

SKS CHAKSHU FOUNDATION ANNUAL REPORT

2015-16





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FROM THE FOUNDER'S DESK



24 years ago, my vision of transforming and empowering rural communities gave birth to SKS Chakshu Foundation. We started with a mission to help elevate the status of the economically underprivileged through our education, poverty alleviation, and healthcare programs.

Our continuous engagement with the communities made us realize that women are the central force who could catalyze development and change at the village level. We began incubating and encouraging women leaders through our Micro-enterprises and Financial Inclusion Program to elevate and stimulate change in the villages of Panvel.

A trend began emerging in our daily interactions with the women; their villages were changing for the better, they had financial stability but what they lacked was basic dignity. Every day, early in the morning, they were forced to walk to the fields covering their face holding a tumbler of water to relieve themselves. Toilets were considered to be an unnecessary expense, a luxury at the village level.

We took this issue up as a challenge and started our sanitation intervention. Our journey was made possible because of our staff's unrelenting grit to convince people on the importance of a toilet. I am proud to say that in 2015-16 SKS Chakshu Foundation has constructed 350+ toilets in rural Panvel.

Besides our sanitation work, our work with Self Help Groups has continued to grow and are working with over 3000 women across 60 villages of rural Panvel. The students at Rakesh Jain Madhyamik Vidyamandir made us proud by performing equally well in extracurricular activities and in their exams.

In the coming year, we hope to continue to grow and work towards our goal to transform rural Panvel.

Sincerely,
Nirbhay Jain
Founder, SKS Chakshu Foundation

SANITATION INTERVENTION



Mission: To end open defecation in rural Panvel by ensuring access to a toilet and promoting health and hygiene through behavioral change.

Research reveals that women and young girls face the most adverse effects due to lack of access to a sanitation facility. The shame and fear associated with going for open defecation restricts their mobility and promotes the use of risky practices such as inadequate food and water intake for long hours to avoid the need to urinate or defecate which in turn has an adverse effect on their health. This lack of adequate nutrition along with poor sanitation and hygiene practices can worsen the situation for pregnant women and lead to poor pregnancy outcomes.

We, at SKS Chakshu Foundation, believe that a toilet is fundamental to a person's dignity and well being. After the successful completion of our pilot project in 2014-15, we have constructed 354 toilets in 2015-16. In this phase of construction, we partnered with the Gram Panchayat under the Swachh Bharat Abhiyan to access government funding for this project.

We developed a post construction advocacy program to ensure continuous usage and to ensure that the beneficiaries maintain the toilets. We aim to construct 600 toilets in 2016-17 and continue to strengthen our advocacy program.

Key milestones

- Successfully started working with the Gram Panchayat under the Swachh Bharat Abhiyan for project implementation
- Constructed 354 toilets in 2015-16

WOMEN EMPOWERMENT THROUGH SELF HELP GROUPS



Mission: Empowering women in rural Panvel through financial inclusion

SKS Chakshu Foundation believes that women are central to development. Empowering a community begins with empowering its women and we believe that by building their confidence and their capacities we can spark a change in the community and transform the society. We work with women with the help of our Self Help Groups through the following programs:

- i. **Financial Inclusion:** We provide women in rural Panvel access to affordable financing through savings and lending micro-loans for various activities including income-generating activities, education, healthcare and personal expenses.
- ii. **Micro-Entrepreneurship:** SKS Chakshu enables rural women to become micro-entrepreneurs through skill training, mentor support, access to financial credit and industry-related workshops.
- iii. **Support Services:** SKS Chakshu provides low-cost legal and government support services to women for issues such as domestic violence, marital issues, property disputes, gender discrimination and more. This is done through our jankar training program.

Key milestones

Sr No.	Activity (2016-17)	Details
1	No. of new Self Help Groups formed	40
2	Loans taken	Rs. 27,61,365
3	Loans repaid	Rs. 27,44,648
4	Number of women trained under skill training	40
5	Number of women trained under the Jankar training program	90

Education



Mission: To provide holistic education to children of rural Panvel

Rakesh Jain Madhyamik Vidyamandir started out in 2000 with 150 students and currently educates 450 students from rural Panvel.

In 2015-16, realizing the increased need for Introduction to Basic Technology training, we added 3 new classrooms for our students. This program is designed to give hands on experience students in 8th, 9th, and 10th standard to a range of skills needed and opportunities available in technical, vocational, and entrepreneurial careers. This course covers 24 vocations that include Soil Testing, Land Surveying, Mapping Construction Buildings, Heavy Metal Sheet Cutting, Welding, making garment and handbags for both male and female students. The government of Maharashtra has officially incorporated the course into the state curriculum, offering students credit as well as preferential admission into public technical and vocational education and training (TVET) institutes.

All our students received brand new sports uniforms and we installed an RO water purification system for the students at our school. As a part of the annual day, the children trained by Mrs Rekha Chaudhary performed Nrityanjali, a music and dance program in 2015-16

Education milestones

Pass percentage: 95.70% pass percentage of SSC students at the school

EVENTS

Mahila Melava



The Mahila Melava was held at Wangani village in January 2017 where over 800 women participated. The members of the Panchayat Samiti, officials from the police force and representatives of Chaitanya NGO were a part of the Melava. Self Help Group members of Ladiwali village presented a street play on different social issues.

Mumbai Marathon 2016



SKS Chakshu Foundation participated in the Standard Chartered Mumbai Marathon for the first time to raise funds for our sanitation project. We raised Rs. 9,80,200 through our donors and supporters.

CORPORATE PARTNERS AND DONORS

Alkyles Amines Chemicals Ltd.

Essjay Ericsson Pvt. Ltd.

LSR Speciality Oils Pvt. Ltd.

Standard Industries



LEADERSHIP AND BOARD OF TRUSTEES

I. Founders

1. Mr. Nirbhay Jain
2. Mrs. Urmila Jain

II Board of Directors and Trustees

3. Mr. Utsav Kapadia
4. Mrs. Varsha Jain
5. Mr. Vishal Jain
6. Mr. Pradeep Jalan
7. Mr. Vijaymull Sand

IV Directors

11. Ms. Shefali Kapadia, Director-Special Projects
12. Ms. Anandi Vangal, Director, Rakesh Jain Secondary School
13. Mr Jyotirmoy Chatterji, Director, Operations and Strategy

FINANCIAL STATEMENT

FUNDS & LIABILITIES		PROPERTY AND ASSETS	
Rs.	Rs.	Rs.	Rs.
<p>Name of the Public Trust : S.K.S CHAKSHU FOUNDATION SCHEDULE - VIII (vide Rule 17 (D)) Registration No. E - 14562</p>			
<p>Balance Sheet as on 31st MARCH, 2016</p>			
Trusts Funds or Corpus - (As Per Annexure "A")		Immovable Properties - (As Per Annexure "B")	
Balance as per last Balance Sheet	23,516,061.51	Balance as per last Balance Sheet	13,675,928.00
Add: Donation Received during the year (as per details attached)	1.00	Additions:	
		(i) Land at parcel	1.00
		Less: Sales during the year	
		Depreciation up to date	23,475,929.00
Other Separated Funds:-		Investments - (As Per Annexure "C")	
(Created under the provisions of the trust deed or scheme or out of the Income)		Net: The Market value of the above investments @ Rs.1,23,54,938/-	16,419,801.87
Depreciation Fund	-	Fixed Assets - (As Per Annexure "D")	
Sinking Fund	-	Balance as per last Balance Sheet	563,977.00
Reserve Fund	-	Additions during the year	57,539.00
Class Room Fund	-	Less: Sales during the year	
Any other fund	32,732,552.94	Depreciation up to date	621,516.00
(As Per Annexure "A")	32,732,552.94	Loans (Secured or Unsecured): Good / doubtful	
		Loans Scholarships - (As Per Annexure "E")	1,201,730.00
		Other Loans	1,201,730.00
Loans (Secured or Unsecured):		Advances:-	
From Trustees	-	To Trustees	
From Others	-	To Employees	62,000.00
		To Contractors	
Liabilities:-		To Lawyers	
For Expenses	51,029.00	To Deposits	56,233.00
For Micro Financing Scheme	120,000.00	To TDS	466,476.00
For Rent and Other Deposits	266,900.00		
For Others	5,307.00	* Income Outstanding:-	
	486,536.00	Rent	170,000.00
		Interest	
		Other Income	25,928.00
		Cash and Bank Balances:-	
Income and Expenditure Account:-		(a) In Saving Account with	
Balance as per last Balance Sheet	4,823,427.71	UCO Bank	826,551.30
Less: Appropriation, if any		ICICI Bank	1,281,187.47
Add: Surplus as per Income and Expenditure Account	(59,312.15)	Kotak Bank	2,838,329.99
	4,764,115.56	(c) With the Trustee	13,620,000.00
		(d) With the manager	50,894.41
			18,596,163.15
		Income and Expenditure Account:-	
		Balance as per Balance Sheet	
		Less: Appropriation, if any	
		Less: Surplus as per Income and Expenditure Account	
Total Rs.	61,497,267.03	Total Rs.	61,497,267.03



As per our report of even date
 FOR M.L. SHARMA & CO.
 FIRM REGN NO. 10995191
 CHARTERED ACCOUNTANTS
 SHANTINIBI PARTNER
 MUMBAI

For S.K.S. Chakshu Foundation
 Trustee
 M.L. Sharma
 Trustee
 S.K.S. Chakshu Foundation
 Trustee