



BHARATHI WOMEN DEVELOPMENT CENTRE

KATTUR, THIRUVARUR – DISTRICT, TAMILNADU, INDIA



SUSTAINABLE

SOCIO-ECONOMIC DEVELOPMENT AMONG THE
UNDERSERVED



ANNUAL REPORT 2014-2015



About Bharathi Women Development Centre

Bharathi Women Development Centre (BWDC) was established in December 1985 as a Society under the Tamilnadu Societies Registration Act 1975 at Mutharasapuram falling under Katchanagarampanchayat of Thalanaiyar block located in the undivided district of Thanjavur (Tamil Nadu). It began its activities by organizing need based awareness camps, environmental protection, health & hygiene, waste management and women empowerment through SHGs and Micro credit services. Inspired by the success of the SHG model & Micro credit service, it reengineered its operations on the formation and promotion of SHGs and Joint Liability Groups in collaboration with Tamilnadu Women's Development Corporation.

The area specific development programmes so far undertaken include community centered projects like renovation of multi-purpose community ponds & irrigation channels, installation of group irrigation bore-wells through credit linkages, installation of drinking water bore-wells, promotion of personal hygiene & household sanitation, housing, credit support, agricultural extension & training, skill orientation for livelihood etc. besides running welfare programmes like De-addiction Centre, Family Counseling Centre, Home for the Aged and Creches.



Our Vision

“To develop an empowered and vibrant community with women as the major focus”.

Our Mission

“Build capacities to promote appropriate institutional arrangements to access resources and opportunities which will enable the community to achieve sustainable socio-economic development”.

Principles

- To promote people's organizations for self-regulation and empowerment.
- To work as a facilitator.
- To promote livelihoods & address poverty directly.
- To work in close collaboration with the community, panchayats, government agencies, financial institutions and likeminded organizations both within the country and abroad to achieve sustainable development.
- To render assistance during natural calamities.



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Director's Note

*It is enriching to be part of an organization driven by passionate and dedicated individuals - Staff, Volunteers, Donors, Well-wishers and Board of Members. It is through their passion and hard work that **Bharathi Women Development Centre** has continued to make good progress towards achieving its mission "Sustainable socio economic development among the underserved" - an organization of excellence, which operates on its values and ethics and provides the best services to poor and downtrodden. 2014 was an eventful year and our organization has strengthened its base as it advances closer towards realizing its ambitious vision. Yes, once again I am proud to present the annual report for the year 2014-2015 of our organisation.*

Through our stewardship, management, philanthropy and program development we were able to expand this year. We had an opportunity to implement the following projects: Child Sponsorship Programme funded by Child Fund India, Family Counselling Centre funded by Tamilnadu Social Welfare Board, Finish – Financial Inclusion Improves Sanitation & Health, Home for Aged, Integrated Rehabilitation Centre for Addicts supported by Ministry of Social Justice and Sanitation capacity building programme funded by Maanaveeya Development & Finance Private Limited.

Our Micro Finance activities – Mahasakthi Micro Finance Programme, initiated in the year 2009 has been striving to erase the financial and shortcomings of millions of poor families in Tamilnadu. In three districts of Tamilnadu, BWDC supports more than 35,000 women who aspire to become an entrepreneur to sustain their day-to-day livelihood. We have established more than 5,000 JLGs and SHGs groups. So far a total of 20 crores were lent to thousands of women clients venturing in micro enterprise projects which cover both agricultural and non-agricultural activities. In addition to that, health and sanitation facilities were provided to poor and urban households where BWDC has constructed over 15,000 toilets through Mahasakthi Micro Finance programme.

We thank Child Fund India, Tamilnadu Social Welfare Board, Ministry of Social Justice and Finish – Financial Inclusion Improves Sanitation & Health for their boundless support in the past year, and the inspiration you have provided for the years ahead. The accomplishments of the past year are a tribute to the staff, donors, volunteers, board members, government officials, well-wishers and beyond whose commitment enables us to maintain success in all the projects. Your collaboration and unwavering support have always been instrumental to our pursuits. We welcome 2015 with a greater sense of confidence and zeal, knowing that we have a community to support us in our journey ahead.

Yours truly

M. Nagarajan,
CEO, BWDC



Banking Correspondent

To lend a helping hand in the “Nation Building” activity, the BWDC is participating in the “Financial Inclusion” effort of the RBI by becoming “Banking Correspondent”. As a part of this initiative, the City Union Bank, (CUB) Kumbakonam has appointed BWDC as one of the “Banking Correspondent” in the field of Rural Development and Micro Finance for a cluster of 74 villages in the year 2011-12 and it is being continued. The responsibilities associated with the Banking Correspondent assignment is being discharged to the satisfaction of CUB management. Under this, the representative of BWDC is expected to take the banking services to door step of existing customers in the specified area and also to facilitate under-privileged families to open new bank accounts. Since the assumption of this responsibility, BWDC has covered 34000 numbers of existing customers and facilitated 2800 under privileged families in 532 villages to open bank accounts.

Under this initiative, the following services are being provided:

- (i) Providing banking services nearer to the location of the no-frills account holders through a variety of channels including satellite offices, mobile offices, business correspondents, etc.
- (ii) Providing GCC/small overdrafts along with ‘no frills’ accounts to encourage the account holders to actively operate the accounts.
- (iii) Conduct awareness drives about the “no frills’ account holders are made aware of the facilities offered;
- (iv) review the extent of coverage in districts declared as 100 per cent financially included so as to meet the gaps in banking facilities to those desirous of obtaining such facilities; and
- (v) Efficiently leverage on the technology enabled financial inclusion initiatives being implemented in various States with Reserve Bank support such as smart cards with biometric access involving hand-held devices/ mobile phones.



Children Sponsorship Programme

About 1001 children and their families are enrolled in ChildFund India's sponsorship program. Through the life-cycle approach that ChildFund adopts, the program supports holistic development of the child (and also the family & the community in which the child lives) with health facilities, education, nutrition, water, sanitation and livelihood opportunities.

This programme is being implemented in the 12 selected tsunami affected villages of Nagapattinam District. The sponsorship program is funded by the Child Fund India. However, the funding is done in a phased manner based on the acceptance of the sponsorship received. BWDC ensures that accurate records are maintained on every enrolled child within the sponsorship program in order that the "presence, program value and status is monitored on a regular basis". The areas of intervention include child care & development, child rights & protection, basic education, health & nutrition, livelihood support, and HIV/AIDS & emergency response.

Key Achievements during the reporting year:

Life stage -1

- World Breast feeding week was observed in 14 villages and 460 mothers were sensitized on the continuous breast feeding and colostrums feeding.
- 300 families were provided with vegetables seeds to develop a kitchen garden to feed their children with vegetables to enhance their nutritional status. National nutrition week was observed in 10 villages in which 364 mothers participated and they were imparted knowledge on making nutritious food for their children with locally available Ingredients
- 14 sessions were held in which 518 mothers participated and gained knowledge on proper anti/post natal care practices on immunization, nutrition, and predicable health checkup.
- 12 health camps were conducted in 12 ICDs centers, and the children were screened for seasonal diseases by a Registered Medical Practioner and the affected children were provided with appropriate medicines.



Life Stage -2

- 20 sessions of memory lane to think out of the box was conducted for the school children to augment their memory keeping capacities.
- 202 students were imparted creativity skills to improve their communication skills.
- 480 students were sensitized with their roles & responsibilities in conducting their Children parliaments effectively
- 34 Health camps were held in which 329 students were screened for seasonal diseases and given medical advice.
- 16 dream corner sessions were held in which 471 students participated and got motivation.
- Life skill education training was conducted 360 students to enable them to acquire various life skills.
- 12 leadership trainings were held for 400 children club members to impart awareness on the need to have leadership qualities.
- A four day summer camp was held 60 children and they were recreated on yoga, dancing, singing, storytelling and poetry.

Life Stage -3

- 12 life skill education sessions were held in which 420 youth participated and got orientation on life skill tools
- 14 leadership trainings were held for youth club members to impart awareness on the need to have leadership qualities.
- Vocational training on Tailoring and embroidery is being conducted for 30 adolescent girls are undergoing training
- 20 graduate students are provided with educational support to pursue their higher education
- 13 sessions were held on anemia and underweight in which 454 adolescent girls participated and got knowledge on combating anemia and underweight
- Entrepreneurship and skill development in Masonry, LMV driving and Computer is being provided for 50 youths for their livelihood.



Family Counselling Centre (FCC)

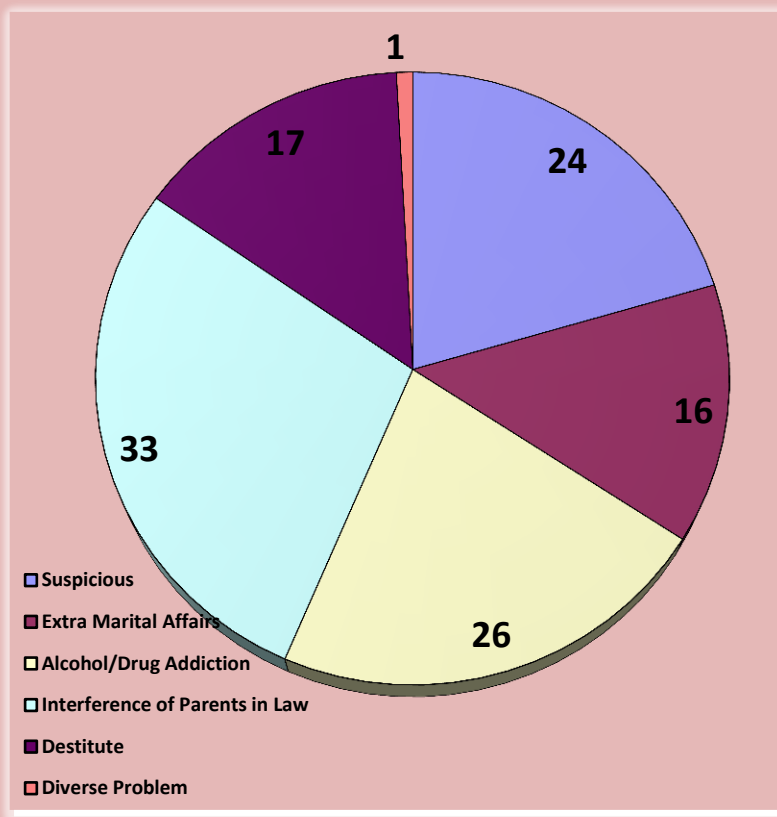
Family Counselling Centre was started during the year 1999 with the help of Central Social Welfare Board (TSWB), Chennai and functioning effectively with the guidance & coordination of the District Administration in the identification of clients. This family counseling centre focuses on misunderstanding problems, suspiciousness, unemployment, depression, love affair, extra marital affair, pre-marital problem, dowry problem etc. The family counseling centre help the individual for an enhanced level of functioning when they are unable to cope with the problem brought in by these changes. Our family counseling centre aims at reducing the problems and crisis, strengthening family coping skills, effecting positive changes in the attitude, improvement in life style, providing timely counselling and support to lead a qualitative life style.

The prime objectives of the programme:

- Pre-marital counseling
- Counseling for destitute women
- Legal counseling for women in divorce cases
- Counseling for marital, mal- adjustment problems.
- Counseling to tackle issues like eve teasing
- Counseling to family issue like dowry cases, etc.

Individual counselling, group counselling, family therapy, behaviour modification therapy, environment modification therapy, marital therapy, reality therapy and psychological support to the client and family members are the main activities of the FCC.

Cases reported during the reporting year



Major Issues	Cases Handled During the year
Suspicious	24
Extra Marital Affairs	16
Alcohol / Drug Addiction	26
Interference of Parents in law	33
Destitute	17
Diverse problem	1
Total	117





FINISH – Financial Inclusion Improves Sanitation & Health

With the funding support from FINISH – Financial Inclusion Improves Sanitation and Health, BMDC strives to improve sanitation and thereby, living and economic conditions of poor rural and per-urban households, through economic incentives, primarily enhancing financial inclusion of these households. Under this programme 1 million toilets will be constructed throughout the country over a period of five years or so. Since the signing of “Memorandum of Understanding” with the Finish Society in the year 2009 the programme is being implemented vigorously.

The programme is designed with sub-objectives vide:

1. Improvement in Design as per the area requirement and to reduce the cost of construction so as to also to make it affordable.
2. Improvement in Design to cater to the needs of specific target group such as women, the elderly and young children.
3. Improvement in Design for a minimum use of water and easy maintenance. Additions that enhance the functionality of all toilets such as installations for hand washing or water harvesting or disposal of sanitary napkins.
4. Creation of livelihoods in the community through delivery and execution of sanitary systems required in the programme.

Key achievements:

- So far BWDC constructed 15000 household toilets through micro finance.
- Mason training given 20 to local semiskilled masons.
- Animators training given to 192 members.
- IEC material distributed to 5000 SHG members.
- Awareness creation film shows covered 1875 general people.





Old Age Home (OAH)

For those aged group of people who have been shunned by society and their loved ones, the Old Age Home (OAH) gives them a chance to spend the second innings of their lives with other likeminded people their own age, with comfort and all the major facilities that they require during this fragile age. The home was started in the year 1993 to address the needs of senior citizens. At present the home has 25 residents in Kattur / Pavithiramannikam village in Tiruvarur district.

BWDC has been able to create conducive environments where the aged get a chance to engage with other people of their own age and also pursue a range of interest related activities.

“Enriched by the values of family, our old age home is a place where respect, integrity of life and compassion are supported by holistic care and well-being experiences.”

At OAH we pride ourselves on providing our residents with best-practice service, aiming to meet their physical, psychological and spiritual requirements. Our staff expertise, knowledge, caring and understanding approach provides day to day support and encourages residents to lead a full and enriched life, through meaningful experiences. The programme has a linkage with the nursery school which is also located in the nearby campus where the small children are coming and also to have affectionate contact and relationship with the aged people.



Highlights:

- BWDC gives complete care of the residents like medical checkup, clothes besides nutritious food and shelter. In addition to this, they are also provided with reading room facilities with newspapers, magazines, etc and recreation facilities. A few chosen experienced people also help in cooking, maintenance of kitchen garden and other sundry activities.
- The Old Age Home programme is a well popularized programme in the area of Tiruvarur district and many of the local donors are also supporting in various manners like morally, financially, materially and socially.





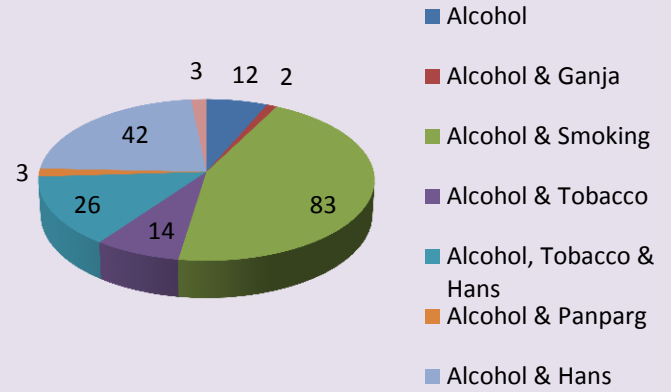
Integrated Rehabilitation Centre for Addicts (IRCA)

With the dream of creating an addiction free world, BWDC opened the Integrated Rehabilitation Centre for Addicts (IRCA) and has been continuously supported by Ministry of Social Justice and Empowerment, Government of India, since 2001. Since its beginning, IRCA has grown to a 15 bed. It specializes in creating a multi-faceted program that reaches people from all different walks of life. IRCA focuses on three things – awareness, de-addiction treatment, and rehabilitation. Its program features individual, group, marital, pre-marital, and youth therapy. IRCA is a firm believer in maintaining and restoring patient's relationships with friends and family. Through many types of therapy, relationships can be restored, and support systems at home can be created. Skilled counselors help patients develop their personalities in order to fight addictive habits. The recovery rate of the centre is above 80 percent from the inception.

Programmes/Activities	Achievements of the year
Awareness programme conducted	24
Support person meeting conducted	12
Community meetings conducted	50
Total no. of individual counselling	1961
No. of Re-educative sessions	246
No. of group therapy session	375
Total no. of group activity session	180
Total no. of family therapy session	98
Total no. of follow-up services	883

S.no	Particulars	No of People	Type of Addiction	Districts covered
1.	No of addicts approached	322	Alcohol, Ganja, Panparag,	Thiruvavur, Chennai, Nagapattinam,
2.	No of addicts treated	185	Smoking, Tobacco & Hans.	Thanjavur, Madurai, Ramanathapuram, Ariyalur, Cuddalore, Dharmapuri & Karaikal
	- 0 to 25 yrs	7		
	- 25 to 40 yrs	93		
	- Above 40 Yrs	85		

Nature of cases reported





Micro Finance- Mahasakthi Micro Finance Programme

Micro finance as an initiative was launched with the generous assistance of Tamil Nadu Women Development Corporation Limited, Govt. of Tamil Nadu as a part of Mahalir Thittam in the year 1997. The village level awareness camps organized under this programme facilitated BWDC to mobilize women and this in turn to some extent empowered them over a period of time through their own savings and group lending out of the money saved for both consumption & productive investments. These efforts were consolidated through the formation of informal groups and later converted into formal 7 Self Help Groups (SHGs) in the year 1996-97 to do systematic work on a sustained basis. Besides this, the programme also helped in building the capacities of women in areas like child rearing, health & nutrition etc.

“Mahasakthi works towards empowering poor women's to become self-sufficient by providing innovative and sustainable financial service.”

The experience gathered under the Mahalir Thittam helped BWDC to enlarge their area of operation gradually and form as many as 1278 SHGs as of 31st March 2015.

BWDC has done various women empowerment activities including financial support to the needy and potential women in Tiruvarur, Nagapattinam and Thanjavur districts of Tamilnadu.

The main objectives of micro finance are as under:

- To promote investments in income generating assets so as to improve the livelihood opportunities
- To reduce migration of small & marginal farmers and others.
- To provide micro finance on easy terms both for investments and consumption purposes.
- To reduce dependence on money lenders.
- To encourage group lending and exert community pressure for timely repayment.

Portfolio at risk (0 - 1)	0.63%
Write-off ratio	0%
Operational self-sufficiency %	122%
Capital Adequacy Ratio	24.34%
Debt-equity ratio	3.26%
Portfolio yield	32.06%
Financial Self Sufficiency	122%

S. No	Outreach Particulars	
	States	Tamil Nadu
1	Districts	Thiruvarur, Nagapattinam & Thanjavur.
2	No of Branches	6
3	No of Members (Women)	34360
4	Active Clients	11225
5	No of Villages Covered	548
6	Present Portfolio	100116395
7	Present Net worth	2.6 Cores



Sanitation Capacity Building Programme

BWDC began in collaboration with Maanaveeya Development & Finance Private Limited, through both grant (capacity building and technical assistance) and loan funds with the aim of providing low income earners the possibility to purchase or build safe water and sanitation facilities.

Since the programme's initiation in 2011, BWDC has been financing to over 10,500 clients as well as workshops and conferences to educate and inform communities about different types of water and sanitation facilities and loans available.

BWDC received financial assistance of Rs.11.3 crores as term loan towards construction of household toilet through microfinance. Out of the loan money BWDC constructed 15,000 toilets under microfinance.

Further funds under sanitation capacity building also supporting to build the capacity of the various stakeholders like Masons, PRIs, SHGs leaders, Community Members, School Students and Staff in the implementation of water and sanitation programme.

BWDC-Maanaveeya's water and sanitation programme has impacted on many people's lives with a survey showing that 100% of respondents were satisfied with their sanitary and or water systems. The water and sanitation facilities has led to considerable socio-economic impacts, increased dignity and safety among women, reduction in manual labour (to carry water), savings in time and improvement in health.

Case Study:

Mrs. Mathavi (pictured) who lives in the village of Thirukannamangai, Tamil Nadu. Mathavi and her family were living without a toilet. Every day before sunrise and after sunset, they had to walk a kilometre to relieve themselves in the bushes or a ditch. Mathavi approached Bharathi for a sanitation loan, receiving INR 12,000 to construct a household toilet. The loan was issued along with training and support through a Maanaveeya capacity building grant. Mathavi said the sanitation system has provided her family a greater sense of self-respect as well as safety for her and her young daughter.



S. No	Activities	2014-2015	Cumulative
1.	Mason Training	20	140
2.	Community Members	1170	2850
3.	PEI & SHGs Leaders	550	1510
4.	Staff Training	60	580
5.	School Students	420	4810





REELS OF MEMORIES



REELS OF MEMORIES



Thanks to our Partners



सत्यमेव जयते

Ministry of Social Justice and Empowerment

Department of Social Justice and Empowerment

Department of Disability Affairs

Govt. of India



Central Social Welfare Board



CITY UNION BANK LTD



Financial Statement 2014-2015

BALANCE SHEET AS ON 31.03.2015					
LIABILITIES	Amount Rs. P.	Amount Rs. P.	Assets	Amount Rs. P.	Amount Rs. P.
CAPITAL FUND:			FIXED ASSETS:		
As per last balance sheet:	3,12,32,678.12		(As per schedule) As per last balance sheet	33,84,901.36	
Add: Excess of Income over Expenditure:	36,84,478.79	3,49,17,156.91	ADD: Addition in various projects	1,87,755.00	
				35,68,656.00	
			LESS: Depreciation	4,07,307.46	31,61,348.00
MAHASAKTHI PROJECT:			Telephone Deposit		28,300.00
Tamilnadu Mercantile Bank Ltd.	94,24,915.00		Sales Tax Deposit		2,500.00
Canara Bank	76,83,172.00		TNEB Deposit		22,001.00
Manaveeeya (P) LTD	3,16,66,662.00				
RMK, New Delhi	65,03,853.00				
City Union Bank	1,62,68,214.00				
Bank of Maharastra	1,01,08,322.00	8,16,55,138.00			
LOAN & ADVANCES FROM OTHERS - MAHASAKTHI		46,406.00	Rent Advance		8,13,000.00
TDS Payable		36,000.00	Grants Dues:		
SHG's Federation Account		5,00,000.00	As per last balance sheet	40,35,922.30	
Mahasakthi Project-Welfare Fund		17,87,480.00	LESS: Earlier years grants dues received	7,20,900.00	
Staff LIC Claim		2,13,431.25		33,15,022.30	
Manaveeeya Capacity Programme Advance		390.00	ADD: Dues for the Yr. 2013-2014	16,93,305.00	50,08,327.00
Sundry Creditors – Home for the Aged		1,86,963.00	Fixed Deposits with Bank		47,50,000.00
			Project Advance Account		
			- Prog. advance-Mahasakthi project	25,929.00	
			- Prog. advance – General fund	7,040.00	
			- Prog. advance-Bharathi Child fund India	2,924.00	35,893.10
					1,38,21,370.30
			Tax deducted at Source		7,27,095.93
			Loan account		
			- Mahasakthi Micro finance	9,99,153,95.00	
			- Staff loan	301872.00	
			- Wage business receivable	8,47,000.00	
			- Cheque issued for Child Fund India	95,466.70	
			Closing balance at bank & cash		44,34,765.14
		11,93,42,965.16			11,93,42,965.16
INCOME & EXPENDITURE FOR THE YEAR 31.03.2015					
EXPENDITURE	Amount Rs. P.	Amount Rs. P.	INCOME	Amount Rs. P.	Amount Rs. P.
PROJECT PAYMENT EXPENSES:			PROJECT RECEIPTS-INCOME:		
Project Expenses		3,56,11,841.66	Grant received		
Depreciation		4,07,307.46	Grant Due		16,93,305.00
			Bank Interest		2,43,917.00
			NGO contribution		2,07,790.00
Excess of income over expenditure		36,84,478.79	Other income		2,86,52,303.85
		3,97,03,627.91			3,97,03,627.91

Our Board members

BWDC is a member driven organization with a collaborative, consensus based approach to identify and facilitate programmes and services that benefits the community. It receives strategic guidance in fulfilling these objectives from the Governing Board, which is comprised of elected members from the leadership of BWDC member as well as independent Board members. Currently, BWDC has 7 members that supports the broad goals of the organization and provides overall direction to its activities for ensuring the healthy and sustainable development of its community. The current composition of the Board is as under:

- Mrs. V.S. Kusalakumari, President
- Mrs. Amirthavalli, Vice President
- Mr. M. Nagarajan, Secretary
- Mrs .J. Selvakumari, Joint Secretary
- Dr. K. Baskar, Treasurer
- Mr. B. Parthasarathi, Executive Committee Member
- Mrs. J. Chandra, Executive Committee Member





Bharathi Women Development Centre

Head office

Kattur & Post,
Mannakal Ayyanpettai –Via,
Thiruvarur District, Tamil Nadu -610 104

Bharathi Mahasakthi Micro Finance
Selva ITI Opposite, Agraharam
Thalainayar – 614 712

Bharathi Mahasakthi Micro Finance
SKMS Building Upstairs,
Sethurastha, Vedaranyam – 614 810

Bharathi Mahasakthi Micro Finance
5B, Sengamala Street
Thiruthuraipoondi - 614 713.

Bharathi Mahasakthi Micro Finance
Papankulam Thenkarai,
Near LD Bank, Mariyamman koil St.,
Kudavasal – 612 601

Bharathi Mahasakthi Micro Finance
No.1/106, Thiruvarur Main Road,
Sannanallur – 609504

Bharathi Mahasakthi Micro Finance
Old Eda Street, Near Joseph Nursery,
Madapuram, Thiruvarur- 610 001

Branch & Project Offices

**Bharathi - Integrated Rehabilitation
Centre for Addicts (IRCA)**
27, Perumal kovil east st,
Madappuram,
Thiruvarur -610 001.

Bharathi Home for the Aged
Door No.2/187/3, Main Road
Pavithramanickam,
Kudavasal Taluk,
Thiruvarur – Dist.

Bharathi Family Counselling Centre
Bharathi Mahasakthi Micro Finance
Old Eda Street, Near Joseph Nursery,
Madapuram,
Thiruvarur-610 001

Bharathi Child Fund India Project
Velankanni 611111
Nagapatinnam district
Tamilnadu, India.