, educational trips, and social awareness programmes to help students learn about different cultures and broaden

their horizons. Students of the school also participate in various school debates and Science and Mathematics Olympiads at different levels. It has branches in Aranghata and Taldi with strong footprints in different locations across West Bengal.

We are delighted to mention our participation as an examination centre for SOF INTERNATIONAL OLYMPIAD EXAMINATIONS ON MATHEMATICS AND ENGLISH conducted by The Science Olympiad Foundation in November 2022. Our students from classes I to IV participated in the exam and secured gold medals at the zonal, regional, and international levels. Their spectacular performance reaffirmed our belief and capability in nurturing young minds and igniting their potential.



THE BANDHAN SCHOOL, TALDI STUDENTS MAKING EVERYONE PROUD AT SOF INTERNATIONAL MATHEMATICS OLYMPIAD

25 STUDENTS WON GOLD MEDALS, MEDAL OF DISTINCTION AND BRILLIANTLY HANKED AT ZONAL, REGIONAL & INTERNATIONAL LEVEL

OUR FAMOUS 7

| | | | |
|--|--|--|--|
| ARITRA BHATTACHARYA 2022-23 CLASS: 7 DISTRICT: TALI STATE: WB INTERNATIONAL RANK: 33 | ANSHU CHOUDHURY 2022-23 CLASS: 7 DISTRICT: TALI STATE: WB INTERNATIONAL RANK: 33 | ANSHU CHOUDHURY 2022-23 CLASS: 7 DISTRICT: TALI STATE: WB INTERNATIONAL RANK: 33 | ANSHU CHOUDHURY 2022-23 CLASS: 7 DISTRICT: TALI STATE: WB INTERNATIONAL RANK: 33 |
| ANSHU CHOUDHURY 2022-23 CLASS: 7 DISTRICT: TALI STATE: WB INTERNATIONAL RANK: 33 | ANSHU CHOUDHURY 2022-23 CLASS: 7 DISTRICT: TALI STATE: WB INTERNATIONAL RANK: 33 | ANSHU CHOUDHURY 2022-23 CLASS: 7 DISTRICT: TALI STATE: WB INTERNATIONAL RANK: 33 | ANSHU CHOUDHURY 2022-23 CLASS: 7 DISTRICT: TALI STATE: WB INTERNATIONAL RANK: 33 |

Congratulations!

www.facebook.com/19317461... info: info@bandhan.org 70 66 887768

The Bandhan School, Aranghata:

The Bandhan School, Aranghata is situated in the village of Anandanagar, Radhakantapur in Nadia district of West Bengal. The school started its journey on April 3, 2022 and imparted high-quality education to 245 students from Nursery to Class V in the academic year 2022-23. Since inception, the school is committed to providing a conducive environment for learning and foster the overall development of its children.

The four-storied state-of-the-art school building comprises smart classrooms with projectors and speakers, a well-equipped library and computer room, an audio-visual room, a music and dance room, an art and craft room, a sports complex and other modern facilities. Its sprawling campus is lush green, which creates a serene atmosphere for students to study and explore.

Inauguration of The Bandhan School, Aranghata on April 3, 2022

The school offers a wide range of extracurricular activities, from sports to arts, providing opportunities for holistic development. The dedicated and passionate teachers go beyond their duty of imparting knowledge and work hard on instilling positive values and love for learning amongst their students.



Reach

2022-23

Year of commencement

CBSE

Curriculum followed

245

Number of students admitted during the academic year 22-23

Junior KG to Class V

Classes

24

Number of panchayats covered

24

Number of villages covered

2

Number of municipalities covered

The Bandhan School, Taldi:

The Bandhan School, Taldi is located in the village Bayersing Pole, South Taldi, Canning, South 24 Parganas district of West Bengal. It started its educational journey on April 4, 2022. In its inaugural academic year (2022-23), the school enrolled a total of 120 students in classes Nursery to IV. The school is equipped with smart classrooms, a library, a language room, and a computer room, suggesting emphasis on digital learning. Since inception, the school has remained

dedicated to providing a conducive environment for education, ensuring that students have the necessary support and resources to learn and grow.

The school frequently participates in Science Olympiads, conducted by the Science Olympiad Foundation (SOF), where students showcase their talents in Basic Science, Mathematics, and English. Out of 34 students from Class I to Class IV, who participated in

the SOF Olympiad, 16 students achieved exemplary scores at zonal, regional, and International levels. The school also organises annual sports events, cultural programmes, and other extracurricular activities to nurture its students and help them excel on both academic and personal fronts. The teachers are committed to providing quality education and foster a love for learning among their students.

Inauguration of The Bandhan School, Taldi on April 4, 2022



Reach

2022-23

Year of commencement

CBSE

Curriculum followed

120

Number of students admitted during the academic year 22-23

Junior KG to Class IV

Classes

8

Number of villages covered

8

Number of panchayats covered

Employing the Unemployed Programme (EUP)

Training & Skill-development for Sustainable Livelihood



Our Reach

29

Districts

52

Panchayats/Municipalities

36

Blocks

114

Villages

143

Staff

26

Bandhan Skill Development Centres

Impact

35,075

Youth gainfully employed

48,184

Youth trained

Employing the Unemployed Programme (EUP) aims at addressing unemployment issues in India. India is widely known for its huge demographic dividend, with almost half of the country's current population under the age of 28*. However, to optimally leverage this advantage, the country needs to continuously find ways to keep its manpower skilled to meet the increasing demand of industries while seizing global opportunities by supplying talent to international job markets (India Skills Report 2020).



The EUP programme aims to address four Sustainable Development Goals, viz., SDG 1: No Poverty, SDG 5: Gender Equality, SDG 8: Decent Work and Economic Growth, and SDG 10: Reduced Inequality.

Under the programme, vocational centres known as Bandhan Skill Development Centres (BSDC) are set up to provide training to the unemployed youth. The youth can choose from an array of domains such as Sales, Hospitality, ITeS-BPO, Computer Hardware & Networking, Warehouse Management, Computerised Accounting, Refrigerator and Air Conditioner Repair, among others. After the successful completion of these skill development courses, candidates are encouraged to either explore entrepreneurial opportunities or find employment with reputed companies.



Bandhan Skill Development Centre (BSDC)

BSDC is a skill development initiative that equips unemployed youth with industry relevant skills to seek 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 the underprivileged youth. Skill training covers classroom and on-the-job training, thereby increasing the employability of the participants.

The organisation has its own pool of experienced skill development faculties who are specialised in imparting training on standard courses or subjects. They conduct the courses in a comprehensive manner, interact with industries, communities, and parents of the youth, organise on-the-job training, assist in placement, and monitor the progress of the trainees. Sector specialists are consulted to refresh the skills of our trainers and prepare course content that can keep them up-to-date and relevant to the industry environment.



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

Approach followed by BSDC to train and upskill trainees

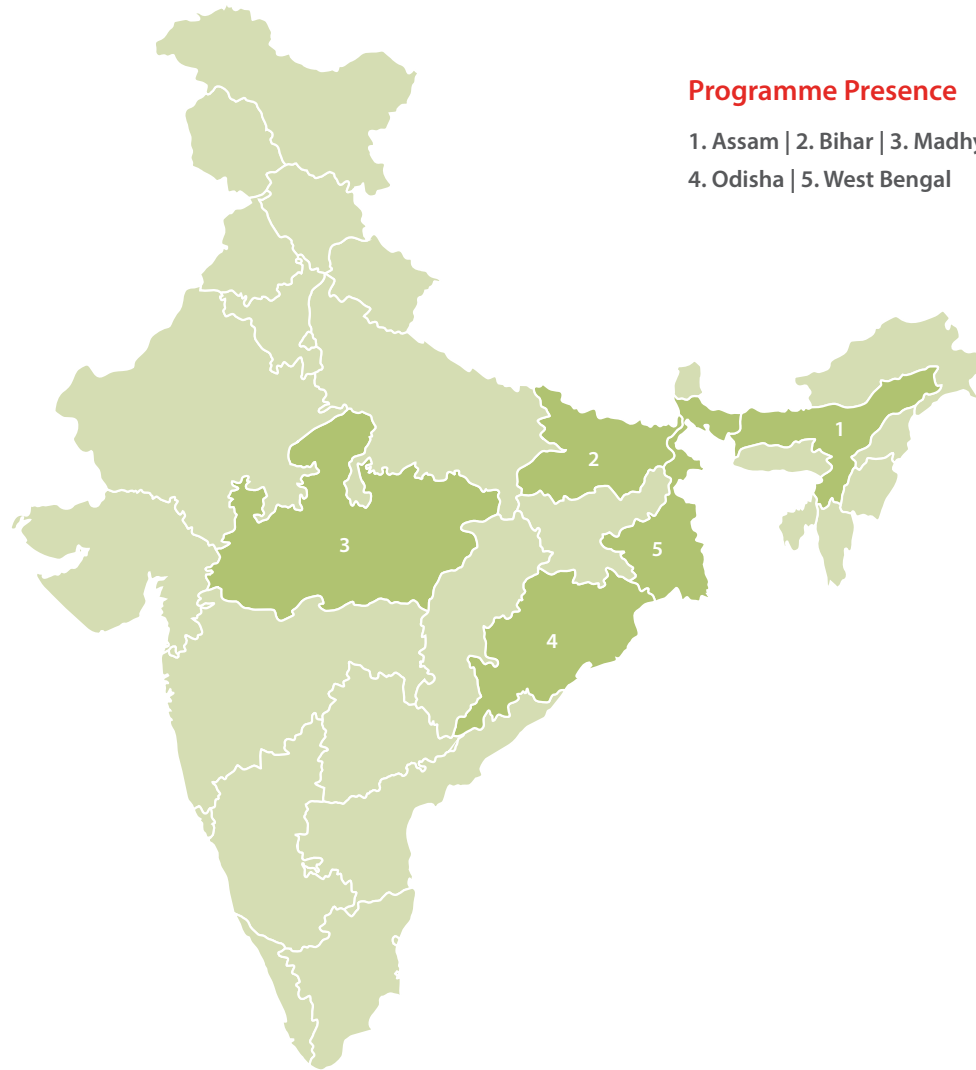
- ▶ Each course has distinct objectives and contents which are broadly categorised as core skills, professional knowledge, professional skill, and technical skill development.
- ▶ The National Skill Development Corporation (NSDC) and Sector Skill Council (SSC)-approved curriculum is followed in each course.
- ▶ On-the-job training for BSDC beneficiaries is organised at industry outlets, where participants learn practical work skills, relevant to specific jobs.
- ▶ Experts from the sectors are invited to share their knowledge, experiences, and ideas with the trainees and enrich them with their global and national exposure.
- ▶ Usually, skill development is encouraged in popular sectors like Electronics, Banking & Finance, ITeS & BPO, Retail and Logistics.
- ▶ Post-employment, the BSDC team tracks and monitors the employment status of participants and helps them to adapt to their jobs. This procedure provides useful feedback and motivates other young trainees at the centres.
- ▶ At least 70% of the trained youth are successfully placed and are performing well at their jobs.

Upon successful completion of the course, the trainees find 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

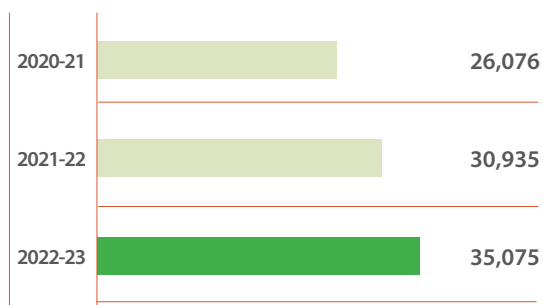
Finance, KFC, Café Coffee Day, Landmark Group, Barbeque Nation, Value Retail Plus, PC Chandra Jewellers, Sysnet Global Technologies Pvt. Ltd., Wishnet Pvt. Ltd., and authorised services centres of Godrej, LG, Daikin, and others.



Employing the Unemployed Programme (EUP)



No. of youth employed under EUP



Presence of Skill Development Centres

| West Bengal | | | | | | | |
|-------------------|---------------|-----------------------|--------|----------------|------------|--------------|--|
| South 24 Parganas | | | | East Midnapore | | | |
| Garia | Behala | Kulpi | Patuli | 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 Málbazar | | Burdwan | | Malda | |
| Bihar | | Madhya Pradesh | | Odisha | | Assam | |
| Patna | | Patna II | | Indore | | Bhubaneswar | |
| | | | | | | Guwahati | |

Case Study >>>



“I am able to fulfil the financial needs of my family because of the knowledge and skills acquired under EUP.”

**Manasi Nayak,
Nayagarh, Odisha**

Poverty may not always be a direct consequence of unemployment, but it’s often an important cause. Without work, people don’t have access to money required to afford essential goods and services. Hence, poverty and unemployment are not exclusive. The success story of Manasi Nayak, 23 years old, highlights the transformative capacity of skill development initiatives of EUP in enhancing employability and career prospects.

Manasi Nayak is a resident of Nayagarh district in Odisha. Manasi’s father is an auto driver with a meagre income, insufficient to meet the household needs of his six-member family. The financial situation had worsened by the spread of COVID-19, which diminished his income further. The intensity of the impact was such that the daily needs of the family were in jeopardy.

Being the eldest child, Manasi recognised the compelling need to rise to the occasion and support her family. She started looking out and applying for various vacancies. Despite being a graduate, she failed to secure a job for herself. This triggered her to enrol for a capacity enhancement course under Bandhan-Konnagar’s “Employing the Unemployed Programme” in Cuttack. Upon completion of her training in Banking, Financial Services, and Insurance (BFSI) under EUP, her life underwent a 360° transformation.

Manasi’s success positively influenced her life and had a profound effect on her family’s financial status. Inspired by Manasi’s success, her younger sister followed her footsteps and was later recruited by a bank.

Bandhan Sustainable Livelihoods Programme (BSLP)

Cultivating Entrepreneurial Spirit for a Sustainable Future



Our Reach

| | |
|-----------------------|--|
| 4 Districts | 21 Panchayats/Municipalities |
| 10 Blocks | 26 Villages/Cities |
| 2 Staff | 1 Training Centre |

Impact

47
Youth being trained

• The above data are based on the beneficiary's location



India's continued economic development and social security progress relies largely on its livelihood and employment opportunities created beyond agriculture and allied activities. Entrepreneurship, hence, has become a subject of major attention. More than 12 million youths between 15 and 29 years of age are expected to enter India's working age population every year for the next two decades (World Bank, 2017). While finding a job is a challenge, there are diverse related factors that enables employment through jobs like skills, education, ability to migrate, gender, etc. Entrepreneurship, particularly among the youth, can be a solution that will not only help in reducing unemployment, but significantly showcase that educated and skilled youths of the country, particularly women, can create their own destiny by starting their own enterprises and also support in generating employment for others. Entrepreneurship, definitely can help strengthen the local economy and support the youth in rural India find local means of employment.

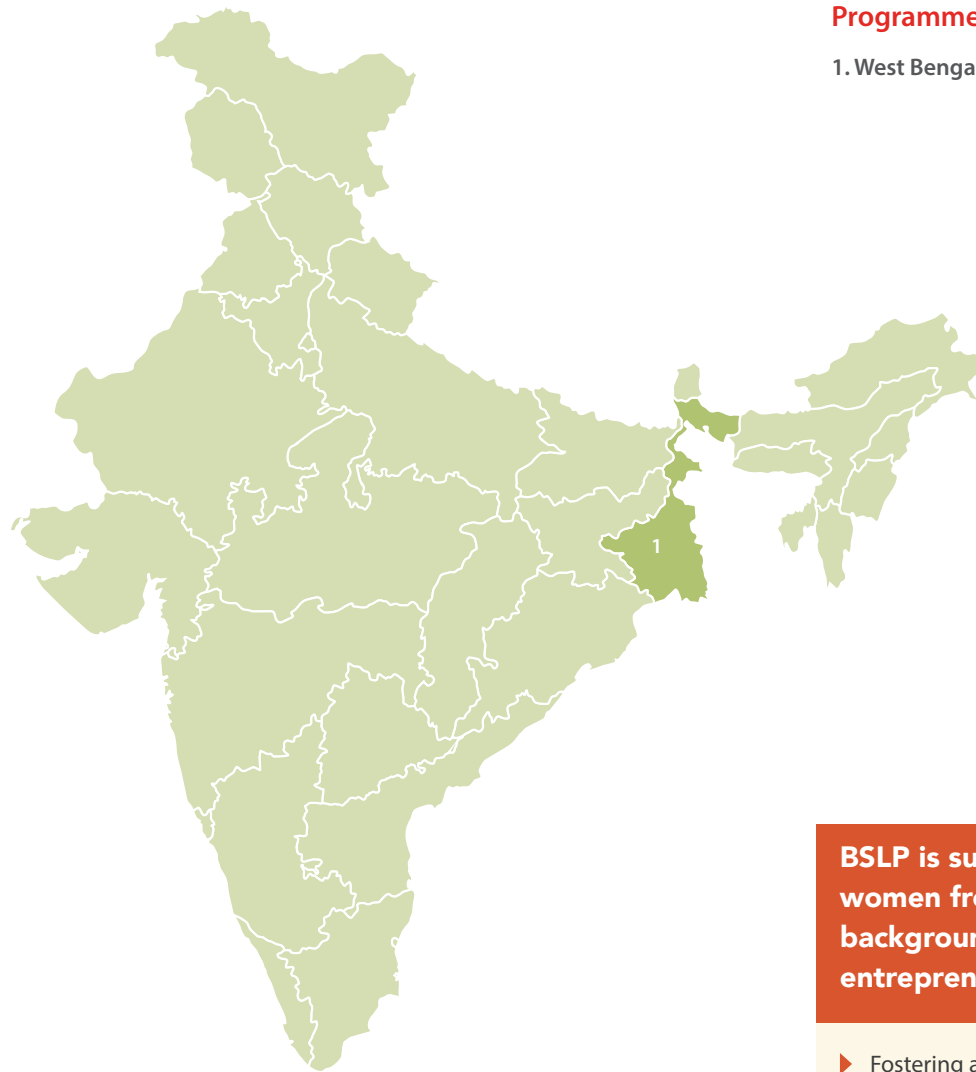
Over the years, many constraints and perceived barriers to youth entrepreneurship have been identified, like lack of capital, poor infrastructure, strict and cumbersome regulations, lack of guidance and awareness etc. Despite entrepreneurship being increasingly recognised as a source of job creation, limited investments have been made to support aspiring youths gain adequate knowledge, skills and financial support to start their entrepreneurial journey. During and post-pandemic, a large number of educated and skilled young trainees approached Bandhan Skills Development Centres (BSDCs) with a request to support them develop the required capacity to emerge as budding entrepreneurs. The Government of India, in recent years, has been stressing on developing entrepreneurial capabilities across all sectors and providing support through innovation, financing and other structural supports to encourage and grow entrepreneurship actions.

Bandhan Sustainable Livelihoods Programme (BSLP) was conceived in the year 2021 to take forward the agenda by identifying aspiring youths from rural and semi-urban areas and supporting them in creating businesses in manufacturing, retail and trading, that could support the local economy and also provide employment to others.

Bandhan-Konnagar & Youth Entrepreneurship

At a nascent stage, BSLP is considered an innovative pilot for the organisation. Till March 2023, 31 youths were guided and graduated to emerge as successful entrepreneurs in diverse trades. Bandhan-Konnagar is working with diverse stakeholders, like municipalities, panchayats, colleges, banks, etc. to co-create awareness on the entrepreneurship journey and remove the widely-prevalent barriers, such as social attitudes, lack of skills, inadequate entrepreneurship education, lack of work experience, under capitalisation, lack of networks, market barriers, etc.

Bandhan Sustainable Livelihoods Programme (BSLP)



Programme Presence

1. West Bengal

Presence of Skill Development Centres

| |
|-------------------|
| West Bengal |
| North 24 Parganas |
| Barasat |

BSLP is supporting men and women from diverse vulnerable backgrounds to take the entrepreneurship journey by:

- ▶ Fostering an entrepreneurial mindset
- ▶ Developing entrepreneurship skills
- ▶ Developing infrastructure for entrepreneurship
- ▶ Providing information, advice, coaching and mentoring
- ▶ Equipping with life skills
- ▶ Business counselling
- ▶ Investment services – providing financial linkages

Case Study ▶▶▶



Suspita, however, was a strong-headed woman who kept the hope alive and stood strongly beside her husband. As she started exploring opportunities for reviving the business and generating revenue, she realised that lack of proper knowledge and skills were stopping her way. A little research led her to a training course under Bandhan Sustainable Livelihoods Programme (BSLP). Under BSLP, she was trained on entrepreneurship, market survey, operation management, and the intricacies of obtaining loans and subsidies available for such ventures. Additionally, the programme equipped her with the knowledge of trade licenses and effective management of manpower.

The programme empowered Suspita, helping her to master the skill of coping with competition, fluctuating market demands, and financial management. She overcame several challenges by continuously improving her marketing strategies. After course completion, Suspita utilised her skills and knowledge to diversify her business. She initiated a separate unit 'Parinita Enterprise' to manufacture paper bowls to stay updated with market trends. She registered her enterprise as a Micro, Small, and Medium Enterprise (MSME) and secured a loan of ₹ 3,37,642 (the total project cost was ₹ 9,64,691) from Canara Bank through the Prime Minister's Employment Generation Programme (PMEGP).

Moving forward, Suspita envisions business expansion and aspires to reach out to a wider market while maintaining the quality of products. With her entrepreneurial spirit and dedication, she is contributing to the economic growth of her community and empowering more women in the process. After the new venture, Suspita's and Avijit's monthly earning has increased from ₹ 10,000-12,000 to ₹ 32,000-35,000. She has set a perfect example of a successful women entrepreneur and provides livelihood opportunities to six other community members.



“My dream to become an entrepreneur could turn into reality.”

**Suspita Kundu Saha,
North 24 Parganas, West Bengal**

Suspita Kundu Saha, 29 years old, was married to Avijit Kundu. They are residents of Bizpur, Kanchrapara, in the North 24 Parganas district. Suspita had attended Higher Secondary School and was engaged in Avijit's paper plate manufacturing unit. Despite being an aspirational couple with dreams of expanding their business, they could not manage to attain their goals. The rising prices of raw materials and limited finances posed as threat to the manufacturing unit and led to low revenues, hardly enough to sustain their household expenses. Severe business losses, inability to pay salary to his staff, and failure to provide a sustainable livelihood for his family of five pushed Avijit into depression. Frustrated with his financial situation, he was on the verge of shutting down the manufacturing unit.

Bandhan Financial Literacy Programme (BFLP)

Imparting Knowledge for Sustained Financial Wellbeing



Our Reach

14

Districts

376

Panchayats/Municipalities

76

Blocks

3,531

Villages

86

Staff

Impact

11,57,798

Beneficiaries

• The above data are based on the beneficiary's location



Financial literacy is a crucial tool for addressing poverty at household level and achieving gender equity through empowerment and greater access to financial resources. The Bandhan Financial Literacy Programme (BFLP) programme seeks to:-

- ▶ Reduce the massive gap in financial knowledge within marginalised communities, and;
- ▶ Increase access to financial products and services for women from the rural marginalised societies falling under the 18 to 40 years age group and having attained education up to Standard V (minimum education criteria).

For this purpose, interested women having minimum class X level education and in the age group of 25-40 years are selected and trained to play the role of a community resource person, named as “Educator”. The initiative seeks to empower underprivileged women and provide them access to diverse financial products, financial planning, digital transactions, convergence of different social schemes, savings and investment capacity, and improve their household incomes.

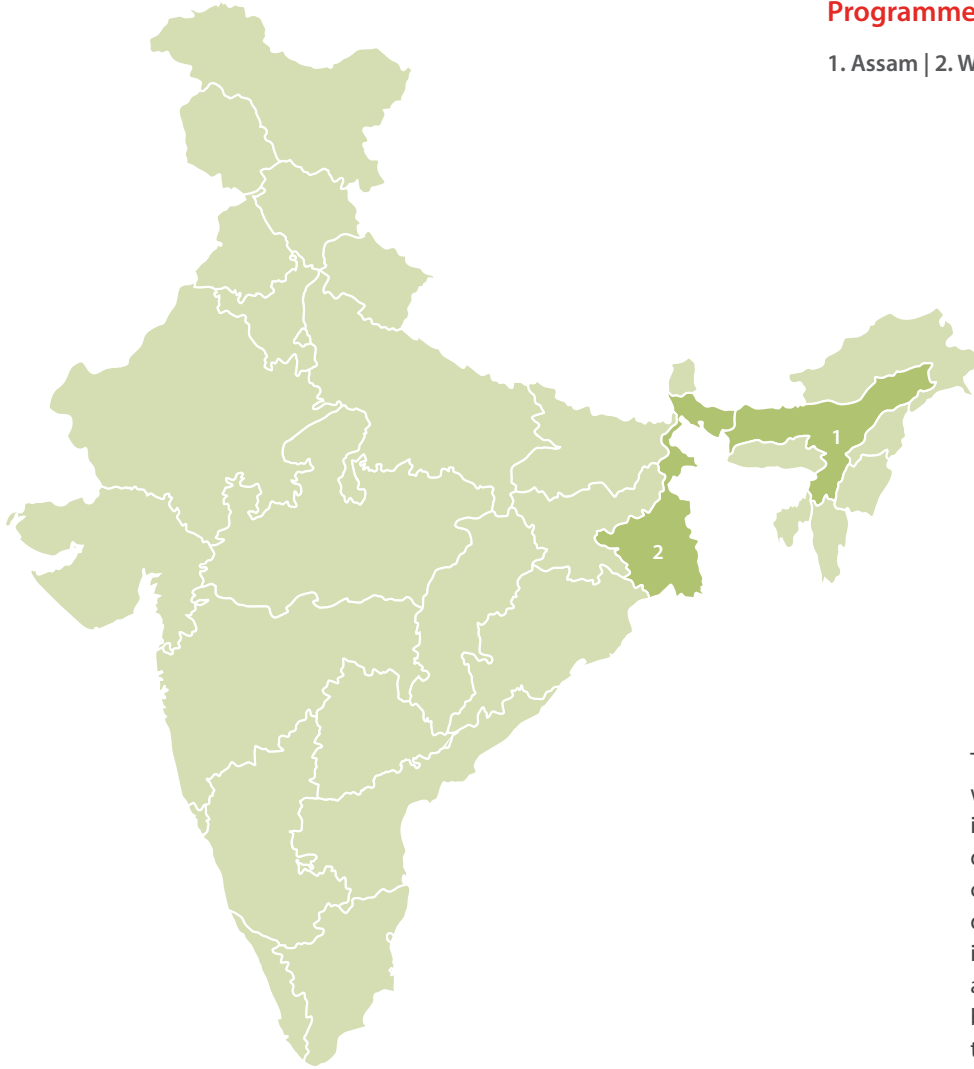
The programme supports the following -

- ▶ Save safely, make informed and intelligent financial and investment decisions.
- ▶ Become more responsible, reduce financial risks and look at long-term gains.
- ▶ Digital financial transaction.
- ▶ 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.

Bandhan Financial Literacy Programme (BFLP)

Programme Presence

1. Assam | 2. West Bengal



The BFLP programme aims to empower women from low-income families by imparting knowledge on cash flow, savings, debt management, investments, asset creation and budgeting. The beneficiaries develop confidence and invest in safe instruments, negotiate debts astutely, and use facilities such as ATMs, cheque books, and mobile applications for digital transaction.



This intervention aims to address two Sustainable Development Goals i.e. SDG 5: Gender Equality and SDG 10: Reduced Inequality. It supports women from low-income households to break free from the vicious cycle of poverty by supporting communities in minimising or eliminating wasteful household expenditure, utilising savings for useful purposes, reducing the 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.

Case Study ▶▶▶



After attending the forums under Bandhan Financial Literacy Programme (BFLP), I gained knowledge about financial transaction."

**Malabika Ray,
Howrah, West Bengal**

Financial literacy is an extremely crucial tool. However, many people, including educated Indians, especially in rural communities, do not place adequate attention on it; a reason why the available financial services remain inaccessible to them. This transformation story will motivate others in the community and help financial inclusion as well as financial well-being.

Mrs. Malabika Ray, a 26-year-old graduate, is a resident of Bhulagori in Howrah district. She resides with her husband, Mr. Sushanta Ray, and nurtures a 3.5-year-old daughter. Mr. Ray has completed his Higher Secondary and works in a factory near his home, which pays him a meagre income. Despite their decent educational background, both lacked financial literacy, resulting in zero savings and no financial planning for their future.

Mrs. Ray was identified by the Bandhan Financial Literacy Programme (BFLP) team and included as a participant under the programme's forum batch for coaching. Counselling and motivated to attend the financial literacy forums, she attended all fortnight forums (four). The Programme team conducted routine follow-ups and

home counselling sessions for her. Support was also extended towards preparing monthly budgets, financial planning etc. She was also escorted by the Educator under BFLP to open a savings account in the bank with an aim to develop a habit for regular savings. Having acquired financial literacy and recognising the need to plan her finances, she registered her daughter's name under Sukanya Samridhhi Yojana and joined the Pradhan Mantri Jeevan Jyoti Bima Yojana. Eventually, she applied for and availed a bank loan, and utilised it to start a small handicraft business.

Bandhan-Konnagar is proud to have successfully ignited Mrs. Ray potential to be an entrepreneur within a very short time. Her ability to gain reasonable financial knowledge to ensure the financial stability of her family within the stipulated coaching time of 3 months is praiseworthy. Within less than a year of the intervention, Malabika shifted from being financially ignorant to making independent financial transactions (even digital) and using various payment applications like Paytm, Google Pay etc. She remains in constant touch with the Educator for continued guidance and extends heartfelt gratitude to Bandhan.

Bandhan Climate Action Programme (BCAP)

Climate Action for a Sustainable Tomorrow



Bandhan-Konnagar launched Bandhan Climate Action Programme (BCAP) in 2021 to address the impact of rapid climate change and drastic weather events in the country. Bandhan-Konnagar aims to improve climate resilience by addressing SDG 13 (Climate Action – Take urgent action to combat climate change and its impacts by regulating emissions and promoting developments in renewable energy) and SDG 15 (Life on land – Protect, restore and promote sustainable use of terrestrial ecosystem, sustainably manage forests, combat desertification, and halt and reverse land degradation and halt biodiversity loss).

Reach up to March 2023

1
State

25
Villages

12
Panchayats/Municipalities

3
Districts

1
Branch

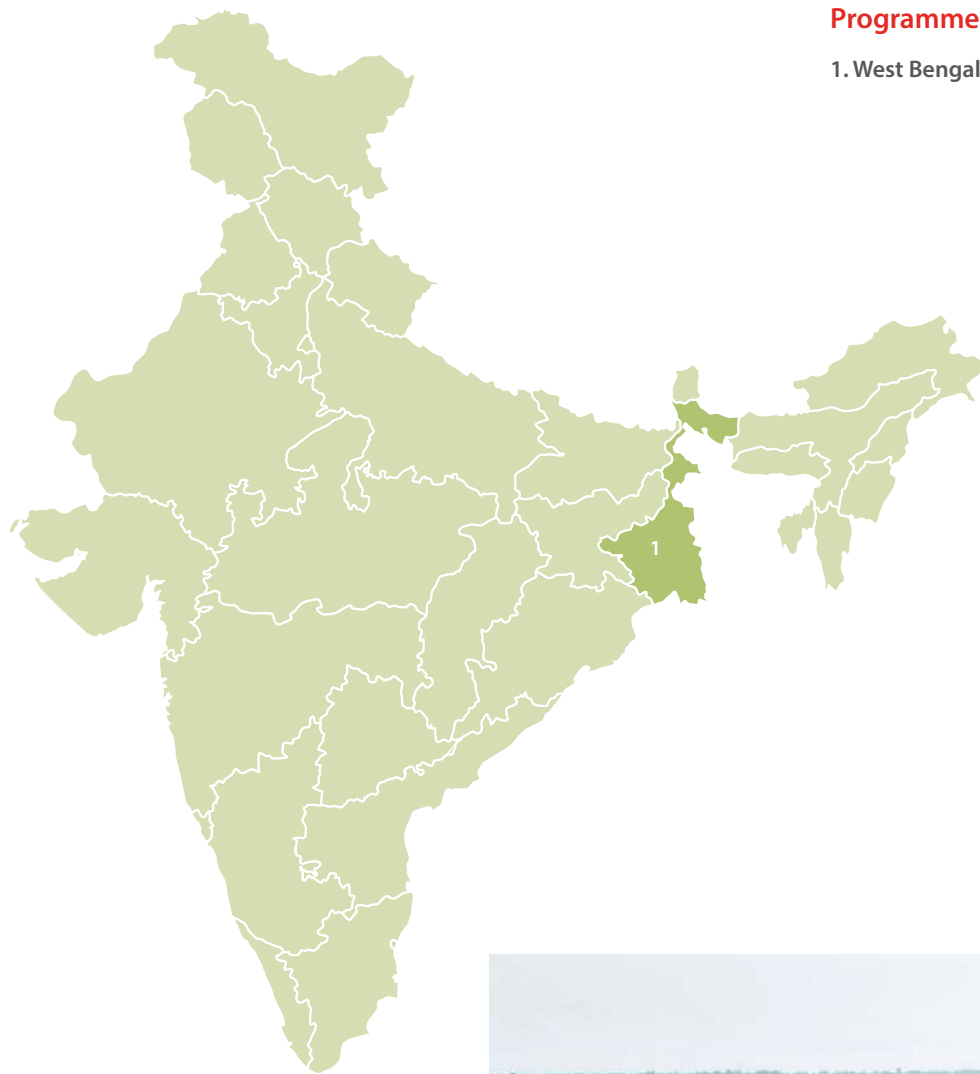
610
Total Beneficiaries

5
Blocks

Bandhan Climate Action Programme (BCAP)

Programme Presence

1. West Bengal



BCAP strives to address climate change issues through its twin initiatives:

1

Green
Verge

2

Climate Smart Agriculture &
Restoration of Mangroves



Green Verge

“Green Verge” was the first project undertaken under Bandhan Climate Action Programme (BCAP) on July 14, 2021 through an agreement with the New Town Kolkata Development Authority (NKDA). It aims to improve the overall green cover of the city and break the monotony of urban scape, which is expected to contribute significantly to urban biodiversity and ecosystem. This programme targets to produce 5 to 6 tonnes of Dragon Fruit after three years, as a result of which, the Self-Help Groups (SHGs) will be able to earn a sustainable livelihood.

The objectives of the Bandhan Climate Action Programme (BCAP) are given below:

- a) Eco-friendly gardens will be created for people's daily morning and evening walks.
- b) Sustainable income will be generated for self-help groups in collaboration with NKDA involved in gardening.
- c) To demonstrate a model horticulture farming of Dragon Fruit with inter-cropping of seasonal vegetables.



Climate Smart Agriculture & Restoration of Mangroves

Mangrove ecology has tremendous beneficial impacts on life, including their significant role in reducing the impact of cyclones, reducing erosion of land to tidal waves, and controlling water quality. Mangrove forests are the essential feature of coasts in West Bengal. Climate Smart Agriculture & Restoration of Mangroves is the second significant initiative under BCAP.



The objectives leading to Climate Smart Agriculture and Restoration of Mangroves are:

- a) Create climate resilience agriculture on drought, excess heat, excess rain and pathogens.
- b) Enhance income through multiple production using food systems/crop diversification.
- c) Agro-forestry or forestry coverage to enhance water retention and climate resilience.
- d) Support the reduction in Green House Gas (GHG) emissions by promoting forest coverage & promote sustainable technology/energy solutions and building community resilience through awareness and adoption of climate-friendly lifestyle/solutions at home and production.

Seminars and Workshops

SJY (Satat Jeevikoparjan Yojana) Exchange Programme

A SJY exchange programme was held in Kolkata from June 28 to 30, 2022, organised by JEEVIKA with support from Bandhan-Konnagar. The purpose was to assess and revisit two years of programme implementation, knowledge and challenges, and accordingly to develop strategies for the SJY. Honourable Shri Rahul Kumar, IAS, CEO & Mission Director of JEEVIKA, highlighted the importance of strategies, innovations, and monitoring for expanding economic inclusion and the graduation process of the ultra-poor.



Dementia Awareness Session

Bandhan-Konnagar organised an awareness session on Dementia at its Head Office in New Town, Kolkata on May 30, 2022, in collaboration with the Alzheimer's and Related Disorders Society of India (ARDSI), Calcutta Chapter. Ms. Nilanjana Maulik, the Secretary of ARDSI, conducted the session and provided valuable insights about the symptoms of Dementia. She also shared precautionary measures, including the practice of yoga asanas and engaging in regular "to-do activities" to help manage and prevent the condition.



Inauguration of Bandhan School of Business at Shantiniketan

Bandhan-Konnagar has taken a significant stride towards excellence in management education by establishing the esteemed Bandhan School of Business at Shantiniketan, West Bengal. The grand inauguration of this institution took place on September 6, 2022 and was graced by distinguished personalities like Shri Chandranath Sinha, Minister-in-charge of MSME and Textiles of the government of West Bengal, and Shri Alapan Bandopadhyay, Chief Advisor to the Chief Minister of West Bengal. The event was further graced by the presence of Shri Dr Anup Kumar Sinha, Chairman (Non-Executive), Bandhan Bank Limited, Shri Shivaji Ghosh (Retd. IPS), Shri Soumen Mitra (Retd. IPS), and Shri Chandra Shekhar Ghosh - MD & CEO, Bandhan Bank Ltd.



A seminar on "Geopolitical tensions in the Indo-Pacific: Towards a New Cold War?"

HP Ghosh Research Centre, a unit of Bandhan-Konnagar, orchestrated a seminar on "Geopolitical tension in the Indo-Pacific: Towards a New Cold War?" at the prestigious Indian Council for Cultural Relations in Kolkata on September 16, 2022. Professor Michael Wesley, Deputy Vice-Chancellor of the University of Melbourne graced the event with his esteemed presence. He delivered an insightful talk, providing various perspectives on the subject. The gathering witnessed participation by numerous eminent international guests, including Professor Frank Vetere - Deputy Dean at the University of Melbourne, Mr. Brett Galt Smith from the Australian High Commission in India, Mr. Daniel Sim - Deputy Consulate General of Australia, as well as Ms. Rowan Ainsworth and Ms. Angelina Nair from the Australian Consulate-General in Kolkata. Distinguished figures from the academic world, Prof. Dhrubajyoti Chattopadhyay, Vice-Chancellor of Sister Nivedita University, and Prof. Suranjan Das, Vice-Chancellor of Jadavpur University were also present and added further depth to the discussion.



Annual Employers Meet 2022-23

The “Employing the Unemployment Programme-EUP” organised an Annual Employers Meet on August 23, 2022 at Bandhan-Konnagar’s Head Office in New Town, Kolkata. The event brought together recruiters from 17 esteemed industries & corporate offices, including renowned names such as Writer Information, Reliance Jio, Bata, Innova Source, Axis Bank, VGM Consultant, Jyote Motors, Qess Corp, Tikona Broadband, Pencell India, Tatwa BPO, Pantaloons, Godrej, Urban Company, Apollo Pharmacy, and TC Motors. The meeting aimed to foster collaboration and mutual support with a primary focus on enhancing Bandhan-Konnagar’s curriculum, student-trainee preparedness, and overall placement opportunities.



Workshop on “Contemporary Indian Politics and Socio-Cultural Dynamics”



HP Ghosh Research Centre, a unit of Bandhan-Konnagar, organised an international workshop on “Contemporary Indian Politics and Socio-Cultural Dynamics” on October 8, 2022 at its Head Office in New Town, Kolkata. The workshop proved to be a resounding success, further solidifying the academic partnership between HP Ghosh Research Centre and Sweden’s Linköping University. Many eminent scholars and intellectuals from Kolkata and across the

nation attended the workshop, leading to insightful discussions. Among them Prof. Dhruvajyoti Chattopadhyay, Vice Chancellor of Sister Nivedita University (SNU), Kolkata, enlightened the participants on “The New Education Policy proposed by the Indian Government”; Prof. Shantanu Chakrabarti, Department of History of Calcutta University, spoke on “Indian Politics – Evolution and Contemporary Dynamics”; Shri Arijit Dutta, Advisor-

Bandhan-Konnagar, interacted with the audience on “Panchayati Raj Institution (The Local Government) of India”; and Ms. Aankita Ganguly, Faculty, Surendranath College for Law, Kolkata, discussed on “Issues in Contemporary Socio-Cultural and Popular Economics with particular focus on Gender Issues”.

Job-drive cum Skill Development Mobilisation Campaign

Bandhan-Konnagar conducted a job drive cum skill development campaign under its “Employing the Unemployment Programme (EUP)” to raise awareness among the youth about “importance of skill upgradation aligned with market demand”. This programme was organised at Sarat Sadan in Howrah on November 10, 2022, in collaboration with the Department of Labour, Government of West Bengal. The event was graced by the presence of Smt. Shaon Sen, Additional Secretary, Department of Labour, Government of West Bengal, as the Chief Guest. Other esteemed guests included Dr. Sujay Chakraborty – Hon’ble Chairperson of Howrah Municipal Corporation, and Mr. Dhabal Jain, IAS, Municipal Commissioner of Howrah Municipal Corporation, along with other dignified officials from the Labour and Employment Directorate.



World Diabetes Day

On November 14, 2022, Bandhan-Konnagar commemorated ‘World Diabetes Day’ with an insightful event at its Head Office in New Town, Kolkata. Esteemed expert Prof. (Dr.) Suvankar Mukherjee, Department of Community Medicine of National Medical College & Hospital, Kolkata conducted a session on Diabetes Mellitus and its management.



Graduation Ceremony in Ajmer, Rajasthan

A Graduation Ceremony programme was conducted on December 14, 2022 under the “Targeting the Hardcore Poor Programme” of Bandhan-Konnagar in Ajmer, Rajasthan. The project was supported by Bajaj Finance Limited. The event was graced by the presence of esteemed individuals, including Mrs. Archana Sharma, Minister of the Social Welfare Board, Rajasthan, Mrs. Ragini Chaturvedi, President of Nari Niketan, Mr. Deeshi Sharma, State Project Officer of SRLM-Rajeevika,, and Dr. Raja Mukherjee, Sr. Medical Officer at Ajmer Government Hospital. Around 400 project beneficiaries and members of the local village committee participated in the ceremony.



Tech Incubation



The Bengal Chamber of Commerce and Industry organised a “Press Conference” on June 23, 2022 at WEBEL Bhavan to introduce “OM REDOX, Your Oxygen Box”, a portable oxygen maker, innovatively produced by Solaire Initiative Pvt. Ltd, a promising incubatee of the WEBEL-BCC&I Tech Incubation Centre. WEBEL-BCCI Tech Incubation Centre is a joint initiative

between The Bengal Chamber of Commerce & Industry and West Bengal Electronics Industry Development Corporation (WEBEL), supported by Bandhan-Konnagar. Bandhan-Konnagar supports the Bengal Chamber of Commerce & Industries (BCC&I) to foster the growth of the Tech Incubation Centre, situated at WEBEL Bhavan, Sector V, Kolkata. The centre catalyses

nurturing, innovative, and dynamic minds, enabling them to ideate, develop, and incubate cutting-edge technology solutions across a wide spectrum of sectors, including Information Technology, Renewable Energy, Healthcare, Data Systems, Food Production, and Carbon Sequestration etc.

Partner's Meet hosted by Satat Jeevikoparjan Yojana



On March 16, 2023, Mr. Shantamay Chatterjee, Vice-President of Bandhan-Konnagar, shared with participants, in the Partner's Meet, the remarkable impact achieved by Satat Jeevikoparjan Yojana (SJY) through community institutions and effective governance. Bandhan-Konnagar,

as a technical assistance partner, is proud to support JEEVIKA in the successful implantation of SJY. This meeting was organised at Hotel Panache, Patna and was attended by other partners namely Pradhan, Aga Khan Foundation, Microsave, PCI, Pratham, Turn the bus, iSaksham,

Development Management Institute, and CIMP. The programme's emphasis on sustainable livelihood and uplifting communities has yielded tangible results and created a positive impact on the lives of targeted individuals.

Conference at Xavier Institute of Social Service (XISS)

The paper titled "Bandhan Financial Literacy Programme (BFLP): Key to Women Empowerment", showcasing the outcomes and impact of financial literacy, was presented at a conference on "Economic Empowerment of Women in East India and the Role of Women's Collectives" held at Xavier Institute of Social Service (XISS), Ranchi on March 17-18, 2023. The paper was authored by Mr. Shantamay Chatterjee, Vice-President and Dr. Meenakshi Bose, Manager-Research, Innovation, and Communication at Bandhan-Konnagar.



Visitors

During the financial year 2022-23, Bandhan-Konnagar was privileged to host the following visitors:



Mrs. Anamika Singh, BDO-Rudrapur Block, USN-Uttarakhand visited “Targeted the Hardcore Poor (THP) Programme” field in Uttarakhand on January 19, 2023. She interacted with the project beneficiaries during refresher training.



Ms. L. Leivang, CGM-NABARD and Ms. Madhurima Sen, DGM-NABARD visited THP Project areas in Howrah on February 9, 2023. They interacted with the beneficiaries from both active and phased-out projects to understand the overall impact of the programme.



Dr. Mridul Sagar, former Executive Director, RBI and Member of Monetary Policy Committee, MPC visited “Bandhan Financial Literacy Programme (BFLP)” field at Naul (1) Branch, Howrah on July 5, 2022. He spoke with the beneficiaries and discussed about their learnings in financial literacy forums, in an attempt to apprehend their financial knowledge.



Prof. Sarmistha Banerjee & Ms. Poulomi Roy of the University of Calcutta visited field areas under “Bandhan Financial Literacy Programme (BFLP)” at the Bakultala branch on July 6, 2022. During discussions with the beneficiaries, they tried to comprehend their financial knowledge, present economic conditions, and future planning.

Donor Support

The development initiatives of Bandhan-Konnagar has 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 it in implementing the programmes successfully and benefiting the downtrodden sections of society in a holistic and inclusive manner.

DONOR SUPPORT (2022-2023)

| Name of Donors | THP | BHP | BEP | EUP | BFLP | BCAP | BSLP |
|---|-----|-----|-----|-----|------|------|------|
| Kaushal Yuva Programme (KYP) – Bihar Skill Development Mission | | | | √ | | | |
| ROTARY Kolkata Mahanagar | | | | √ | | | |
| ITC Limited | √ | | | | | | |
| Bandhan Bank Limited (BBL) | √ | √ | √ | √ | √ | √ | √ |
| Bajaj Finance Limited | √ | √ | √ | | | | |
| InterGlobe Aviation Limited | √ | | √ | | | | |
| Founders Pledge | √ | | | | | | |
| New Venture Fund (Co-impact) | √ | | | | | | |
| HDFC ERGO | √ | | | | | | |
| Bandhan Financial Holdings Limited (BFHL) | | | | √ | | | |
| Citibank N.A. | | | | √ | | | |
| Bandhan Financial Services Limited (BFSL) | √ | | | | √ | | |
| Bajaj Allianz General Insurance Company Limited | √ | | | | | | |
| HDFC Life | | √ | | | | | |

Newsroom

दैनिक भास्कर कुचामन भास्कर 21-10-2022

घर-घर किचन गार्डन के लिए किया जागरूक

खुनुखुना गांव में आयोजन, विभिन्न गांवों में 400 घरों का रखा गया लक्ष्य

महानगर सेवाकेंद्र | डीजलगा

उत्तराखण्ड क्षेत्र के खुनुखुना गांव में कोन कौनार एवं बजाज फिनसर्व के समुदाय उत्पन्नकाम में स्वास्थ्य कार्यक्रम का आयोजन किया गया। शाका प्रमुख पानी देवी ने बताया कि अपने स्वास्थ्य कार्यक्रम खुनुखुना क्षेत्र को प्रतिमिया मुक्त बनाने व सही पोषण के लिए घर-घर, आंगनवाड़ी केंद्र व समुदायिक स्वास्थ्य केंद्र पर किचन गार्डन लगाया जायेगा। इस दौरान खुनुखुना, सानिया, रवा, सिंगारखट कलान, सिंगारखट खुनु, पखार, खोखा, खोजन आदि गांवों में लगभग 400 घरों में किचन गार्डन लगाने का लक्ष्य रखा गया।

डीजलगा, स्वास्थ्य कार्यक्रम के दौरान किचन गार्डन की जानकारी देते हुए।

भरानज, रंजिथो झमर मण्डलकर, बार्ड बंज सुंदर, नर्सिंग विद्यापी, आंगनवाड़ी केंद्र, स्वास्थ्य सहायिका व कोन स्टफ गया योगी, अंतिम की उपस्थिति रही।

राजपुर, कुश्वा 6 नवम्बर 2022

निश्चित ही एक दिन महिलाएं लाएंगी सार्थक परिणाम: राशि

अति गंभीर महिलाओं को आत्मनिर्भर बनाने के लिए राजपुर में किया सार्वजनिक कार्यक्रम

राजपुर, कुश्वा 6 नवम्बर 2022

राजपुर में महिलाओं को आत्मनिर्भर बनाने के लिए राजपुर में किया सार्वजनिक कार्यक्रम। कार्यक्रम में महिलाओं को आत्मनिर्भर बनाने के लिए राजपुर में किया सार्वजनिक कार्यक्रम। कार्यक्रम में महिलाओं को आत्मनिर्भर बनाने के लिए राजपुर में किया सार्वजनिक कार्यक्रम।

घाटशिला में राष्ट्रीय पोषण सप्ताह पर रैली निकली, डोर-टू-डोर की चर्चा पोषण युक्त आहार खाने को किया प्रेरित

राजपुर, कुश्वा 6 नवम्बर 2022

घाटशिला में राष्ट्रीय पोषण सप्ताह पर रैली निकली, डोर-टू-डोर की चर्चा पोषण युक्त आहार खाने को किया प्रेरित। कार्यक्रम में महिलाओं को आत्मनिर्भर बनाने के लिए राजपुर में किया सार्वजनिक कार्यक्रम।

निश्चित ही एक दिन यह महिलाएं सार्थक परिणाम लाएंगी : राशि

अति गंभीर महिलाओं को आत्मनिर्भर बनाने के लिए राजपुर में किया सार्वजनिक कार्यक्रम

राजपुर, कुश्वा 6 नवम्बर 2022

निश्चित ही एक दिन यह महिलाएं सार्थक परिणाम लाएंगी : राशि। कार्यक्रम में महिलाओं को आत्मनिर्भर बनाने के लिए राजपुर में किया सार्वजनिक कार्यक्रम।

कनकाबाबू 'बंकिम' रविवार 8 जनवरी 2023

काजेर बक्न

चक्रमह: आर्थिक त्रासे पिछले पाका छेलेमेयेनेर बुजे वेर करे, प्रशिक्षण दिये मक कारिगर हिसेवे गेडे तुले शेषे काजेर बावस्था करे देगेयर काज चानिये बाजे बक्न-कौमगगर। आर्थिक सहयोगिता बक्न बाक। शनिवार चक्रमह देवीशुक्रकके चक्रमह केकेरे 25 जनके शरासाप देगेया रण। बानायाट पुलिस जेलाेर सुपाेर के कमन, डिएसपि (सेनर) ज्ञातेड होसेन, चक्रमह थानार आईसि विमान मुधा, बक्नेर सिनियर ड्राइस प्रेसिडेन्ट प्रीतिन साहा, चक्रमहेर पुरप्रधान अमलेन्ध दास, उप-पुरप्रधान देवव्रत नाग प्रमुख उपस्थित छिलेन। बक्न कौमगगरेर सह-सहापति शांन्तु पौदाेर जानान, 2009 साल थेके काज शुरू करे एखन पाँचटि राजे 23टि प्रशिक्षण केके अंतिर काज करछेन। एर मध्ये 18टि एहि राजे। तिन मा प्रशिक्षण देगेया हय। इतिमाके 85 हाजेर छेलेमेयेनेर प्रशिक्षण नियेछेन। एर मध्ये 38 विभिन्न सहस्यार काज करछे।

निजय सूरवाभाभा

दैनिक भास्कर

बारां 14-01-2023

रोजगार से जोड़ने के लिए महिलाओं को दो समग्रो

छाया छाया गौरीपुर बंधन टैपचपी प्रोग्राम के तहत महिलाओं को रोजगार से जोड़ने के लिए बंधन टैपचपी और बजाज फिनसर्व को तर्फ से असाहाय व योग्य महिलाओं को आगे बढ़ने के लिए रोजगार दिया जा रहा है। समान विचार करते समय परिया कोआर्डिनेटर एम हिंदू चौधन, मैनेजर सोहनलाल वर्मा, बंधन टैपचपी मोहा कुमार मीणा, मनीष बंधू, हंसराज मीणा, पवन बंधू और एसडीसी मेहर सहायक वैशक लोहा आदि उपस्थित थे।

Capital Information

1000 Poorest Women Bought Transformative change in their lives

(Capital Information)

Kothagudem, Mar 11 : Bandhan, a non profit organization has been the working in Bhadrachalam Kothagudem district since 2015 with the support of 17C-MSK. This organization is working, with the poorest of the poor families particularly with the women and change their lives the wonder through livelihood promotion. Several Women shared their success stories on how this program bought transformative change in their lives.

This is a combined Complimentary approaches - the transfer of a productive and livelihood asset, Enterprise Development Training, Consumption Support and regular hand holding support at group meeting & individual house, hold visit. The THP (Targeting the Hardcore Point) Program is a 24 month duration programme.

During this time there increase in income beneficiaries are achieved their income from their previous condition, they see improved their life through asset creation, savings habit in a formal financial institution, wonder linked with different social safety scheme of Govt.

One event was held at Kalabharati auditorium, Bhadrachalam to facilitate their challenging journey with the member presence of MPDGO- Burgampahad, Team of PSPD- ITC, Team of ITC msi. Team member of Bandhan Konnagar and the local people.

दैनिक भास्कर

नीमकाथाना भास्कर 14-07-2022

बंधन स्वास्थ्य कार्यक्रम में बताया स्वच्छता का महत्व

छाया सासंद आदर्श गांव में बंधन कौनार एवं बजाज फिनसर्व के तत्वावधान में स्वास्थ्य कार्यक्रम के तहत राउमावि में बच्चों को स्वास्थ्य का महत्व समझाते हुए हैड वाशिंग का प्रशिक्षण दिया गया। बंधन के वरिष्ठ अधिकारी लालचंद रौर तथा परिया कोआर्डिनेट कोमल जटीया के नेतृत्व में प्रशिक्षण हुआ। गतिविधि के दौरान बच्चों को साफ सफाई से रहने की जानकारी दी तथा कोमल जटीया ने बताया कि खाना खाने से पहले हाथों को साबुन से धोना चाहिए जिससे हमारे शरीर में कोई बीमारीयों नहीं होती। इस दौरान 61 बच्चों को हाथ धुलाई के लिए साबुन व बिस्कुट वितरण किए गए। इस दौरान प्रधानाचार्य कानाराम, शेरानी, मंजू मीणा व सुमन कुमारी सहित लोग मौजूद थे।

लोकमत

शिलाई मशीन सांधणार हजारो महिलांच्या प्रपंचाचा धागा

सक्षमीकरणसाठी 'बंधन' ने घेतला पुढाकार

जिल्हात 85 शाखा

जिल्हात 85 शाखा

शिलाई मशीन सांधणार हजारो महिलांच्या प्रपंचाचा धागा। कार्यक्रम में महिलाओं को आत्मनिर्भर बनाने के लिए राजपुर में किया सार्वजनिक कार्यक्रम।

शुक्रार Bhadrak - 08 Sep 2022 - Page 13
THE SAKALA

जाताही धरिधुषि दिवस घालित



घराघरा, शाब (बरीवा): धरिधुषि दिवस घालित जातलो. घराघरा, शाब (बरीवा) येथील एका शाळात घराघरा, शाब (बरीवा) येथील एका शाळात घराघरा, शाब (बरीवा) येथील एका शाळात...

घराघरा, शाब (बरीवा): धरिधुषि दिवस घालित जातलो. घराघरा, शाब (बरीवा) येथील एका शाळात घराघरा, शाब (बरीवा) येथील एका शाळात घराघरा, शाब (बरीवा) येथील एका शाळात...

पुण्य नगरी



बंधन संस्थेच्या वतीने २७ महिलांना रोजगार उपलब्ध

पुण्य नगरी। वृत्तसेवा

जिल्हातील ३ हजार महिलांना मोफत स्वयंरोजगार उपलब्ध करून देणार

धूम : शहरातील बंधन या सामाजिक संस्थेच्या वतीने निराधार, असाहा व गरिब २७ महिलांना मोफत रोजगार उपलब्ध करून देण्यात आला. या महिलांना शिलाई मशीन व कपड्यांचे वाटप करण्यात आले. जिल्हातील ३ हजार महिलांना मोफत स्वयंरोजगार उपलब्ध करून देण्यात आला. महिलांना रोजगार उपलब्ध करून देण्यात आला. महिलांना रोजगार उपलब्ध करून देण्यात आला.

प्रभात खबर 14.01.2022

खेल कूद प्रतियोगिता आयोजित

प्रतिनिधि, कोवायामन

धन शिक्षा कर्म सूची शाखा जनता हाट के तत्वावधाने प्रखंड के मजगामा पंचायत के कन्हैयाबाडी में वार्षिक खेलकूद प्रतियोगिता का आयोजन किया गया. प्रतियोगिता में बीस बंधन शिक्षा केंद्रों के दो सी बच्चों ने भाग लिया जबकि खेलकूद प्रतियोगिता में विभिन्न खेलों में प्रथम द्वितीय एवं तृतीय स्थान प्राप्त बच्चों को पुरस्कृत किया गया. प्रतियोगिता में सी मीटर दौड़, आलू दौड़, बॉल पासिंग, चम्मच गुल्लि, रस्सी कूद समेत अन्य खेलों का आयोजन किया गया.

कर्मसूची शाखा जनता हाट के आंचलिक व्यवस्थापक आर एन हलदर ने कहा कि बच्चों के मनोबल को बढ़ाने के लिए खेलकूद जरूरी है. उन्होंने कहा कि बंधन शिक्षा कर्म सूची की ओर से पांच राज्य पश्चिम बंगाल, बिहार, झारखंड, असम और त्रिपुरा में 26 सी केंद्र संचालित है जिसमें बच्चों को निशुल्क शिक्षा दी जाती है. इस मौके पर पंचायत के मुखिया नसीम अख्तर अंसारी, लीडर मनोरंजन अधिकारी, बंधन शिक्षा कर्मी तपस बसाक, विधजित वर्मण, तपस चौधरी, बहादुर रमानी इत्यादि मौजूद थे.

Capital Information

Women's day Celebrated in ITC Kalabharathi

(Capital Information) Bhadrachalam, Mar 9 : ITC PSPD under it's aegis of Social Investments Division, Mission Sunehra Kal felicitated over 1000 single headed ultra poor women in Kalabharathi auditorium this Wednesday under Targeting Hard Core Poor Women (THP) program. The event was held to commemorate International Women's Day. ITC under CSR activities has been supporting women livelihoods through micro enterprises. Bandhan, a non-profit organization is the implementation partner for programme. Over 4100 women were supported by ITC till date across 7 mandals in the district.

Several women shared their success stories on how this program bought transformative change in their lives. The support includes establishment of micro enterprise, acclimatise saving & thrift culture, impart financial literacy thus empowering the women. Burgampadu MPDO Vivek Roy who graced the occasion as Chief guest, praised the women who have become independent owing to the skills acquired through this program. ITC DGM HR Shyam Kiran spoke about plethora of initiatives in realms of Education, Employment, Sanitation and Hygiene by ITC. He spoke about ITC's role in strengthening livelihoods of women by developing Entrepreneurial skills among women and creating sustainable businesses.

Chief Manager Chengal Rao spoke about importance of financial literacy and women empowerment in this regard. He mentioned that ITC has become a beacon of hope for these ultra poor single headed women households. ITC MSK Program Manager, Jaya Prakash explained about all CSR initiatives in the district and spoke about the importance accrued to women in all the CSR programmes. Certificates were distributed for the best performing women entrepreneurs on this occasion. Bandhan NGO Operations Manager Scumirra Roy, Bandhan NGO staff, ITC MSK partner NGOs participated in the event.

उत्तरवङ्ग संवाद

आर्थिक भावे घुस्ते दौआनोस काहिरी (मानाजन महिलारा)

Smart Osmanabad Page No.3 July 17, 2022

शुक्रार Balasore - 08 Sep 2022 - Page 12

बन्धन हेतुल्य धरिधुषि दिवस घालित

बन्धन हेतुल्य धरिधुषि दिवस घालित जातलो. घराघरा, शाब (बरीवा) येथील एका शाळात घराघरा, शाब (बरीवा) येथील एका शाळात घराघरा, शाब (बरीवा) येथील एका शाळात...

दैनिक भास्कर

100 मीटर दौड में बालक वर्ग में रिणु व यशिका में स्नेहा अग्रवाल, प्रतिस्पर्धा में 150 बच्चों ने लिया भाग

अभिनव - बाल विद्या केंद्र वी और ए बंधन के वीर सोपट धरिधुषि 100 मीटर दौड में बालक वर्ग में रिणु व यशिका में स्नेहा अग्रवाल, प्रतिस्पर्धा में 150 बच्चों ने लिया भाग

बन्धन-कोणार

बन्धन कोणारक बन्धन संस्थेच्या वतीने २७ महिलांना रोजगार उपलब्ध

बन्धन कोणारक बन्धन संस्थेच्या वतीने २७ महिलांना रोजगार उपलब्ध करून देण्यात आला. या महिलांना शिलाई मशीन व कपड्यांचे वाटप करण्यात आले. जिल्हातील ३ हजार महिलांना मोफत स्वयंरोजगार उपलब्ध करून देण्यात आला. महिलांना रोजगार उपलब्ध करून देण्यात आला. महिलांना रोजगार उपलब्ध करून देण्यात आला.

Capital Information

1000 Poorest Women Bought Transformative change in their lives

(Capital Information) Kothagudem, Mar 11 : Bandhan, a non profit organization has been the working in Bhadradi Kothagudem district since 2015 with the support of 17C- MSK. This organization is working, with the poorest of the poor families particularly with the women and change their lives the wonder through livelihood promotion. Several Women shared their success stories on how this program bought transformative change in their lives. This is a combined Complimentary approaches - the transfer of a productive and livelihood asset, Enterprise Development Training, Consumption Support and regular hand holding support at group meeting & individual house, hold visit. The THP (Targeting the Hardcore Point) Program is a 24 month duration programme. During this time there increase in income beneficiaries are achieved their income from their previous condition, they see improved their life through asset creation, savings habit in a formal financial meditation, wonder linked with different social safety scheme of Govt. One event was held at Kalabharathi auditorium, Bhadrachalam to felicitated their challenging journey with the member presence of MPDO- Burgampahad, Team of PSPD- ITC, Team of ITC msi, Team member of Bandhan Konnagar and the local people.





Bandhan

IGNITING POTENTIAL

Bandhan-Konnagar

FINANCIAL STATEMENTS

as on March 31, 2023

Auditor's Report

JSUS & ASSOCIATES
CHARTERED ACCOUNTANTS

Ref: SA/B/24R

PEARL APARTMENTS
50B, KAILASH BOSE STREET
FLAT NO. A/4/3 & 6
KOLKATA - 700 006
Tel : +91-33-2360 0296
Website : www.jsus.com
E-mail : jsus@jsus.co.in

**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 2023, 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, 2023, 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.



JSUS & ASSOCIATES
CHARTERED ACCOUNTANTS

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.

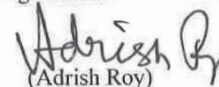
As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- 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.
- Obtained 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 Society 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 Society'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 Society 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.

Place: Kolkata
Date: 20.06.2023



For JSUS & Associates
Chartered Accountants
Firm Registration No: 329784E

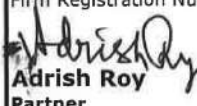
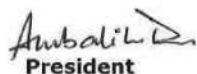



(Adrish Roy)

Partner

Membership No: 055826

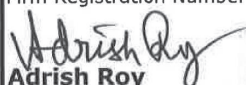



UDIN: 23055826BGYP AZ9851

Balance Sheet as on March 31, 2023



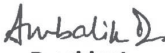
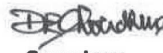
| BANDHAN - KONNAGAR | | | |
|--|-----|--|-----------------------|
| Balance Sheet as at 31st March, 2023 | | | |
| | SCH | 31-Mar-23 | 31-Mar-22 |
| | | ₹ | ₹ |
| ASSETS | | | |
| Property, Plant and Equipment | | | |
| Gross Block | 1 | 1,53,06,06,754 | 96,13,07,437 |
| Less: Accumulated Depreciation | | 35,15,56,915 | 24,93,47,831 |
| Net Block | | 1,17,90,49,839 | 71,19,59,606 |
| Capital WIP | | 47,44,84,072 | 64,20,03,529 |
| | | 1,65,35,33,911 | 1,35,39,63,135 |
| Loans & Advances | | | |
| Long Term Loans & Advances | 2 | 3,92,28,764 | 2,49,07,954 |
| Short Term Loans & Advances | 3 | 25,66,88,070 | 29,18,74,355 |
| Current Assets | | | |
| Other Current Assets | 4 | 15,42,90,097 | 5,93,53,718 |
| Cash & Bank Balances | 5 | 1,64,78,79,727 | 3,32,40,38,326 |
| Fixed Deposits | | 1,85,31,36,548 | 6,34,71,647 |
| | | 3,95,12,23,206 | 3,76,36,46,000 |
| Total Assets | | 5,60,47,57,117 | 5,11,76,09,135 |
| LIABILITIES | | | |
| Grant Unutilized | 6 | 28,44,55,961 | 32,98,37,597 |
| Capital Grant | 7 | 24,93,56,940 | 19,28,49,559 |
| | | 53,38,12,901 | 52,26,87,156 |
| Current Liabilities | | | |
| Payables | 8 | 16,63,40,577 | 12,71,77,116 |
| Other Current Liabilities | 9 | 2,42,08,542 | 1,75,38,217 |
| Short Term Provisions | 10 | 1,79,25,823 | 1,95,14,780 |
| | | 20,84,74,942 | 16,42,30,113 |
| Corpus Fund | 11 | 4,86,24,69,274 | 4,43,06,91,865 |
| Total Liabilities | | 5,60,47,57,117 | 5,11,76,09,135 |
| Significant Accounting policies & Notes on Account 17 | | | |
| As per our Report of even date annexed herewith | | | |
| For JSUS & Associates | | For Bandhan Konnagar | |
| Chartered Accountants | | Chartered Accountants | |
| Firm Registration Number:- 329784E | | | |
|  Adrish Roy Partner M.No - 055826 | |  President | |
|  | |  Secretary | |
| Place : Kolkata | | | |
| Date : 20 JUN 2023 | | | |

Income & Expenditure Account

for the year ended March 31, 2023

| BANDHAN - KONNAGAR | | | |
|--|-----|---|--|
| Income & Expenditure Account for the year ended 31st March, 2023 | | | |
| | Sch | 31-Mar-23 | 31-Mar-22 |
| | | ₹ | ₹ |
| INCOME | | | |
| Donors Grants | 12 | 1,46,77,41,408 | 1,29,07,78,533 |
| Other Income | 13 | 66,89,34,254 | 27,88,56,219 |
| Total Income | | 2,13,66,75,662 | 1,56,96,34,752 |
| EXPENDITURE | | | |
| Administrative Expenses | 14 | 15,58,53,115 | 11,60,25,452 |
| Subscription & Donation | | 31,06,240 | 1,30,316 |
| Training and Capacity Building expenses | | 52,72,392 | 43,49,270 |
| Distribution of Farm and Non Farm Assets | | 3,38,74,984 | 3,81,53,874 |
| Expenses Incurred for Development Activities | | 3,02,87,616 | 1,74,40,380 |
| Personnel Cost | 15 | 5,28,62,552 | 14,55,85,300 |
| Donors Grants Utilized | 16 | 1,46,77,41,408 | 1,29,07,78,533 |
| Depreciation | | 9,29,36,772 | 4,36,76,963 |
| Total Expenditure | | 1,84,19,35,079 | 1,65,61,40,088 |
| Surplus/(Deficit) | | 29,47,40,583 | (8,65,05,336) |
| Significant Accounting policies & Notes on Account 17 | | | |
| As per our Report of even date annexed herewith | | | |
| For JSUS & Associates | | | |
| Chartered Accountants | | For Bandhan Konnagar | For Bandhan Konnagar |
| Firm Registration Number:- 329784E | | | |
|  Adrish Roy Partner M.No - 055826 | |  Anubalika D. President |  Dr. Bandhan Secretary |
|  | | | |
| Place : Kolkata | | | |
| Date : 20 JUN 2023 | | | |

Receipt and Payments for the year ended March 31, 2023

| BANDHAN - KONNAGAR | | |
|--|-----------------------|-----------------------|
| Receipt and Payments for the year ended | | |
| Particulars | 31-Mar-2023 | 31-Mar-2022 |
| | ₹ | ₹ |
| Opening Cash & Bank Balance | 3,32,40,38,326 | 78,22,53,070 |
| RECEIPTS : | | |
| Grant Received | | |
| New Venture Fund | 17,54,19,702 | 20,51,12,330 |
| Founder Pledge | 5,25,02,071 | 6,99,342 |
| IKEA | 5,24,08,652 | - |
| CITI Bank | 2,31,36,835 | 70,60,589 |
| Swades Foundation | - | 6,32,255 |
| Healthy World Foundation | - | 3,65,711 |
| Bajaj Finance Limited | 54,43,23,181 | 13,86,19,683 |
| Bandhan Bank Ltd | 54,23,61,218 | 78,40,98,245 |
| HDFC Life | 6,42,71,317 | 1,49,73,668 |
| ITC Limited | 5,18,00,624 | 5,37,34,679 |
| Jharkhand Govt | 40,95,282 | 5,74,64,718 |
| H T PAREKH FOUNDATION | 5,53,151 | 38,706 |
| Interglobe Aviation Limited | 3,45,767 | 61,82,985 |
| NABARD | - | 20,11,088 |
| Other | 1,00,000 | 4,98,501 |
| Bank Interest on Fixed Deposit | 7,48,49,078 | 57,42,925 |
| Bank Interest on Savings account | 14,11,39,058 | 9,03,74,831 |
| Rent Received | 6,86,57,485 | 5,39,59,317 |
| Other Income | 38,42,88,633 | 12,87,79,146 |
| Corpus Donation Received | 13,70,36,826 | 2,85,30,08,533 |
| Fixed Deposit Matured | 6,06,65,000 | 22,06,10,000 |
| Sale of Fixed Assets | 1,04,58,211 | - |
| Total Receipts | 5,71,24,50,417 | 5,40,62,20,322 |
| PAYMENTS : | | |
| Purchase of Fixed Assets | 41,88,54,786 | 47,72,25,538 |
| Investment in Fixed Deposit | 1,85,03,29,901 | 11,77,613 |
| Personnel Cost | 5,28,62,552 | 80,05,39,880 |
| Administrative Cost | 15,58,53,115 | 27,90,94,947 |
| Subscription & Donation | 31,06,240 | 1,30,316 |
| Training & Development Cost | 6,94,34,992 | 53,26,97,982 |
| Grant Utilized | 1,46,77,41,408 | - |
| Other Current Assets | 4,63,87,696 | (86,84,280) |
| Total Payments | 4,06,45,70,690 | 2,08,21,81,996 |
| Closing Cash & Bank Balance | 1,64,78,79,727 | 3,32,40,38,326 |
| As per our Report of even date annexed herewith For JSUS & Associates Chartered Accountants Firm Registration Number:- 325784E  Adrish Roy Partner M.No - 055826 Place : Kolkata Date : 20 JUN 2023  | | |
| For Bandhan Konnagar  Anbalik D. President  DR Choudhury Secretary | | |



Bandhan
IGNITING POTENTIAL

Head Office

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