

ANNUAL REPORT 2019-2020







About Us

Inspired by the Gandhian ideals of socio-economic change, our founders, a group of likeminded professionals who shared a common dream of implementing a people-centric model of development to benefit the poorest of the poor, set up Sukalyan Welfare Society on 2nd October, 2002 as a non-profit organization at a small village in West Bengal later registered in Kolkata under the West Bengal Societies Registration Act, 1961 on 8th March, 2005 with a group of 7 governing body members and 12 general members belonging from different walks of life.

Driven by the values **Seva**, **Sadhana** and **Kranti**, Sukalyan strives to ensure last-mile delivery of key services to the most undeserved and poorest of the poor communities in West Bengal and several other states. In formulating its core programme areas and projects in each of these areas, the principal objective of Sukalyan is to select those communities that are the least reached by the government and other mainstream development agencies.

At present Sukalyan reaches the unreached through well- planned and comprehensive programmes under four broad programmatic areas that are **Sustainable Livelihoods, Financial Literacy & Inclusion, Civil Society empowerment, Early Childhood Care & Education and CSO Empowerment** which is leading to improvement of lives or empowering lives

As an organisation Sukalyan reached to 20+ Districts across four States in Eastern and North Eastern India and impacted more than 0.2 million lives and it is getting bigger and better day by day. What keeps us going is the growing belief that people have put in us — be it our targeted beneficiaries or those who support us through funds, sharing knowledge, sharing our initiatives and foremost sharing our thoughts.

However, last couple of years we have been growing as fast as light reaches us during the thunderstorm (which is defined at our logo) but it's the spirit of the Sukalyan family that supports us. Sukalyan is not driven by the passion of just few change makers but the passion, values and ethos that each one of us holds.





Mission

To play the role of a facilitator for the benefit of the community without distinction of caste, sector, religion, class or creed, in the fields of Livelihoods, Early Childhood Care & Education and Financial Literacy & Inclusion

Vision

Accomplish a passionate commitment to the social obligations towards communities, fostering sustainable and integrated development, thus improving the quality of life.

Goal

To benefit 5 lakh people through our initiatives for sustainable development within 2022 when India will be celebrating its 75th year of Independence.

Our Core Values

- We trust people till proven otherwise in order to build or start relationships
- We make active, sincere and honest for the people approach
- We commune with people and their problems to find solutions that effectively suits a particular community or region
- We belief in doing first and talking about it later
- We cherish equality as a value when co-creating impact with partners, stakeholders, co-workers and the people we intend to serve
- We try to work for the poorest of the poor in the remotest of remote locations to help the most marginalised and deprived
- We create a work environment that empowers people to express their issues and offer intelligent solutions, irrespective of their positions within the organization
- We ensure transparency and good governance



A year of crossing boundaries & reaching more heights

From the President's Desk

On 8th March, 2020, we celebrated our 19th Foundation Day, a milestone in our development journey of nearly 2 decades. Our past and current supporters, funding partners, well-wishers, stakeholders and above all our beneficiaries whom we consider as community members, joined hands in commemorating this great achievement of our organization.

On this day, we remembered the initial days of our organisation when a group of volunteers started the organisation back in a village called Deganga, North 24 Parganas



B. C. GAUTAM SUKALYAN WELFARE SOC

District of West Bengal through supporting underprivileged communities with required food, healthcare facilities and livelihood opportunities.

This year we expanded into newer areas of growth, both geographically and programmatically. We have expanded to 3 new states Odisha, Assam and Tripura where we have initiated our flagship Financial Literacy Centre Project and started working across 55 villages of 5 Districts. Our partners, supporters and well-wishers have championed our cause as their own. We sincerely thank our new partners this past year, who believed in our work and experience in delivering sustainable development programmes. We are deeply humbled to the mentoring and guidance we got from the members of our Governing Body, that enables us to analyse our vision, how close we got to our mission and how much goal we have accomplished as an organization.

This year I lost my colleague and our working Secretary for the last 16 years, without whose contribution we could not accomplished what we have done today. I was joined by my colleagues, team and well-wishers to give tribute to him by celebrating his contributions to the Society.

My sincere thanks to our Team and volunteers for their dedicated efforts in implementing, supporting and guiding our programmes. We are sincerely thankful to the participation and support of the entire community that we work with, for it is their voice and spirit that can bring about the change that we envisioned. As we work towards shaping this current year's actions, we reflect on our work in the past year through this Annual Report.

Birendra Chandra Gautam

President sukalyanindia@gmail.com





Governing Body

as on 31st March, 2020

SI.	Name	Age	Designation in Governing Body	Qualification	Profession	PAN
1	Birendra Chandra Gautam	79	President	Post Graduate	Social Worker	ADXPG2118H
2	Bindu Rani Karmakar	58	Secretary	Post Graduate	Service	AGGPK5935N
3	Sucharita Das Adhikari	34	Treasurer	Post Graduate	Service	BPAPA3107C
4	Shanti Aich	68	Executive Member	Graduate	Social Worker	NA
5	Sumita Guha Mustafi	52	Executive Member	Graduate	Business	ALRPD2740A
6	Swapna Nath	45	Executive Member	Higher Secondary	Teacher	AUHPN4087H
7	Jharna Dutta	50	Executive Member	Higher Secondary	Teacher	BWWPD1962M

Blood Relation between any Governing Body members: No Honorarium provided to any Governing Body Members: Nil Conveyance provided to any Governing Body Members: Nil

Senior Management Team

Responsible for leading the programmes, operations, finance and other miscellaneous portfolios

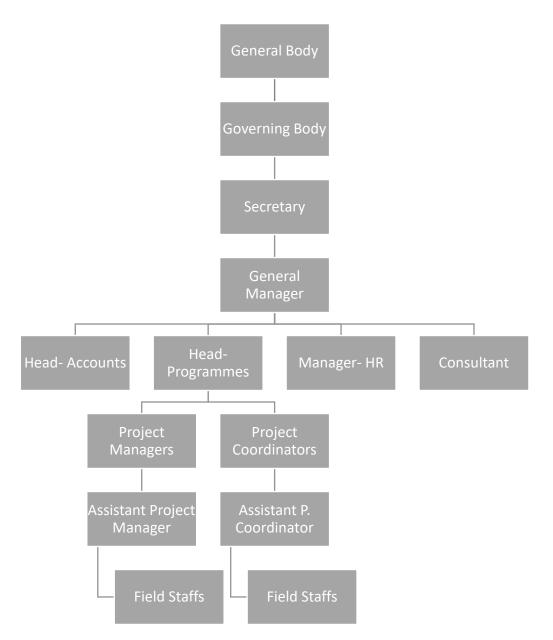
Indraneel Karmakar	Md. Arshad	Rajib Dutta	
General Manager	Head- Programmes	Head- Accounts	
Duniya Adhikari	Dipak Karmakar	Tapas Roy	
Manager- Human Resources	Regional Manager	Consultant	



Disclosures

Gross salary per month (in Rs.)	Male	Female	Total
Less than 5000	1	8	9
5001 - 10000	5	17	22
10001 – 25000	11	6	17
25001 - 50000	2	0	2
50001 - 100000	0	0	0
Greater than 100000	0	0	0
Total	19	31	50

Organogram







Thematic areas of work

This year Sukalyan Welfare Society reached the unreached through well- planned and comprehensive programmes under four broad programmatic areas that are Sustainable Livelihoods, Financial Literacy & Inclusion, Civil Society empowerment and Early Childhood Care & Education which is leading to improvement of lives or empowering lives

Sustainable Livelihood Development	The entire nation is actively seeking solutions for productive employment and livelihood options for the 70% of the population residing in rural areas and facing joblessness. The situation with women livelihood is even worse. Despite acknowledgement about the need for women to be in the workforce, livelihood opportunities for women does not fare too well globally. In India the conditions are particularly dismal with India ranking 127 among 152 countries according to the United Nations Development Programme's Gender Inequality Index (GII).
	As an answer to this quest, Sukalyan launched and implements a livelihood programme that imparts vocational training on tailoring skills followed by, provide business ideas & marketing strategies, support to start their own business, hand holding support to market their products and ultimately the beneficiaries get a livelihood and starts earning.
Financial Literacy & Inclusion	Financial illiteracy puts a burden on the nation in the form of higher cost of financial security and lesser prosperity. Lack of basic financial understanding leads to unproductive investment decisions.
	To address this issue, we are implementing a comprehensive financial literacy initiative primarily for women with a mission to empower the socially and economically disadvantaged communities to become financially literate and make sustainable financial choices. This is done through various



awareness initiatives and Financial Literacy Centres (FLC) which are designed to raise financial awareness, promote good financial practices, and drive sustainable change in behaviour, ultimately resulting in informed financial choices and greater sense of control over one's finances.



Early Childhood Care & Education

The 'Sishu Tirtha' ECCE centres have been conceptualized and established on the aspect of supporting the existing Anganwadi centres and not to run a parallel ECCE moduled centre at the community. It has been observed that the children do not receive adequate learning inputs from the existing Anganwadis and lack age-appropriate development. This affects their learning at the formal schools and also their socialization process. These centres fill in the learning gaps among the children so that they achieve the desired development milestones at an age-appropriate level. This centres not only enable the children to cope up in formal school appropriately but also help them in their social development process as well.

Currently four Sishu Tirtha ECCE centres are runned by Sukalyan Welfare Society in Bankura, West Bengal without any external funding source. Each centre has an average strength of 25 children.

Civil Society Empowerment

In India there are around 3 million CSOs which comprises NGOs, Clubs and Associations but approximately around 5% CSOs work actively across various sectors and contributing to Nation's development agenda but there has been a huge gap of capacity building of these CSOs as a result most of the active CSOs cannot perform with desired standards.

From 2014 onwards Sukalyan started various projects to empower this target groups through Capacity Building workshops, hand holding support, technical support to their programmes and connected with volunteers on a probono basis to meet their special skill-based needs.



Sustainable Livelihood Development Programs

Usha Silai School

USHA Silai School, started by USHA International in March 2011 is a community-based initiative with the aim of skilling rural women and empowering them to become entrepreneurs. Women are taught stitching and sewing skills to help them earn a livelihood in their respective communities.

- Sukalyan as an implementation partner of USHA International and mentor, monitor and manages 432
 Silai Schools across the West Bengal State.
- Facilitate and support USHA to identify, set up and motivate village women to join the Silai Schools.

Coverage: North 24 Parganas, Nadia, Murshidabad, Malda, Jhargram, Bankura, Birbhum and Uttar Dinajpur Districts of West Bengal

Impact this year

- Established 10 Silai Schools at Jhargram, West Bengal
- There are 1100 women who are enrolled as Learner (student) in the Silai Schools. Of these enrolled learners 550 women have already completed their course in the School.
- On an average each of the Women Entrepreneur has a monthly income of Rs. 1300.
- This year these women entrepreneurs collectively have earned more than Rs. 10 lakhs from the Silai Schools
- USHA & West Bengal SC ST & OBC Development Finance Corporation partnered with Sukalyan to monitor and develop 29 Silai Schools in North 24 Parganas, West Bengal

Story of Jyotsna

Jyotsna Sardar lives at Uttar Jiala village of Bagdah block in North 24 Parganas district which is more often called as Bongaon region this is a tribal dominated village with maximum presence of Munda tribe of Schedule Tribes. This village is located at around 120 kms away from Kolkata and only 20 kms from the current busiest international checkpoint border of India called Petrapole in India and Benapole in Bangladesh, this checkpoint evidences more than 400 trucks and more than 2000 citizens crossing the borders of





the countries. Most of the men counterpart goes to work in Kolkata on a daily basis otherwise the main occupation of this area is agriculture with small amount of lands. In this villages mostly the women do farming in their own land or help their husband in farming.

Jyotsna lives with her two daughters of 3 and 14 years of age, her husband Jagadish and inlaws. Jagadish works at Sealdah railway yard as a cleaner of goods rake under a private contractor and manages to earn around Rs. 6000 every month. Jyotsna's elder daughter studies at 10th standard at a Govt. sponsored school which is 6 kms away from her village and she is very meritorious and dreams to get first class at her first board examination next year. Before opening the Silai School Jyotsna's daily routine was to go for farming with her fatherin-law who used to work at another's field. Her hard work not used to convert into money as she only tried to support her father-in-law and family.

Jyotsna earlier not had much knowledge of sewing and earning money through tailoring before the opportunity of opening silai school being provided to her by West Bengal SC ST OBC Finance and Development Corporation. She went for the training everyday commuting 10 kms of distance with 29 other women from various villages. During the training they were taught to stitch petticoat, night suit, and pillow covers. This training was followed by distribution of sewing machines and 2 days exclusive mechanical training by USHA

which was focussed to troubleshooting of any issues found in sewing machines.

From the last 2 months she is earning Rs. 2500 on an average whereas she believes that she could earn at least Rs. 4000 per month. She has a dream to fulfil every needs of her daughters along with their higher education with whatever money she earns from her school.

Swanirbhar Initiative

In this project the model is to select a group of 10 woman having minimum skills on tailoring from various villages and provide them either 7, 12 or 30-days intensive training on need based cutting, sewing and embroidery and post-training they are provided with a double sewing machine to every woman who are either used to take sewing machines on a rent basis or can't afford to buy a new machine to generate income.





Mini Production Centres

Under this program, Sukalyan has facilitated setting-up mini production centres where each women entrepreneur is be provided with another 2 machines on rent so that they can take bulk orders from factories. Similarly, these women will also be provided with capacity building training on developing entrepreneurship skills, accounting and management of human resources.

Each Women entrepreneur has also engaged 4 fellow women learners from the Silai Schools as team members / employees and provide space and electricity connection in her house to complete bulk orders. These production centres not only augments income for the women entrepreneurs but also provides regular income for the other women engaged as learners.

Objective

- 1. Convert unskilled/semi-skilled rural poor women into skilled worker (tailor)
- 2. Provide skill-based training, regular monitoring and supervision to sustain livelihood/income generation activities.
- 3. Build capacities of women to build their own income through taking job orders and teaching to other women as well.
- 4. Reduce migration and provide a source of Alternative livelihood at village level.
- 5. Promote and strengthen women financial knowledge by inculcating habit of savings and enforcing credit discipline through intensive financial education.



Innovative approach

 Apart from tailoring we provide training on Entrepreneurship Development, personality development, small business accounting, financial literacy, soft skills and health & hygiene which empowers these women

Quantitative Impact this year

- 30 women entrepreneurs developed
- 30 women have collectively earned more than 0.5 million until date.
- 635 new learners are created though this Program

entrepreneurs to work more efficiently and sustainably.

 After training these women are taken for exposure visits to large factories where many women works so that they get encouraged and set a mindset to work more



Story of Nargis

Nargis Begum, at the age of 42 years is very energetic and enthusiastic for doing something new. She is one of the potential women who faced many hurdles in her life, struggles for existence but never take off her dreams. She comes from a middle-income group family and brought up with 2 brothers and one sister. She is the elder one and a mediocre student but due to family work pressure she is not being able to engage in any income generating activities. Nargis Begum, lives with her husband and two children's in Matikumra village of North 24 Parganas District. Her husband was engaged in tailoring business and was earning around 4000 per month. With their income they were very worried about their children's future. Nargis Begum is actively engaged in SHG group of her village and through



the group she tries to save whatever she can for the better future of her children.



In the month of July 19 Sukalyan implemented Silai School project with the support of SVP and she got the opportunity to learn tailoring. After successfully completing the training she got a Sewing machine for tailoring and as a master trainer she started Silai School in her house for sharing her knowledge with other needy women. Nargis Begam is one of the most active women entrepreneurs from the group.

She had trained highest no. of women learners which is 31 whom she taught regularly not only sewing but also cutting and hand embroidery. She had engaged her few learners to undertake sewing job orders from the local garment factories which she got through Sukalyan. This will help her learners to learn as well as generate income.

Financial Literacy & Inclusion Programs



Financial literacy is a big challenge for the rural population in India. It also plays a key role in the economic prospects. In India, though many poor people have a bank account and but only a few of them understand the importance of banks and nearly there is no knowledge of the concept of financial literacy. Financial literacy is an adjunct to promotion of financial inclusion and ultimately financial stability and as per global survey by Standard & Poor, India is home to 17.5% of the world's population but nearly 76% of its adult population does not understand even the basic financial concepts

Financial Literacy is hence an immediate priority and connecting the poor to formal financial systems is the need of the hour. Financial Education is important because the health and strength of entire nations depend on the financial literacy of every individual. When people know how to make sound decisions about their personal finances, then their strong financial behaviour leads to financially secure lives. Sukalyan Welfare Society began working on Financial Literacy & Inclusion in West Bengal in 2016. Initially only single project started focussing



awareness on financial literacy in rural areas through women financial counsellors. Later in 2019, Sukalyan launched multiple projects under Financial Literacy themes with the support of IIFL Foundation.

Arth (Mitra) Project

The 'Arth' program have a team of 50 women financial counsellors better known as 'Mitra' (Friend) who are imparting financial literacy awareness across 400 villages of 5 districts of West Bengal. These villages are periodically changed according to the need.

The 'Mitra' are chosen from among the community and these financial counsellors conduct three meetings each month in a village and post



meeting regular follow-up is done through focussed group discussions, door-to-door house visits and family financial counselling through which the Mitra's try to link every woman to financial inclusion schemes of government and helps them to use banking products.



It focused on capacity building of rural women on importance of savings, banking institution and services, loans and credits institutions and a detailed module on financial well-being. In the year 2019-2020, under Arth programs 50 Mitra's reached out to 38471 women of which they have linked 2475 women with various government social security schemes.







"I am a Mitra of Arth Program and in the last 6 months I have been reaching out with financial literacy programs to village women. This program has been really beneficial for the backward women of villages and I feel proud to be part of this initiative."

> *Baby Khatoon,* Mitra, Arth Program, Uttar Dinajpur





"On behalf of SBI, Banashuria branch I would like to thank Sukalyan and IIFL to organize such mega linkage camp. The way Sukalyan is reaching out to poorest of poor and ensuring their enrolment in social security schemes is really commendable. I would request Sukalyan to organize more such events in other locations and we will support in all possible way we can."

Raja Chakraborty, Regional Officer, State Bank of India

Financial Literacy Centre (FLC) Project

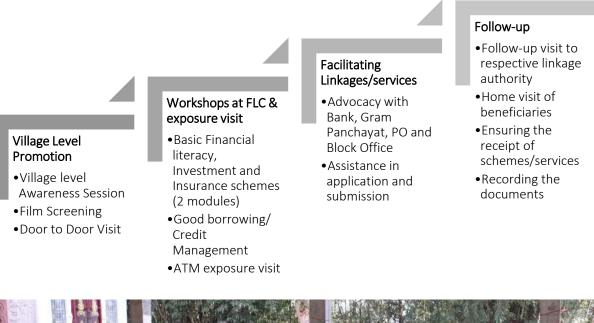


Sukalyan initially established 1 Financial Literacy Centre (FLC) in 2018 and another 7 across four states in Eastern and North Eastern part of India in 2019 with a mission to empower socially and economically disadvantaged women communities to bring financial stability & sustainability within their families.



These centres are designed to raise financial awareness, promote good financial practices, and drive sustainable change in behaviour, ultimately resulting in informed financial choices and greater sense of control over one's finances. These centres use a combination of educational videos, experiential learning and financial planning tools to drive home key messages and benefits of using formal financial services.

Financial Literacy Centres are ideally located in the densely populated and easily accessible areas in village to serve maximum rural communities at a time. Each centre covers at least 15 villages with typically 2500 households. These centres are selected after a thorough need assessment with the primary indicators of non-accessibility of banking services, low savings habit among the communities and lack of access to information on Govt. schemes and primary entitlements. The process flow of activities is mentioned below







Coverage

State	District	No. Villages targeted	Population
West Bengal	Bankura	12	16810
West Bengal	Purulia	12	18718
West Bengal	Jhargram	12	10420
Orissa	Khordha	12	15680
Orissa	Puri	12	14325
Assam	Nalbari	12	12250
Assam	Kamrup (Rural)	12	13443
Tripura	Khowai	7	7345

Good practices

- ✓ Games are developed for scaling up participation and encouragement among the participants
- ✓ Events like Nukkad Nataks, rallies and participation in various Mela's

across the working villages under each FLCs

✓ Flip Books developed and provided to the field mobilisers



Outreach this year

- ✓ 25000+ people reached through village level awareness camps
- ✓ 15000+ footfalls in the FLCs
- ✓ 10000+ people came for financial services query
- \checkmark 1000+ women took 3 days comprehensive financial literacy training and got certified



Impact this year

- ✓ 73% women started saving in Bank
- \checkmark 45% women started using ATM to withdraw cash
- \checkmark 30% women started financial planning and family budgeting
- ✓ 38% women started visiting bank branches on a regular basis
- ✓ More than 3000 women are linked with various entitlement schemes of Central, State Governments, Banks and Post Offices



Story of Mandodara Dei



Story of Mandodara Dei

Mandodari Dei, an active Member of Subhadra Mahila Mandal belong from Saripur village in Balipatna Block of Khordha, Odisha. She is very active in various welfare activities done in her village. Though she did not complete her education but she always interested in learning new things. When she was 18 years, she got married.

In the month of September 2019, she attended one of our village level promotion meeting followed by workshops in Khordha FLC. She is also working as a Sarapanch of newly formed Athantara Gram Panchayat. She shared that participating in the FLC have helped her in gaining new learnings and knowledge on different state and central government welfare insurance schemes, banking management systems and how to utilize and save money for future. She also said that, as a Sarapanch, she would discuss and inform at the monthly GP meeting for orienting the fellow women of the FLC activities and benefits. After several visits to FLC she recognised herself as a capable trainer on subjects discussed in the FLC. She was also invited to share her knowledge and experience with other FLC participants.



Testimonials

"I was totally unaware about the loans and all when I took the training from the FLC centre I got to know the process for taking loans and repayment process, I will be grateful forever to the organization who helped me a lot to support my family in a better way"

Manju Rana, Jhargram, West Bengal.



School Finchamp Program

When financial literacy is taught in school, students learn this foundational skill at the critical time, as they are just beginning to manage their own money. This means they are interested and involved in learning how to deal with money in the best way possible. They actively use these newfound skills in their lives, and these behaviours toward money stay with them throughout their lives. Armed with money management skills, these young adults never let themselves become overrun by debt and they are always the master of money.



With the above said rationale School Fin Champ Program began under Sukalyan's Financial Literacy & Inclusion theme with the support of IIFL Foundation. School Fin Champ Program began under Sukalyan's Financial Literacy & Inclusion theme with the support of IIFL Foundation. The aim of the program is to help school students understand the value of money and the importance of saving, investing and financial planning.

Under this program 1944 students were outreached through 30 workshops conducted in 23 school across 3 districts of West Bengal.



Financial Literacy for Artisans

Under Financial Literacy project a new program was initiated in order to include artisans' women who are engaged with a producer group and are earning. It was felt that the women who are already earning can better manage their livelihood and resources if they are more aware about the financial education and existing services. In order identify and connect with the producer group Sukalyan engaged with SASHA, а craft producing organisation. Sukalyan would impart the financial literacy training to the producer artisans at groups connected with Sasha followed by facilitation of linkages with govt. schemes/ entitlements through a selected volunteer/ team leader from Producer Groups (PGs).





Key Achievement at a Glance

Indicators	Status
To create awareness regarding financial services and schemes among rural women.	37711 women participated in the workshops conducted by Mitra.
To support women to link with the formal banking services and increase savings habit.	Mitra's assisted 5361 women to open their first bank accounts, 4841 women applied for the ATM cards, 17749 were trained for using the ATM cards.
To link women with financial inclusion schemes of (Central and State)Governments, Banks,POs.	The Mitra's did awareness on such schemes and newly linked around 2439 women in various financial schemes who were not linked earlier.



Early Childhood Care & Education (ECCE)

Sishu Tirtha- ECCE Centres in Bankura

In India, according to Census 2011 data there are 164.48 million children of 0-6 years of age. Recognizing the need to provide quality pre-primary programmes, a number of constitutional and policy provisions have been made such as the 86th Constitutional Amendment which introduced Article 21A on the right to free and

compulsory education for 6-14 years old children and Article 45 to urge states to provide ECCE for all children until they complete the age of six years. The Government of India approved the National Early Childhood Care and Education (ECCE) Policy in 2013. The Policy framework also includes the National Curriculum Framework and Quality Standards for ECCE.



Despite the recognition of the importance of ECE by the Government of India, the challenges in implementation still remain. There are still substantial numbers of children not enrolled in preschools. Though there has been ICDS centres which are functional but it has been observed that the children do not receive adequate learning inputs from the existing Anganwadi centres and lack age-appropriate development. This affects their learning at the formal schools and also during their socialization process. Even in elementary education, while there is a significant rise in enrolments, the dropout rate continues to be a matter of concern, with drop outs being highest in the first two grades of elementary schooling. Learning assessments also show that literacy skills are poor in early primary grades. This points to the urgency of helping children, particularly from first generation families, develop adequate school readiness through a good quality ECE programme, to enable them to make a smooth transition.

The ECCE intervention has been conceptualized on the aspect of supporting the existing Anganwadi centres and not to run a parallel ECCE centre at the community. These centres would fill in the learning gaps among the children so that they achieve the desired development milestones at an age-appropriate level. This would not only enable the children to cope up in formal school appropriately but also help them in their social development process as well. Parents of the children would be the important stakeholder in the initiative and they would be involved in the entire process so that they also understand the need of such



inputs. Individual child tracking would also help the parents understand the development among their children and enhance their participation. The parents would be interested to enrol their all-eligible children in these centres and that would result in smooth transition of all children to formal schooling in spirit of Right to Education.

At Bankura district 4 such ECCE centre is being operational catering around 100 children of nearby villages.

SI.	Centre Location	No. of Teachers	No. of Children
1	Radhakrishnapur	2	32
2	Deuli	2	21
3	Shaliara	2	18
4	Goramara	2	26
		Total	97

Civil Society Empowerment

In India there are around 3 million CSOs which comprises NGOs, Clubs and Associations but approximately around 5% CSOs work actively across various sectors and contributing to Nation's development agenda but there has been a huge gap of capacity building of these CSOs as a result most of the active CSOs cannot perform with desired standards.

From 2014 onwards Sukalyan started various projects to empower this target groups through Capacity Building workshops, hand holding support, technical support to their programmes and connected with volunteers on a probono basis to meet their special skill-based needs.

Probono: Skill volunteering for NGOs (supported by India@75 Foundation, a CII initiative)

Objectively leveraging livelihood generating skills of corporate/professional volunteers brings together non-profits that need skilled volunteers, and corporates that have professionals who can contribute their skills and time. When a professional volunteers time, it is the equivalent of giving cash in kind. India@75 has developed an Economic Value Aggregator tool to help corporates measure the volunteering effort of its professionals. This helps build an inclusive India that all can take pride in.

Provides a platform that connects them to individuals, corporates who subscribe to their cause. Non-Profits can join the grid through an easy registration and upload their Probono projects and volunteering activities.

Sukalyan as an implementation partner facilitated skill-based volunteering support lend to around 1500 NGOs from across 6 States in Eastern & North Eastern part of India.



Daan Utsav 2019 & Giving Tuesday India

Daan Utsav (earlier called the Joy of Giving Week) is India's 'festival of giving'. Launched in 2009, the festival is celebrated every year – commencing on Gandhi Jayanti – from October 2 to 8.

#GI INGTUESDAY INDIA My Giving for #MyBetterBharat Iarge number of collaborators comprising giving platforms, e-commerce



platforms, payment platforms and corporates, who are creating fantastic opportunities for their consumers, employees and associates to experience the joy in giving to trusted causes.



Sukalyan always celebrated Daan Utsav and Giving Tuesday India from the very initial time, this year we have celebrated the Daan Utsav and Giving Tuesday India through

- Sandwich Seva initiative where our team happily prepared and distributed Sandwiches to the rickshaw pullers, hawkers and fisherman's on the Gandhi Jayanti 2019.
- Distributed clothes to an old age home near our Head Office.
- Android Knowledge Daan- The Bankura team trained 10 women on how to search various stuffs in Google, how to use WhatsApp and Facebook.
- The Purulia team trained 10 youths on how to use various e wallet platforms using the Android Phone
- ATM Gyan Daan- The Jhargram team trained 10 rural women on how to use the ATM



Achievements



Recognised by Indian Chamber of Commerce (ICC) under Special Jury Mention at 2nd edition of ICC Social Impact Award in February, 2020 for Financial Literacy Centre Project



Awarded "Certificate of Merit" by World CSR Day & ET Now in February, 2020 at World CSR Congress & Awards



Awarded by UBS Forums in November, 2019 as "NGO of the Year" in Livelihood category

Our Institutional Supporters

















UNITED NATIONS DEPARTMENT OF ECONOMIC AND SOCIAL AFFAIRS







Financials

SUKALYAN WELFARE SOCIETY

Baguiati, Hatiara Road, Helabattala, Kolkata-700 157

Balance Sheet as at 31st March'2020

Liabilities	Schedule	Amount(Rs.)	Amount(Rs.)	Assets	Schedule	Amount(Rs.)	Amount(Rs.)
				Fixed Assets	Schedule-18		
<u>General Fund (As</u> per last Account)		7,43,635.00		Furniture		297850.00	
Add: Excess of Income over Expenditure		18,96,840.12		Sports Equipments		28615.00	
		26,40,475.12		Books		26940.00	
Less: Transfer to Capital Fund		8,07,018.00	18,33,457.12	Computer & other IT Equipments		429553.00	
				Electrical Peripherals		24060.00	8,07,018.00
Capital Fund (As per last Account)							
Add: Transfer from General Fund		807018.00					
			8,07,018.00	<u>Receivable</u> <u>Account</u>			
				TDS Receivable (2018-19)		57550.00	
				TDS Receivable (2019-20)		79985.00	1,37,535.00
-				Receivable from Support Agencies	Schedule-19		32,09,006.00
				Security Deposit (As per last account)			500.00
Liabilities	Schedule-20		22,06,213.00				
				<u>By Closing</u> Balance			
Current Liabilites				Cash in Hand		43512.00	
Audit Fees Payable			15,000.00	Cash at Bank		664117.12	7,07,629.12

48,61,688.12

48,61,688.12



SUKALYAN WELFARE SOCIETY Baguiati, Hatiara Road, Helabattala, Kolkata-700, 157

Baguiati, Hatiara Road, Helabattala, Kolkata-700 157							
	•		ended 31st March'2				
Expenditure	Amount (Rs.)	Amount (Rs.)	Income	Amount (Rs.)	Amount (Rs.)		
To Arth Project (Mitra) Supported by India Infoline Foundation To Financial Literacy Program for Rural Artisans in association with Sasha Supported by India Infoline	2467200.00 337031.00		By Total Received		13014207.00		
Foundation To Financial Literacy Centres in Assam, Odisha & Tripura (5 Centres) Supported by India Infoline Foundation	3352565.00						
To Financial Literacy Centre in Bankura Supported by India Infoline Foundation	692302.00						
To Financial Literacy Centre in Purulia & Jhargram Supported by India Infoline Foundation	1584300.00						
To School Fin Champ (Financial Literacy for School Students) Supported by India Infoline Foundation	176546.00						
To Conducting Financial Literacy Awareness sessions in Upper Assam Supported by India Infoline Foundation	253710.00						
To Nukkad Natak Supported by India Infoline Foundation	5000.00						
To Probono Skill Volunteering for NGOs Supported by India at 75 Foundation	190810.00						
To Sustainable Livelihood Initiative Supported by Crisil Foundation	169150.00						
To Sustainable Livelihood Initiative Project Supported by SVP Philanthropy Foundation (1st Year)	208150.00						
To Sustainable Livelihood Initiative Project Supported by SVP Philanthropy Foundation (2nd Year)	56680.00						
To FICCI Sustainable Livelihood Initiative, Rajarhat	202375.00						
To Usha International Ltd (Silai School Monitoring Project)	313920.00						
To Swanirvar-Rural Artisans Hub Exp	457625.00						
To Sishutirtha, Early Childhood Care and Education Project in Bankura	173100.00						
To General Expenses	135225.88	10775689.88					
To Depreciation		341677.00					
To, Excess of Income over Expenditure		1896840.12					

13014207.00

13014207.00



SUKALYAN WELFARE SOCIETY Baguiati, Hatiara Road, Helabattala, Kolkata-700 157							
				ccount for the year ended 31st March'202	0		
Receipts	Schedule	Amount(Rs.)	Amount(Rs.)	Payments	Schedule	Amount(Rs.)	Amount(Rs.)
To Opening Balance				By Arth Project (Mitra) Supported by India Infoline Foundation	1	2515200.00	
Cash in Hand		2421.00	500000.00		•		
Cash at Bank		<u>596785.00</u>	599206.00	By Financial Literacy Program for Rural Artisans in association with Sasha Supported by India Infoline Foundation	2	339430.00	
To Total Received	17		9805201.00	By Financial Literacy Centres in Assam, Odisha & Tripura (5 Centres) Supported by India Infoline Foundation	3	4016345.00	
To Loans & Liabilities	20		2206213.00	By Financial Literacy Centre in Bankura Supported by India Infoline Foundation	4	722802.00	
				By Financial Literacy Centre in Purulia & Jhargram Supported by India Infoline Foundation	5	1642300.00	
				By School Fin Champ (Financial Literacy for School Students) Supported by India Infoline Foundation	6	180545.00	
				By Conducting Financial Literacy Awareness sessions in Upper Assam Supported by India Infoline Foundation	7	253710.00	
				By Nukkad Natak Supported by India Infoline Foundation		5000.00	
				By Probono Skill Vvolunteering for NGOs Supported by India at 75 Foundation	8	190810.00	
				By Sustainable Livelihood Initiative Supported by Crisil Foundation	9	169150.00	
				By Sustainable Livelihood Initiative Project Supported by SVP Philanthropy Foundation (1st Year)	10	208150.00	
				By Sustainable Livelihood Initiative Project Supported by SVP Philanthropy Foundation (2nd Year)	11	56680.00	
				By Sustainable Livelihood Initiative, Rajarhat	12	202375.00	
				By Usha International Ltd (Silai School Monitoring Project)	13	313920.00	
				By Swanirvar-Rural Artisans Hub Exp	14	457625.00	
				By Sishutirtha, Early Childhood Care and Education Project in Bankura	15	173100.00	
				By General Expenses	16	366863.88	11814005.88
			By Liabilities			9000.00	
				By TDS Paid			79985.00
				By Closing Balance			
Cash in Hand 43512.00 Cash at Bank <u>664117.12</u>						707629.12	
			12610620.00				12610620.00
A	van data an		12010020.00				12010020.00

As per our even date annexed

For A. Mukherjee & Co. Chartered Accountants (FRN: 302025E)

Ambar Nath Majumdar

Partner M. No. 053568 Date: 25.12.2020 Place: Kolkata For SUKALYAN WELFARE SOCIETY

Birendra Chandra Gautam

President

Bindu Raui Kormavar

Bindu Rani Karmakar Secretary

UDIN: 21053568AAAACB7225





Head Office

Baguiati, Hatiara Road, HelabattalaKolkata- 700 157, West Bengal, India, Phone 033 2572 0131 Mobile 9062675112, 8420237393 Email Id info@sukalyanindia.ngo | sukalyanindia@gmail.com Web www.sukalyanindia.ngo