

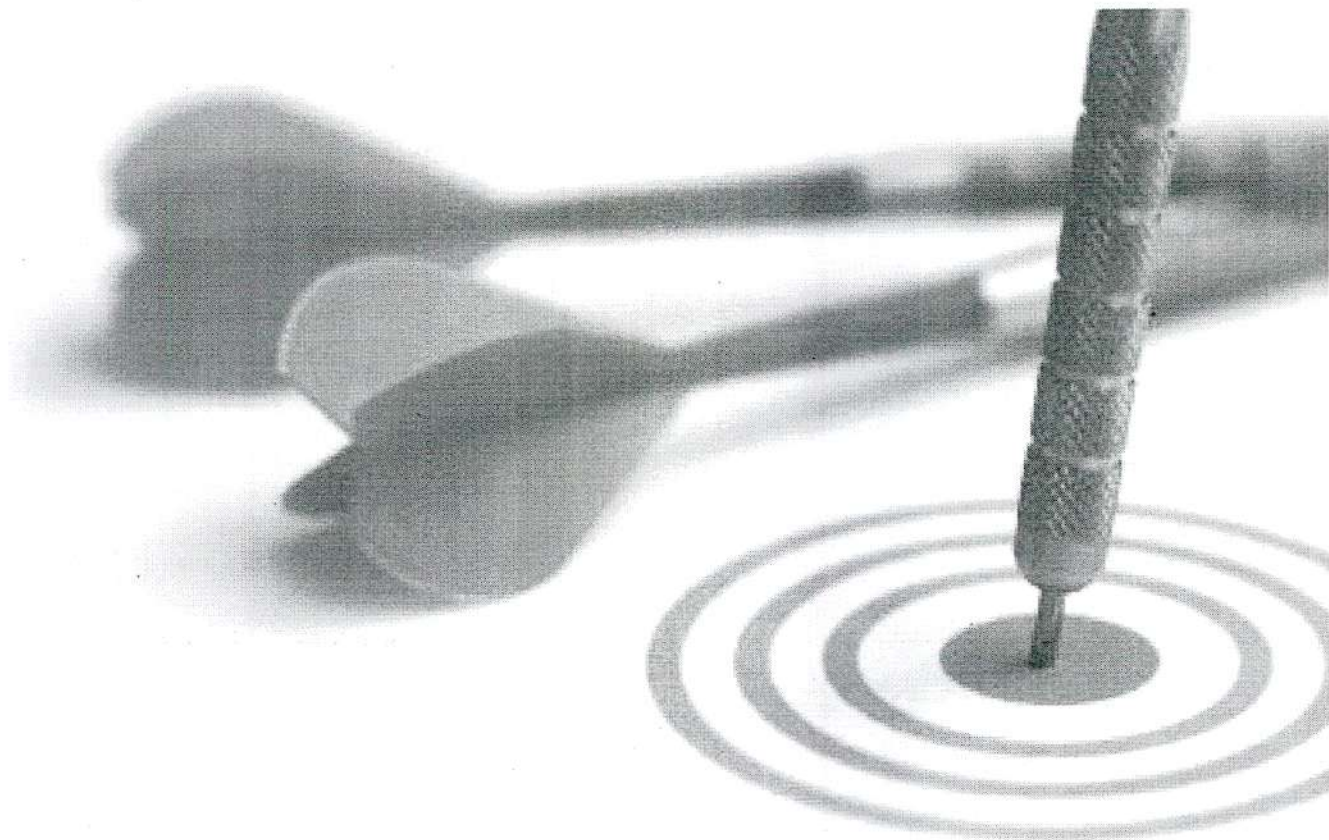
ANNUAL REPORT

2017-2018

empowering community, ending poverty



Bharathi Women Development Centre
Kattur, Thiruvarur District, Tamilnadu



About

Bharathi Women Development Centre

Bharathi Women Development Centre(BWDC) is a three decade old service organization working for the disadvantaged communities like women, children, Aged, lower income communities tamilnadu. Economic empowerment of women is the major focus of the organization. BWDC has a well defined Vision and Mission for its functioning's.

It has been implemented more than hundred development and welfare projects for the betterment of its targeted community.

The programme like, "Micro Finance lower income people" and "Sanitation for All" are some of the programme of BWDC.

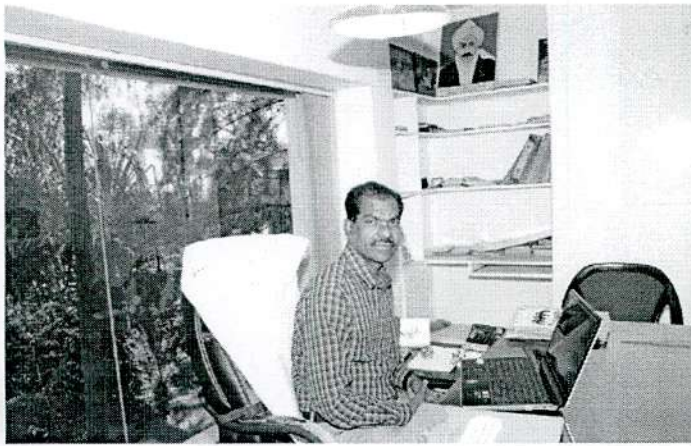
Committed social workers and professionals are actively placed in the Board of Management.

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.



Secretary Desk:

"In this ever-changing society, the most powerful and enduring brands are built from the heart. They are real and sustainable. Their foundations are stronger because they are built with the strength of the human spirit, not an ad campaign. The NGOs that are lasting are those that are authentic."

It gives me an immense pleasure to present the Annual report - Reflection on philanthropy for the period 2017-2018.

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 1987 and the journey continues till now. We continue to implement successfully: Business Correspondent supported by City Union Bank, 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) for more than 21 years, starting in the 1996 primarily with small sanitation projects in individual communities. As on March 2018, over 32,000 were provided loans for toilets construction.

Our Micro Finance activities - Mahasakthi Micro Finance Programme, initiated in the year 2009, is well known microfinance institutions in the Thiruvarur & Nagapattinam focusing on the sustainability of financial inclusion programmes and the development of women and their families. As of now, it serves 37,682 households in 3 districts of Southern Tamilnadu utilizing the dedicated services of more than 150 employees.

We expect 2017-2018 to be another good year of responsible actions and expect new projects. We will continue performing activities in all our established programmes.

M. Nagarajan, Secretary,
BWDC



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Mahasakthi Micro Finance Services

Our Micro Finance activities – Mahasakthi Micro Finance Programme, initiated in the year 2009, is one of the well-known microfinance institutions in the Thiruvavarur & Nagapattinam Districts 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 Districts of Thiruvavarur & Nagapattinam in terms of its outreach and large credit portfolio. As of now, it serves 37,682 households in 3 districts of Southern Tamilnadu utilizing the dedicated services of more than 100 employees. Thus far, Mahasakthi had disbursed over 24 crores for various income generating activities and the present loan outstanding portfolio is Rs 24.84 crore.

We have established more than 6,108 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 moneylenders
- To encourage group lending and exert community pressure for timely repayment

Family Counselling Centre (FCC)



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.

✓ Total cases handled during the year 2017-2018 - 143

✓ Cumulative - 3622

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 of 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/ Pavithramanickam village in Thiruvavur district.

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.

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 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(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 2017-2018	Cumulative
Awareness Programme conducted	24	432
Support person meeting conducted	12	48
Community meetings conducted	49	848
Total no. of individual counselling	2853	30820
No. of Re-educative sessions	306	4824
No. of group therapy session	253	3308
Total no. of group activity session	253	3678
Total no. of family therapy session	99	1799
Total no. of follow-up services	1251	22819

No of Addicts treated	
No. of People treated during the year 2017-2018	Cumulative
187	2974

Type of Addiction :

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

District so for Covered:

Thiruvapur, Nagapattinam, Thanjavur, Madurai, Ramanathapuram, Ariyalur, Dharmapuri, Sivagangai, Karaikal, Cuddalore, Kancheepuram & Chennai, Pudukottai, Puducherry & Pune(Maharashtra)

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 Thiruvavur 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 32,000 toilets have been reached with WASH interventions between 2009-2018 and have covered over 598 villages of Southern Tamilnadu.

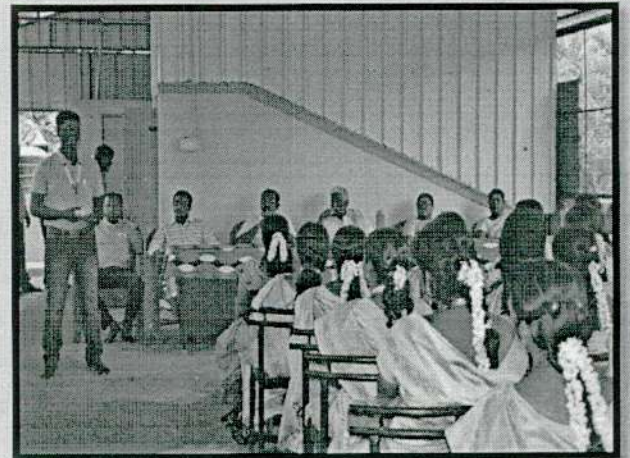
BWDC began in collaboration with Maanaveeya Development & Finance Private Limited, through both grant (capacity building and technical assistance) and loan funds with the aim of providing low income earners the possibility to purchase or build safe water and sanitation facilities.



Business Corresponded

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 111 villages across the state of Tamilnadu and has covered over 1,19,922 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 to facilitate under-privileged families to open new bank accounts. So far 80,425 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 Jan Dhan Yojana".





Our Board of Members

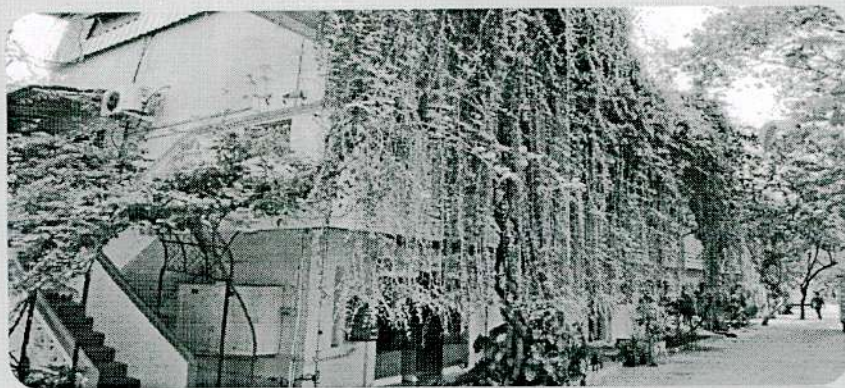
BWDC is a member driven organization with a collaborative, consensus based approach to identify and facilitate programmes and services that benefits the community. It receives strategic guidance in fulfilling these objectives from the Governing Board, which is comprised of elected members from the leadership of BWDC member as well as independent Board members. Currently, BWDC has 6 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, VicePresident
- Mr. M. Nagarajan, Secretary
- Mrs. J. Selvakumari, JointSecretary
- Dr. K. Baskar, Treasurer
- Mr. B. Parthasarathi, Executive Committee Member



Our Offices



Head Office

Bharathi Women Development Centre,
Kattur & Post, Manakkal Ayyampettai - Via,
Thiruvavur District, Tamil Nadu - 610104
Ph: 04366-244377, Email: info@bharathiwomen.org /
mn.bwdc@gmail.com, Web: www.bharathiwomen.org

Branch 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
No.24, Upukadai Theru,
Sannanallur, Nannilam Tk - 609504

Bharathi Mahasakthi Micro Finance
37A, Kattukara Street,
Madapuram, Thiruvavur- 610 001

Bharathi Mahasakthi Micro Finance
36D, Hospital Street,
Hanifa Hospital (opp)
Thiruthuraipoondi - 614 713

Bharathi Mahasakthi Micro Finance
5/685, M.M. Complex,
Railway Feeder Road,
Manganallur Po, Kuthalam (TK)
Nagapattinam District - 609404

Bharathi Mahasakthi Micro Finance
No. 11 Veerama Munivar Veethi, PK Road,
Karaikal - 609602

Bharathi Mahasakthi Micro Finance
1/71, Mela street, Thethyur,
Eravaanchery post, Kudavasal Tk,
Thiruvavur - 609501

Project Offices

Bharathi Family Counselling Centre
37A, Kattukara Street,
Madapuram, Thiruvavur- 610 001

Bharathi Old Age Home
Door No.2/187/3, Main Road
Pavithramanickam,
Kudavasal Taluk, Thiruvavur - Dist.

Bharathi Integrated Rehabilitation Centre for
Addicts(IRCA)
58/4B, 2nd Cross Street, Murukesan Nagar,
Keelakavathukudi Panchayat,
Nalu Kal Mandapam, Thiruvavur - 610 002

