

SKS CHAKSHU FOUNDATION

ANNUAL REPORT

2016-17



**SKS CHAKSHU
FOUNDATION**



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FROM THE FOUNDER'S DESK



2016-17 was a fruitful year for SKS Chakshu Foundation as we continued to grow our sanitation intervention and have constructed 1358 toilets till date. This was made possible through our donors and our community stakeholders who supported our mission to make rural Panvel open defecation free.

While there were some remarkable achievements in 2016-17, I am deeply saddened to share that our Trustee, Mr Vijaymull Sand passed away this year. We are thankful for his contribution in helping SKS Chakshu grow over the last 25 years.

This year, we welcomed Mr Sushil Jiwarajka and Mr Sanjiv Anand to our advisory board. Their experience and expertise is invaluable to us.

Over the years, SKS Chakshu Foundation has realized that women are at the centre of development and they are the reason for the resounding success of our community interventions. An empowered woman never walks alone; she lends a hand to others along the way and leads them to a path of prosperity and development.

In 2016-17, the board of SKS Chakshu Foundation took an important decision by changing our name from SKS Chakshu Foundation to empowHER India. We believe that our name must represent the development of our work over the years and the course we plan to take. Our new name is a reflection of how our work, vision, and mission has evolved in the past three decades by symbolizing who we are today and by representing our goals for the future.

I would like to end by thanking all our donors and corporate partners for being a part of our journey. We hope you will continue to support us in the years to come.

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.

SKS Chakshu Foundation made substantial progress in sanitation access in rural Panvel with the help of the community, the government stakeholders and our donors. In 2016-17, we constructed 715 toilets and started using a real-time monitoring tool, SocialCops, to track monthly progress.

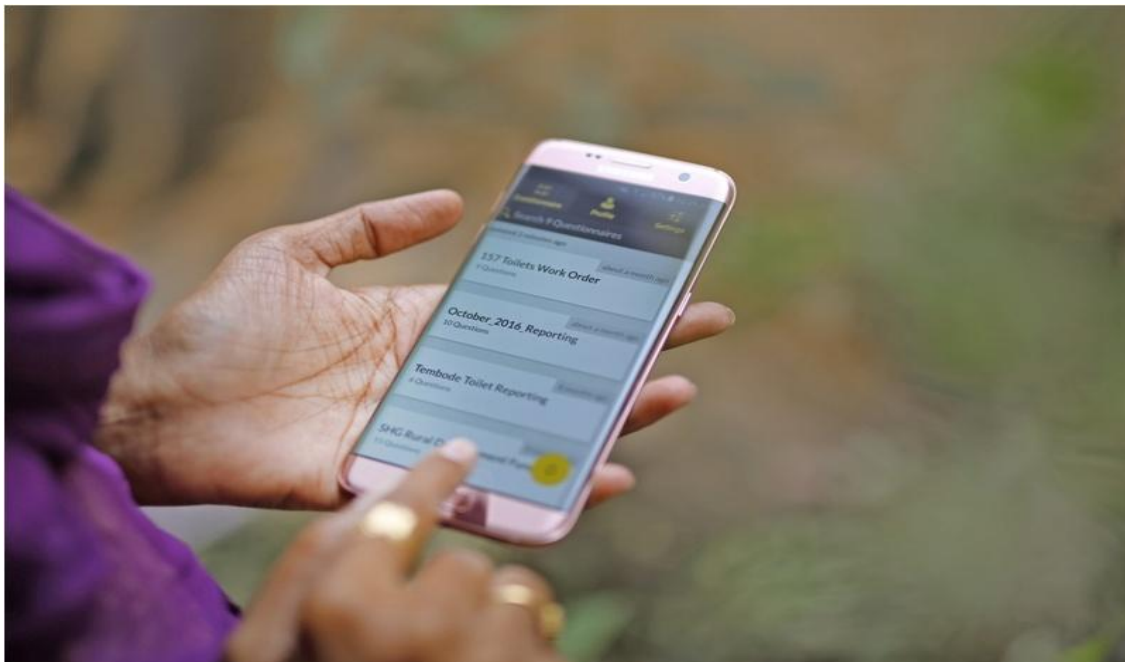
We believe that construction of toilets is the first step to end open defecation. In order to ensure long-term sustainability, continuous advocacy on improved hygiene behaviors focusing on hand washing is essential. Health and development of a community is interlinked to access to sanitation. SKS Chakshu Foundation believes that open defecation can be eliminated through an emphasis on both the hardware (construction of Individual Household Latrines) and the software (behavioral change through IEC- Information, Education and Communication) Women are central to our initiative and in 2016-17, we continued to work with women and the larger community to encourage them to adopt adequate sanitation and good hygiene practices.

Moving forward, in 2017-18, we will focus on conducting an impact assessment in order to evaluate our past performance and address the any gaps.

Key milestones

Received the Rotary Matching Grant project to construct 364 toilets in the villages of Panvel

Completed construction of 714 toilets in 2016-17



Case study



Name: Aruna Arun Bhoir

Village: Mohopada

Name of SHG: Shri Samarth Bachat Gat

Aruna Arun Bhoir loved the rains but hated the monsoons. Carrying an umbrella and walking carefully to the nearest field to avoid the muddy roads at 6:00 in the morning, she always got drenched by the time she returned home. She would often catch a bad cold and fall sick. The fields which were half a kilometer from her house would progressively get difficult to access during heavy showers.

It was not easy to convince her family but it was her sons who supported her. It's been 3 months since the toilet was handed over to her by SKS Chakshu Foundation and Aruna is the happiest person in her village. Peace of mind and dignity are the two words she associates with her toilet. The freedom to not wake up early in the morning, the freedom to not carry a towel to cover her face and the freedom to privacy is what she wants for all the women in her locality.

WOMEN EMPOWERMENT THROUGH SELF HELP GROUPS

Mission: Empowering women in rural Panvel through financial inclusion

SKS Chakshu Foundation believes that Self Help Groups are an important medium to build social capital amongst women and to help foster sisterhood. We formed 34 new Self Help Groups this year and are working with over 300 groups to date. These groups are governed by two Federations Swayam Siddha Gramin Swayam Sahayta Sangh, Nere and Swayam Siddha Gramin Swayam Sahayta Sangh, Rasayni which in addition to financial services, provides the basic skill training and fosters entrepreneurship by encouraging women to run small businesses. The SHGs and the Federations have empowered women by enhancing their contribution to household income and empowering them to take better control over decisions that affect their lives.

Key milestones

Sr No.	Activity (2016-17)	Details
1	No. of new Self Help Groups formed	34
2	Loans taken	Rs.2163000
3	Loans repaid	Rs.2525308
4	Number of women trained under skill training	40
5	Number of women trained under the Jankar training program	90



Case study



Name of the Self Help Group: Shri Nyanyi Mahila Bachat Gat

Name of the shop: Shri Radhayi Jan Adhar Kendra, Swast Dhanya Dukan

Village: Moho

Members: Sushila Shantaram Patil, Dipali Dattarey Patil, Bharti Surdas Patil, Sharda Ganesh Patil, Namu Arun Patil, Suvarna Harishchandra Patil, Megha Meghnath Mhatre, Vithabai Ramdas Patil, Dhanashree Gurnath Patil, Jayshree Bharat Patil, Shaila Santosh Pathe

With little or no educational background, 11 women of Moho village decided to come together to start their own enterprise. They saw the need for a kirana store at their village and started their enterprise with a loan of Rs. 35000. Shri Radhayi Jan Adhar Kendra was established with a motto “*Swast Dhanya Dukan*” which can be roughly translated to “the healthy food shop”. Over a period of few months, they realized the need to add new products to attract their customers and started selling oil, sugar, spices, biscuits and other confectionery. New products brought new customers and nowadays they attempt to add two new products every month.

The women decided to work in shifts to ensure that the shop remains open throughout the day. Another innovation that they brought for their village was to start a subscription service where a subscriber pays a one time annual payment to avail discounts on products throughout the year. They have 60 subscribers for their discount card and they believe that their business will grow bigger in the months to come. Their dream is to open a supermarket for rural Panvel.

EDUCATION

Mission: To provide holistic education to children of rural Panvel

Rakesh Jain Madhyamik Vidyamandir started with 150 students and 3 classrooms and since then has grown to 449 students with 7 classrooms in 2017. We promote education for the girl-child and have maintained a 50:50 ratio for our male and female students. A holistic approach has been adopted to not only provide academic education but to nurture our students in arts, culture, vocational skills and sports.

Infusing technology into education is a powerful method to improve the quality and the content of education. SKS Chakshu Foundation believes that E-learning is an important tool for education and in 2016-17 we launched our E-learning lab in all our classrooms. E-learning provides students with an interactive, collaborative learning environment which helps promote the development of skills such as critical thinking and problem solving, communication and creativity.

As a part of our education intervention, we partnered LSR Specialty Oils Pvt. Ltd. to work with Zilla Parishad schools at Panvel for the following:

- Installed a computer lab with 9 desktops in 2 schools
- Installed RO water purifier with storage tank of 1000 liters in 2 schools
- Built toilets for students in 2 schools

Education milestones

In 2016-17, we partnered with Camlin to distribute stationery to 450 students of Rakesh Jain Madhyamik Vidyamandir.

We initiated an E-learning program to blend traditional classroom teaching with technology to promote interactive learning in classrooms. All the 7 classrooms have been equipped with computers, the e-learning software in Marathi and other required equipment.

Pass percentage: 91.83%

Awards/Recognitions: Students from our school participated in the Inter-NGO Sports Event-2016 held by Concern India Foundation. 30 students from our school participated, winning 10 medals out of 30 and 3 trophies out of 7.



EVENTS

Mahila Melava

Mahila Melava is an annual program hosted by the Self Help Groups of SKS Chakshu Foundation. The objective of this program is to give women across villages an opportunity to meet their counterparts, to discuss and spark new ideas, participate in contests which give them an opportunity to showcase their creativity, undergo training and workshops on issues that are of importance to them. The Mahila Melava was held at Gulsunde village, Rasayni block in January 2017 and was attended by over 1500 women.



Mumbai Marathon 2017

SKS Chakshu Foundation participated in the Standard Chartered Mumbai Marathon 2017 to support our sanitation intervention. This year, we raised Rs. 9,21,500 with the help and support of our donors. These funds were utilized to construct 46 toilets



Anand Mela

Rakesh Jain Madhyamik Vidyamandir organized the Anand Mela, a funfair for students and their parents as a part of the annual day function. The students exhibited their science project and IBT training projects as a part of this annual day.



ACHIEVEMENTS

Year	Achievements
2017	Construction of 1300+ toilets completed SKS Chakshu Foundation becomes empowHER India
2014	Launch of the sanitation intervention
2011	Launch of the Micro-entrepreneur programs
2010	150 Self Help Groups' federation grows to a membership of more than 2000 women
2009	Establishment of the Chaitanya Kendra in association with Kotak Education Foundation at Akurli near Panvel.
2008	Launch of vocational and special skills training
2005	Economic Empowerment of Women initiated with Women's Self-Help Groups at Nere village Medical Centre established at Usarli village
2000	Foray into education with the Rakesh Jain Madhyamik Vidyamandir
1999	Foundation grows to cover 65 villages, impacting more than 40,000 people
1999	An ophthalmic centre is established
1993	SKS Chakshu Foundation takes birth

CORPORATE PARTNERS AND DONORS

We are grateful to all our donors and corporate partners for being a part of SKS Chakshu Foundation. Our corporate partners are as follows:

- Thyssenkrupp Industries
- Alkyl Amines Chemicals Ltd.
- LSR Specialty Oils Pvt. Ltd.
- Essjay Ericsson Private Ltd.
- Camlin



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. Ms. Shefali Kapadi

III Advisory Board

8. Mr. Sanjiv Anand, Member of the Advisory Board
9. Mr. Sushil Kumar Jiwarajka, Member of the Advisory Board

IV Directors

10. Ms. Anandi Vangal, Director, Rakesh Jain Secondary School
11. Mr Jyotirmoy Chatterji, Director, Operations and Strategy

FINANCIAL STATEMENT

SCHEDULE - VIII
(Vide Rule 17 (i))

Name of the Public Trust : **S.K.S CHAKSHU FOUNDATION** Registration No : **E - 14942**

Balance Sheet as on **31st MARCH, 2016**

FUNDS & LIABILITIES		PROPERTY AND ASSETS	
Rs.	Rs.	Rs.	Rs.
Trust Funds or Corpus :- (As Per Annexure "A")		Immovable Properties :- (At Cost/As Per Annexure "B")	
Balance as per last Balance Sheet	23,536,062.51	Balance as per last Balance Sheet	23,675,928.00
Add: Donation Received during the year (as per details attached)	1.00	Additions :-	
		(i) Land at period	1.00
		Less: Sales during the year	-
		Depreciation up to date	-
			23,675,929.00
Other earmarked Funds :-		Investments :- (As Per Annexure "C")	
(Credited under the provisions of the trust deed or scheme or out of the Income)		Note: The Market value of the above investments is Rs. 1,73,54,838/-	16,419,861.87
Depreciation Fund	-	Fixed Assets :- (As Per Annexure "D")	
Sinking Fund	-	Balance as per last Balance Sheet	56,977.00
Reserve Fund	-	Additions during the year	57,539.00
Class Room Fund	-	Less: Sales during the year	-
Any other Fund	-	Depreciation up to date	-
(As Per Annexure "A")	32,732,552.94		431,316.00
		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	35,039.00	To Deposits	56,733.00
For Micro Financing Scheme	120,000.00	To TDS	666,416.00
For Rent and Other Deposits	260,000.00		785,149.00
For Others	31,507.00	* Income Outstanding :-	
	484,536.00	Rent	170,000.00
Income and Expenditure Account :-		Interest	-
Balance as per last Balance Sheet	4,825,422.73	Other Income	23,978.00
Less: Appropriation, if any	-		193,978.00
Add: Surplus as per Income and (Less): (Debit) Expenditure Account	(99,312.15)	Cash and Bank Balances :-	
	4,726,110.58	(a) In Saving Account with	
		UCO Bank	826,551.30
		ICICI Bank	1,280,187.47
		Kotak Bank	2,839,529.99
		(b) In Fixed Deposit Account	13,860,000.00
		(c) With the Trustee	50,894.40
		(d) With the manager	-
			18,590,163.16
		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 advocate
FOR M.L. SHARMA & CO.
FIRM REGN NO. 1099803
CHARTERED ACCOUNTANTS
HARINDR PARTNERS
MUNO3783

*** Income Outstanding**
(If accounts are kept on cash basis)
Rent : Nil
Interest : Nil
Other Income : Nil
TOTAL RS : Nil

For S.K.S. Chakshu Foundation
Trustee

For S.K.S. Chakshu Foundation
Trustee

Place : MUMBAI
Dated : **26 SEP 2016**

SCHEDULE - IX
[Vide Rule 17 (1)]Name of the Public Trust : **S.K.S. CHAKSHU FOUNDATION**Registration No. - **E - 14562**

Income and Expenditure Account for the year ending 31st MARCH, 2016.

EXPENDITURE		Rs.	Rs.	INCOME		Rs.	Rs.
To	Expenditure in respect of properties :-			By	Rent (accrued) (realised) *		315,000.00
	Rates, Taxes, Cesses	-					
	Repairs and maintenance	-		By	Interest (accrued) (realised) *		
	Salaries	-			On Securities		
	Insurance	-			(Gross TDS - NIL)		
	Depreciation (by way of provision of adjustments)	-			On Fixed Deposits with HDFC Bank		
	Other Expenses	-			On Fixed Deposit	1,160,128.00	
To	Establishment Expenses (As per Annexure "P")		1,027,680.00		(Gross TDS - 1,16,813/-)		
To	Remuneration to Trustees		-		On Bank Account		
To	Remuneration (in the case of a matri) to the head of the math, including his household expenditure, if any ..		-		On S. B. A/C	18,833.00	1,355,961.00
To	Legal Charges		-		On Income Tax Refund	14,549.00	1,370,501.00
To	Audit Fees (Including I T Matter)		28,750.00	By	Dividend		108,305.36
To	Contribution and Fees		-	By	Donations in Cash or Kind		1,740,500.00
To	Amount written off :-		-	By	Capital gain on Mutual Fund Units		624,559.49
	(a) Bad Debts	-	-	By	Grants		-
	(b) Loan Scholarship	-	-	By	Income from other sources		-
	(c) Irrecoverable Rents	-	-	By	Transfer from Reserve		-
	(d) Other Items	-	-	By	Deficit carried over to Balance Sheet		99,312.15
To	Security Charges (Edu)		-				
To	Depreciation		-				
To	Loss on sale of Fixed Assets		-				
To	Amount transferred to Reserve or Specific Funds		-				
To	Expenditure on Objects of the Trust		-				
	(a) Religious		-				
	(b) Educational (As per Annexure "G")	1,414,988.00					
	(c) Medical Relief (As per Annexure "H")	15,000.00					
	(d) Relief of Poverty	105,000.00					
	(e) Other Charitable Objects (As per Annexure "I")	1,666,760.00					
			3,201,748.00				
To	Surplus/(Deficit) carried over to Balance Sheet		-				
	Total Rs.....		4,258,178.00		Total Rs.....		4,258,178.00

As per our report of even date
FOR M.L. SHARMA & CO.
FIRM REGN NO. 10996310
CHARTERED ACCOUNTANTSC.A. (A.D.) PARTNER
R.NO.3185S.K.S. Chakshu Foundation
TrusteeFor S.K.S. Chakshu Foundation
TrusteePlace : MUMBAI
Dated : 26 SEP 2016

TRUSTEES