

Bharathi Women Development Centre

Kattur, Thiruvarur District, Tamilnadu.



**Reflections of
Hope**



Annual Report 2015 - 2016

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. In doing so, BWDC not only facilitates improvement in the overall quality of life of the local communities/project affected people, but also helps its funders to secure the trust and goodwill of the communities, reduce various risks, enhance public perception and address stakeholder's concerns.

BWDC has been working in Water, Sanitation and Hygiene (WASH) since for more than 20 years, starting in the 2009 primarily with small sanitation projects in individual communities. Over time the organization's strategy evolved to providing finance linked with development initiatives.

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".

Objectives

- 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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Message from the Director



“Every time we remember to say Thank you, we experience nothing less than heaven on earth”

It gives me immense pleasure to present the Annual report – Reflection on philanthropy for the period 2015-2016.

Words cannot rightly express my true feelings of gratitude for all the kindness and benevolences you have bestowed on our institution. Let me just attempt to put it in two little words with all sincerity “Thank you”.

As we prepare this report, we reflect back our achievement in charity of BWDC. The success of this organization owes you much as we are able to successfully implement projects / programmes because of your support.

We began our journey since inception in 1984 and the journey continues till now. We continue to implement successfully: Business Correspondent supported by City Union Bank, Children Sponsorship Project supported by Child Fund India, Bangalore, Family Counselling Centre funded by Central Social Welfare Board, Financial Inclusion Improves Health & Sanitation (FINISH), Old Age Home, Integrated Rehabilitation Centre for Addicts supported by Ministry of Social Justice and Sanitation capacity building programme funded by Maanaveeya Development & Finance Private Limited.

BWDC has been working in Water, Sanitation and Hygiene (WASH) since for more than 20 years, starting in the 2009 primarily with small sanitation projects in individual communities. As on March 2016, over 27,000 were provided loans for toilets construction.

Our Micro Finance activities – Mahasakthi Micro Finance Programme, initiated in the year 2009, is one of the largest microfinance institutions in the Tamilnadu state focusing on the sustainability of financial inclusion programmes and the development of women and their families. As of now, it serves 32,343 households in 3 districts of Southern Tamilnadu utilising the dedicated services of more than 100 employees.

We expect 2016 to be another good year of responsible actions and expect new projects. We will continue performing activities in all our established programmes.

M. Nagarajan,
CEO, BWDC.

To lend a helping hand in the “Nation Building” activity, the BWDC is participating in the “Financial Inclusion” effort of the RBI by becoming “Business Correspondent”. As a part of this initiative, the City Union Bank, (CUB) Kumbakonam has appointed BWDC as one of the “Business Correspondent” in the field of Rural Development and Micro Finance for a cluster of 94 villages across the state of Tamilnadu and has covered over 1,12,422 population. The responsibilities associated with the Business 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. So far 71,087 new bank accounts have been opened and approximately Rs. 8 lac average per month is being collected as a bank deposit from the poor people. BWDC have covered more than 40,000 individual clients under “Pradhan Manthiri Jeevan Surasha Yojana Policy”.

Business Correspondent





Children Sponsorship Programme

With the funding support from Child Fund India, BWDC implements the children sponsorship programme through the funding support from Child Fund International. This programme is being implemented in the 12 selected tsunami affected villages of Nagapattinam District. The programme covers about 10001 children and their families through the life-cycle approach that Child Fund adopts. The programme provides essential healthcare support, quality education and skill protection, life skills training, child protection, gender equity and disaster management.

Life stage 1:

This intervention addresses health and nutrition of mother, adolescents and children for infants and young children aged 0 to 5 to ensure improved nutrition, health, safety and early learning experiences. We prepare the community to practice safe motherhood, be aware of relevant government schemes, boost antenatal care and institutional delivery and reduce child malnutrition.

Life stage 2:

Programmes for children and young adolescents aged 6 to 14. It focuses on increased learning, health, positive relationships with peers and adults, and skills for active participation in family, school and community life. Upon crossing age 5, children shift to Life stage 2 programme where the focus is on providing quality education. Child Clubs, Child Parliaments, Child Welfare Committees, Child Resource Centres, Youth Resource Centres and Youth Clubs are some of the forums that play a catalytic role.

Life stage 3:

Programme for youth aged 15 to 24; Once children cross age 14, they enter Life Stage 3. The goal here is to create skilled and involved youth. Our intervention focuses on life and livelihood and prepares them for responsive parenthood. We provide skill development training to bring up successful entrepreneurs. We also conduct job fair to create an opening to the youths and adolescents.

Programmes	Achievements of the year 2015-2016
Age Appropriate Development Activities Training	56
Child Monitoring Training	586
Anganwadi Day	832
Child Protection Training	242
Door to Door Campaign	1200
Educational Scholarship Rs.3000/Head	30
Sensitization meeting with parents	249
Skill Development Programme	90

Lightning Up the Future of the Children



BWDC works always to bring holistic development to our enrolled children. In the first phase, as a part of it to inculcate the habit of reading books through “Books My Friend”, BWDC distributed school bag with books in English and in vernacular language to the enrolled children with the funding support from Child Fund International, USA.

In order to remove this one of the major barriers to reading, Bharathi Child Development Project with the assistance from ChildFund India has provided Solar Lamps with chargers to all the enrolled child/family, to help them overcome poor electric supply problem in their areas. This will enable children reading anytime and anywhere.

The main objective of distributing solar lanterns to the children is that their studies should not get interrupted even during power failure. BWDC organised the programme to distribute the solar lanterns to the enrolled children in the intervention districts. Chief Guest was invited from District's Collector office.

Family Counselling Centre

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.



Major cases handled	2015-2016	Cumulative
Alcoholic Problem	30	418
Suspicious thought	30	306
Marital mal adjustment Problem	57	798
In laws problem	71	684
Extra marital Relationship	26	399
Love affairs	7	114
Dowry Problem	2	156
Personality difference	4	28
Pre-marital counselling	13	90
Awareness Programme	12	108
Total	252	3101

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 major components of the programme are:

- Individual Household Latrines
- Capacity building of community, animators, school children, PRIs.
- Information, Education and Communication (IEC) Activities.
- Provision of loans for toilet construction (constructing a hygienic toilet, consisting of three models – Septic tank, Single pit & Double pit including the costs of requisite materials, construction and labor). Loans were disbursed for renovation of existing toilets.
- School Sanitation.
- Linkages with government subsidy schemes.
- BWDC creates new designs which are suitable to the people, area, geographical and climatic conditions.

Financial Inclusion Improves Health & Sanitation



Reflections of Hope...

Sumithra belongs to backward community and her husband Jeyakumar was working as a coolie labourer in an agricultural farm. He earns very little money Rs. 200 to Rs. 300 and does not give the money to his home as he is a drunkard. He spends a lot of money in drinking alcohol Rs. 100 to Rs. 150 for a day. Sumithra and her husband have got 3 daughters. The first daughter Kalimuthu is mentally retarded and therefore she does not behave properly. Since the family does not own the toilet, she sometimes goes to open defecation at the front of the neighbour's house itself.



During these situations, she had an opportunity to attend health and sanitation programme through BWDC and FINISH capacity building programme. She was motivated by the training programme and has initiated a JLG group in the name of TheivamagalSakthi Group. She has also obtained a loan of Rs. 15,000 for the construction of toilet. She has completed the toilet construction within 7 days from the date of loan availed. She also taught about the usage of toilet, toilet maintenance, safe disposal of waste and hand washing etc to their daughters. After 3 months, her 1st daughter Kalimuthu learned about the toilet practice and she started going on her own to toilet. By noticing the behaviour change of his daughters and his wife, Sumithra's husband had realized his mistake and developed good habits. After realizing his mistakes, he started giving full salary to his wife and his family. He also expressed his sincere gratefulness to Bharathi Women Development Centre for getting loan assistance and conveyed his hearty wishes to help the aged and vulnerable persons in the society.



Mrs. Revathi, a JLG (Joint Liability Group) member of Bharathi Women Development Centre, who lives in the village of Thiruthuraipoondi block of Thengingapuram village of Thiruvapur district. There was no toilet at her residence. Mrs. Revathi is physically handicapped and could not able to walk alone. Being a physically handicapped, Revathi suffered a lot and disclosed her problems. As she could not able to walk alone, she always depend either her mother or neighbour for open defecation. Further she carries stick while walking and during the rainy the situation was worst as there the roads and paths are severely damaged. At times, she had also fallen down on the roads. During these situations, she had an opportunity to attend training and support through BWDC and FINISH capacity building programme on health & sanitation. She was motivated by the training programme and obtained a grant of Rs. 15,000 for the construction of toilet.

She also believes that her social status in the village is increased after they had built the toilet and it saved time because of having the toilet in her house.

She also expressed that BWDC should continue the programme and help more handicapped/disabled persons and other vulnerable in the society who needs toilet in the home. Revathisaid the sanitation system has provided her family a greater sense of self-respect as well as safety for her.

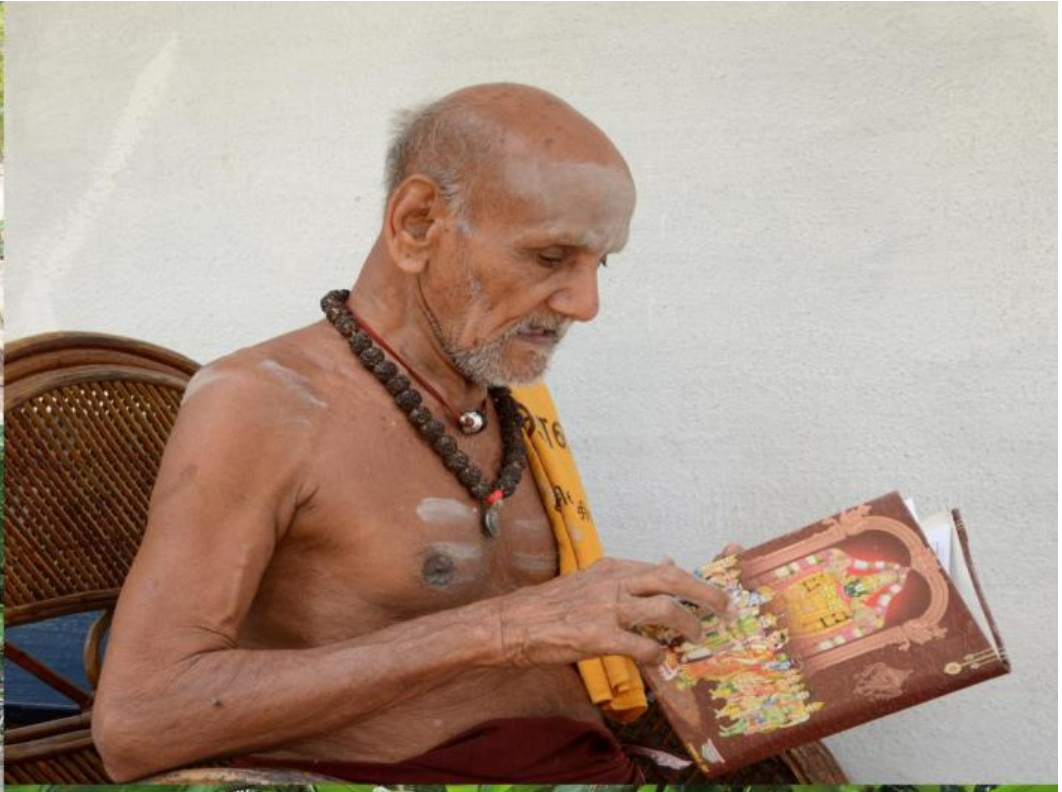
Old Age Home (OAH)

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.

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.





Integrated Rehabilitation Centre for Addicts

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 2015-2016	Cumulative
Awareness programme conducted	24	384
Support person meeting conducted	12	24
Community meetings conducted	51	750
Total no. of individual counselling	1999	25990
No. of Re-educative sessions	277	4220
No. of group therapy session	225	2800
Total no. of group activity session	225	3200
Total no. of family therapy session	101	1600
Total no. of follow-up services	1395	20000

S.no	Particulars	No of People	Cumulative
1.	No of addicts approached	323	4385
2.	No of addicts treated	188	2599

Type of Addiction

Alcohol, Ganja, Panparag, Smoking, Tobacco & Hans.

Districts covered

Thiruvavur, Chennai, Nagapattinam, Thanjavur,

Madurai, Ramanathapuram, Ariyalur, Cuddalore,

Dharmapuri & Karaikal





Mahasakthi Micro Finance Services

Our Micro Finance activities – Mahasakthi Micro Finance Programme, initiated in the year 2009, is one of the largest microfinance institutions in the Tamilnadu state focusing on the sustainability of financial inclusion programmes and the development of women and their families. Microfinance, contrary to its name, is making a macro level change in the global poverty alleviation initiatives.

Presently, Mahasakthi Finance Programme is one of the renowned and the largest microfinance institutions across the state of Tamilnadu in terms of its outreach and large credit portfolio. As of now, it serves 32,343 households in 3 districts of Southern Tamilnadu utilizing the dedicated services of more than 100 employees.

Thus far, Mahasakthi had disbursed over 20 crores for various income generating activities and the present loan outstanding portfolio is Rs 14 crore. We have established more than 5,000 JLGs and SHGs groups. With the varied products, Mahasakthi not only aims at achieving the economic sustainability of its women members, but also facilitates holistic empowerment of women and their families in social and cultural fronts.

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)	0.20
Loan loss reserve Ratio (01)	0
Risk coverage Ratio	6.21
Write-off ratio	0
Operational self-sufficiency %	1.21%
Capital Adequacy Ratio	110
Debt-equity ratio	3.98
Portfolio yield	28.58
Financial Self Sufficiency	111

Outreach Particulars	
States	Tamil Nadu
Districts	Thiruvarur, Nagapattinam & Thanjavur.
No of Branches	6
No of Members (Women)	32343
Active Clients	17150
No of Villages Covered	535
Present Portfolio	14 crore
Present Net worth	3.16 crore



Sanitation Capacity Building Programme



BWDC has been working in Water, Sanitation and Hygiene (WASH) since for more than 20 years, starting in the 2009 primarily with small sanitation projects in individual communities. Over time the organization's strategy evolved to providing finance linked with development initiatives. BWDC gained much experience in the subsequent decades, including a significant scale-up through its Mahasakthi Microfinance Services wherein households lent to improve access to water and proper sanitation for households.

In 2009, BWDC made a strategic decision to scale up its investment in WASH, making an increased, targeted investment in WASH in Thiruvallur and Nagapattinam districts. This subsequently became an important pillar at BWDC and today, BWDC finances a range of developmental causes from education and health to safe water and sanitation. Because of this strategic investment, more than 27,000 toilets have been reached with WASH interventions between 2009-2016 and have covered over 500 villages of Southern Tamilnadu.

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.

Our Portfolio & Achievements:

- Bharathi WATSAN programme is commercially successful and good business model and has proved water and sanitation can be improved better through financial inclusion.
- AsonMarch 2016, over 27,000 were provided loans for toilets construction.
- In order to manage the operations, 48 no. of dedicated and committed staff members who are well enriched and has sound knowledge on toilet construction and provides mobilization, training, monitoring and credit transaction activities support in the field.
- As many as 65,000 people have been sensitized with information, education and communication materials.
- BWDC has well trained and reputed pool of masons who has more competent in designing and constructing good quality septic tanks. These contractors and local workers have also benefited by the additional work provided by the schemes. The proficient contractors gain a reputation for their work and are in demand.
- All the constructed toilets meet the standards, in that they were constructed to be comfortable, hygienic, safe to use and acceptable access at all times of the day and night.
- In conjunction with the project's School Sanitation Program, school children are now socialised to accept that toilets at home are a normal and expected feature.
- Toilets are now accessible for the elderly, sick, disabled and poor.



Sanitation Awareness Programme supported by ONGC:

Oil and Natural Gas Corporation Limited (ONGC) is a Public Sector Undertaking (PSU) of the Government of India, under the administrative control of the Ministry of Petroleum and Natural Gas. The ONGC Group is also known for their community driven and community centric development work. The Group's ethos on social responsibility focuses on not just taking care of its own employee, but enabling and enriching the communities around the areas where its plants establishment are located.

Bharathi Women Development Centre, has been partnered in strategizing and implementing CSR project of ONGC. BWDC has done tireless work in Thiruvavur and Nagapattinam districts of Southern Tamilnadu since 2009 hand in hand with the government and civil society that has yielded its result by showing a definite improvement in health and sanitation.

Based on the work background and the credentials, BWDC with the support of ONGC conducted the awareness training programme about Health and Sanitation on 13th February 2016 at Kuthalam, Eravanchery panchayats of Thanjavur district. There were over 100 women and men were participated in the training programme. Toilet hygiene practices, hand washing technique's, self-care & hygiene and toilet maintenance were discussed.



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



CUB
Trust and Excellence
SINCE 1904

CITY UNION BANK LTD



Financial Statement 2015-2016

BALANCE SHEET AS ON 31.03.2016					
LIABILITIES	Amount Rs. P.	Amount Rs. P.	Assets	Amount Rs. P.	Amount Rs. P.
CAPITAL FUND:			FIXED ASSETS:		
As per last balance sheet:	3,51,56,218.32		(As per schedule) As per last balance sheet	32,11,091.99	
Add: Excess of Income over Expenditure:	33,93,794.58		Add: CCF Project Fixed Asset transferred	3,21,596.00	
Add: CCF Project fixed assets transferred	3,21,596.00	3,94,11,608.90	ADD: Addition in various projects	10,40,484.00	
				45,73,171.99	
			LESS: Depreciation	5,87,082.34	39,86,089.65
MAHASAKTHI PROJECT:			Telephone Deposit		30,300.00
Tamilnadu Mercantile Bank Ltd.	1,69,33,707.00		Sales Tax Deposit		2,500.00
Canara Bank	1,38,19,733.50		TNEB Deposit		22,001.00
Manaaveeya (P) LTD	2,33,25,326.00				
RMK, New Delhi	31,98,853.00				
City Union Bank	2,84,01,741.00				
Bank of Maharastra	1,80,43,539.00				
Uco Bank	97,39,368.00				
Punjab National Bank	82,44,958.00				
		12,17,07,225.50			
LOAN & ADVANCES FROM OTHERS - MAHASAKTHI		6,30,166.00	Rent Advance		8,13,000.00
TDS Payable		2,500.00	Grants Dues:		
Loan from other General fund		4,79,000.00	As per last balance sheet	50,08,327.30	
Mahasakthi Project-Welfare Fund		20,25,680.70	LESS: Earlier years grants dues received	17,84,098.00	
Bharathi Finish implementation AKM offset		35,000.00		32,24,229.30	
Bharathi Finish implementation Salary Payable		1,98,000.00	ADD: Dues for the Yr. 2015-2016	24,80,175.00	57,04,404.30
Sundry Creditors – Valli Agencies		2,06,025.00	Fixed Deposits with Bank		1,00,00,000.00
			Project Advance Account		
			- Prog. advance-Mahasakthi project	1,21,638.58	
			- Prog. advance – General fund	7,040.00	
			- Prog. advance-Mahasakthi project	2,44,000.00	3,72,678.58
			Tax deducted at Source		9,33,335.93
			Loan account		
			- Mahasakthi Micro finance		13,86,01,566.00
			Wage business receivable		3,97,300.00
			Cheque issued for Child Fund India		57,032.73
			Closing balance at bank & cash		37,74,997.91
		16,46,95,206.10			16,46,95,206.10
INCOME & EXPENDITURE FOR THE YEAR 31.03.2016					
EXPENDITURE	Amount Rs. P.	Amount Rs. P.	INCOME	Amount Rs. P.	Amount Rs. P.
PROJECT PAYMENT EXPENSES:			PROJECT RECEIPTS-INCOME:		
Project Expenses		4,81,83,673.19	Grant received		1,26,29,968.47
Depreciation		5,87,082.34	Grant Due		24,80,175.00
MFI Custodial Account written off		1,03,633.11	Bank Interest		1,90,556.80
Excess of income over expenditure		39,33,794.58	NGO contribution		7,17,600.00
			Other income		3,67,89,882.95
		5,28,08,183.22			5,28,08,183.22

Our Board of 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



Our offices

Head office

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



Branch & Project Offices

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, Thiruvavur Main Road,
Sannanallur – 609504

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

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

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

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

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