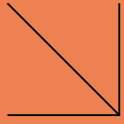




EmpowerHer

Annual Report 2018-19

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LETTER FROM THE CHAIRPERSON

2018-19 has been an exciting year for empowHER India. We started a new initiative to bring clean drinking water to rural communities and expanded our sanitation intervention to Karjat Taluka by partnering with the Block Development Office. Our initial needs assessment of the villages of Karjat showed that many of the tribal villages and hamlets did not have access to basic needs of water and toilets. We are committed to replicate our best practices at Karjat even as we continue our work in Panvel. 2018-19 has also been a year of many changes. We welcomed our new CEO, Anamara Baig to the organization and bid farewell to Jyotirmoy Chatterji, Director Operations. empowHER India grew under his able leadership and we are grateful to him as a pillar of support all through the years. I would like to welcome Anamara as she takes over the reins of the organization as we work to increase our impact by expanding our existing interventions and launching new pilots.

We also welcomed a new member to our advisory board, Mr. Paras Choudhary who has been supporting our work for over a decade.

I am proud of what we as an organization have managed to achieve all through these years and greatly humbled by the unwavering support of our donors, CSR partners, our staff and other stakeholders. You are the reason for our success and achievements.

This annual report showcases the work we have done in the past one year to empower women and bring about rural transformation.



WOMEN EMPOWERMENT

Self Help Groups (SHGs) are an important medium for us to bring women together from different parts of the village. Through the SHGs, we work with women on financial literacy, financial inclusion and access to information to empower them with knowledge and resources. We work towards rural transformation by harnessing the collective power of women in communities. Today, the women we work with have become a role model in their villages and they in turn encourage other women to save money, access government schemes and raise their voice on issues that are important to them.

Savings and access to low interest credit has led to economic and social empowerment of women. The growth of our Federation has been a remarkable success and last year we have started working with 85 new groups adding approximately 850 women to our SHG network.

As we continue to grow and expand our network of women, we realize that it is important to be transparent with our donors and the community, who are our most important stakeholders. We have initiated the work for a third party assessment of the Federation which will be completed in 2019-20.

Key highlights

- ➔ We are working in 69 villages across Panvel Taluka with 320 Self Help Groups that reach out to over **3500** women.
- ➔ In 2018-19 we have created 85 new Self Help Groups reaching out to over **850** women.
- ➔ Our Federation is working towards sustainability by generating **additional income through sale of flour mills, inverters and water purifiers.**
- ➔ The Federation has sanctioned loans to over **108** women
- ➔ We have also worked to **upgrade the skills of our staff members by conducting workshops on photography and documentation.**



Mission: Empowering women in rural Panvel through financial inclusion



WATER, SANITATION AND HYGIENE (WASH)

empowHER India works on two key projects as a part of our WASH initiative.

SANITATION INTERVENTION

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

We started our sanitation intervention in 2014 with a pilot of 6 toilets at Umroli Village. Since then, we have built over 2200 toilets across 50 villages of Panvel Taluka reaching out to over 8000 individuals.



In order to map the need for sanitation in Panvel, we partnered with ASER Centre to conduct a census survey of 70 villages. The survey gave us the following insights:

1 In just under 16% of the surveyed household at least **one person practices open defecation**

2 **8 out of the 10** households surveyed have a household toilet.

3 **Almost half the household reported cleaning the toilet** after every use. The rest do not clean the toilet so frequently, with a third reporting to clean the toilet once a day.

4 **9 out of 10 households**, who have toilets, said that they use phenol to clean their household toilet.

The survey also revealed that there were beneficiaries who did not have a toilet as they were not a part of the Swachh Bharat baseline and there were beneficiaries with toilets that were defunct. Going beyond the Swachh Bharat Mission (SBM), we identified two key areas while working to make communities Open Defecation Free:

CLEAN DRINKING WATER

Our Mission: To provide purified and affordable drinking water to rural communities

Universal access to safe and affordable drinking water is key to improve the quality of life of rural communities. We believe that access to clean drinking water would mean improved quality of life for the community, increased savings for households due to a reduction in sick days and improved quality of life for women.

We began our Clean Drinking Water initiative in two rural communities, Waje and Chindharan. We inaugurated our first Water ATM plant on 12th February 2019 which was installed in collaboration with the Innerwheel Club of Bombay Midtown. We also signed an MOU with Chindharan village and the plant will be installed in August 2019



ACCESS TO WATER

Our Mission: To provide rural communities with access to water through handpumps

We have partnered with the Rotary Club and Project Hope to install 30 handpumps in villages of Karjat and Panvel Taluka. In 2018-19, we installed 6 handpumps in villages of Karjat and Panvel Taluka impacting over 1808 individuals daily.



empowHER India partners with the local Gram Panchayat to sell purified drinking water at the cost of Rs. 10 for 20 litres.



This water lasts for two days for a family of 4 individuals on an average. By spending Rs.150 per month, a family can improve their overall good health and well being.



The project is financially sustainable second year onwards as the revenue generated through sale of water will cover all operational costs



To instill community ownership, the Gram Panchayat has to make in kind contribution to the project by constructing a shed, providing access to the water source and an electricity connection



Through the built in software in the water purification unit, empowHER India will be able to track the water consumption patterns. The software will track the data on a household level which will give us insights into the behavior patterns.



Key highlights

- ➔ We conducted a census survey on Water, Sanitation and Health in **70 villages**
- ➔ We constructed **200 toilets** across 8 villages
- ➔ We piloted our **retrofitting of old toilets** project in one village
- ➔ We piloted **construction of toilets** for beneficiaries outside the Swachh Bharat Baseline in 1 village
- ➔ We piloted construction of toilets in **Karjat Taluka** in one village
- ➔ We inaugurated our first **Water ATM** in Panvel Taluka and signed an MOU with Chindharan village for our second water ATM
- ➔ We installed **6 handpumps** in 4 villages providing more than **1800 people** with access to water

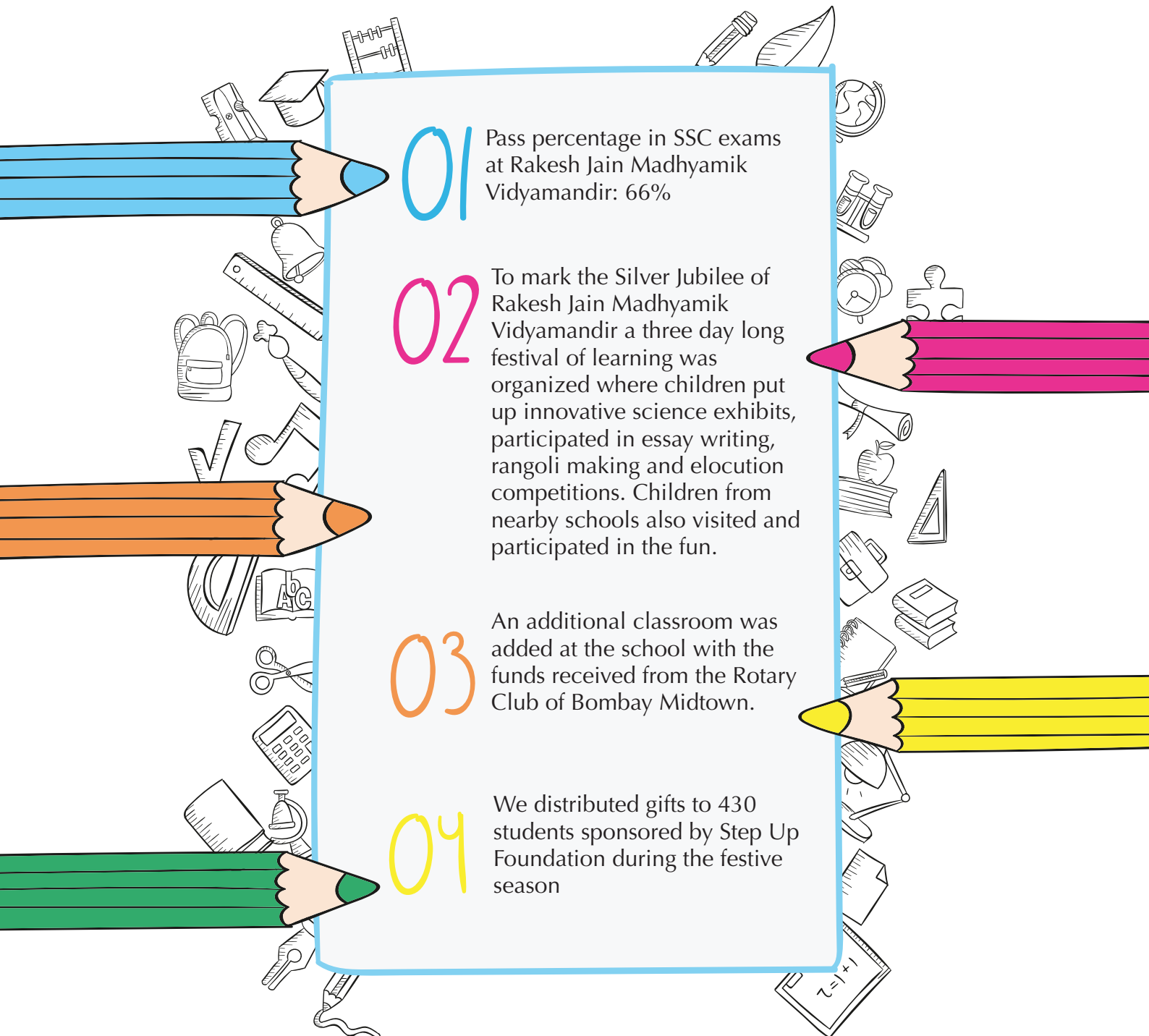


EDUCATION

Mission: To provide holistic education to children of rural Panvel

Rakesh Jain Madhyamik Vidyamandir celebrated its Silver Jubilee in 2018-19. Our school was in need for structural repairs which were completed during the summer holidays. Our drawing teacher and the children worked together to adorn the classroom walls with Madhubani and Warli paintings.

We also partnered with the Rotary Club of Bombay Mid-town to add a new classroom to our school.



01 Pass percentage in SSC exams at Rakesh Jain Madhyamik Vidyamandir: 66%

02 To mark the Silver Jubilee of Rakesh Jain Madhyamik Vidyamandir a three day long festival of learning was organized where children put up innovative science exhibits, participated in essay writing, rangoli making and elocution competitions. Children from nearby schools also visited and participated in the fun.

03 An additional classroom was added at the school with the funds received from the Rotary Club of Bombay Midtown.

04 We distributed gifts to 430 students sponsored by Step Up Foundation during the festive season

EVENTS

Pinkathon, India's largest women only marathon has become one of the most widely covered initiatives focused on women. This year, the creators of Pinkathon reached out with a request for empowHER India to participate. Wearing saris, 16 women from our Self-Help groups ran 5 km successfully in December 2018 and received medals for completing the run. They felt great joy and pride on representing empowHER India.

A group of 37 individuals ran the Tata Mumbai Marathon in January 2019 in support of empowHER India. Through our fundraising campaign designed around the Mumbai Marathon, we were successful in raising over 32 lacs for the women empowerment program. Through direct bib donations, we raised almost 20% more in funds as compared to the previous year.

The Innerwheel Club of Bombay Midtown partnered with empowHER India to install a Water ATM plant at Waje village. This plant will potentially impact 2500 people and provide them access to clean drinking water at a nominal price.



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:

4D Corporation
Amratlal Sobhagchand Memorial Charitable Trust
Bombay Midtown Rotary Trust
Centre of Advancement of Philanthropy A/c. Wishing Well
Citi Bank N.A.
DBC Sons (Gujarat) Pvt. Ltd.
DBS Corporate Services Pvt. Ltd.
Destination Unplugged Travel Services Pvt. Ltd.
Gayatri Charity Trust
Ginidevi Harlalka Charitable Trust
K P Sanghvi & Sons LLP
Kashinath Charitable Trust
Kotak Mahindra Bank
Krishnakumar M. Daiya Charitable Trust
LSR Speciality Oils Pvt. Ltd.
Marsil Exports
Mazda Colours Ltd.
Motibai Thackersey Charities
Neterwala & Aibara Interiors Architects
Omniactive Health Technologies Ltd.
Path of Bliss
Sevak Trust
Shri Govindlal Public Charitable Trust
Sir JJPB Institution A/c. 1
Step Up Charitable Trust
The Bombay Community Public Trust
United Way of Mumbai
Urmila Jain Foundation
Vakil & Sons Pvt. Ltd.
X L Development Trust



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 Kapadia

III Advisory Board

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

IV Directors

11. Ms. Anandi Vangal, Director, Rakesh Jain Secondary School
12. Ms. Anamara Baig, CEO

Sr. No	Particulars	Nere	Rasayni	Total
1	Number of villages covered as a part of SHG program	39	30	69
2	Total number of Self Groups created in 2018-19	45	40	85
3	Total number of flour mills sold between in 2018-19	14	1	15
4	Total number of inverters sold between in 2018-19	10	15	25
5	Total number of water purifier sold between in 2018-19	1	0	1
6	Total number of women who have taken loans in 2018-19 (From Fed.)	63	45	108
7	Total number of Self Help Groups we have created till date	163	157	320



SCHEDULE - VIII
[Vide Rule 17 (1)]

Registration No E - 14562

Name of the Public Trust : **SKS CHAKSHU FOUNDATION**

Balance Sheet as on 31st MARCH, 2019

FUNDS & LIABILITIES		PROPERTY AND ASSETS	
	Rs.	Rs.	
Trusts Funds or Corpus - (As Per Annexure "A")			
Balance as per last Balance Sheet	3,50,56,062.51		Immovable Properties - (As Per Annexure "B")
Add: Donation received during the year (as per details attached)	1,00,00,000.00	4,50,56,062.51	Balance as per last Balance Sheet
			2,44,39,517.00
			Additions:
			i) Land of training centre
			ii) Building of training centre
			iii) Building - School
			Less: Sales during the year
			Depreciation up to date
			2,44,39,517.00
Other earmarked funds - (Created under the provisions of the trust deed or scheme or out of the income)			Investments - (As Per Annexure "C")
Depreciation Fund	-		Note: The market value of the above investments is Rs. 40,984,935/-
Sinking Fund	-		
Reserve Fund	-		Fixed Assets - (As Per Annexure "D")
Class Room Fund	-		Balance as per last Balance Sheet
Any other Fund (As Per Annexure "A")	2,60,50,299.41	2,60,50,299.41	6,71,666.00
			Additions during the year
			Less: Sales during the year
			Depreciation up to date
			7,34,165.00
Loans (Secured or Unsecured) -			Loans (Secured or Unsecured): Good / doubtful
From Trustees	-		Loans/Scholarships (As Per Annexure "E")
From Others	-		Other Loans
			12,01,730.00
			12,01,730.00
Liabilities -			Advances -
Fee Expenses	7,50,038.00		To Trustees
Fee Micro Financing Scheme	1,20,000.00		To Employers
Fee Rent and Other Deposits	38,220.00		To Contractors
Fee Others	3,98,836.00	12,68,094.00	To Lawyers
			To Deposits
			To TDS
			9,25,894.00
			11,01,797.00
Income and Expenditure Account -			* Income Outstanding -
Balance as per last Balance Sheet	47,81,869.85		Rent
Less: Appropriation, if any	-		Interest
			Other Income
Add/(Less) Surplus/(Deficit) as per Income and Expenditure Account	(9,35,899.69)	8,45,970.16	
			Cash and Bank Balances -
			(a) In Saving Account with
			(b) In Fixed Deposit Account
			(c) With the Trustee
			(d) With the manager
			60,87,754.08
			85,820.00
			61,73,574.08
			Income and Expenditure Account -
			Balance as per Balance Sheet
			Less: Appropriation, if any
			Less: Surplus as per Income and Expenditure Account
Total Rs.		7,32,20,426.08	Total Rs.
			7,32,20,426.08



As per our report of even date
FOR M.L. SHARMA & CO.
FIRM REGN NO. 109963W
CHARTERED ACCOUNTANTS
(C.H. BANOD) PARTNER
M.N.O.5385

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

The above Balance Sheet to the best of our belief contains a true account of the financial position of the S.K.S. Chakshu Foundation Property and Assets in the Year

S.N. Kopardia Vyam
Trustee

Place: MUMBAI
Dated: 18 OCT 2019

TRUSTEES

SCHEDULE - IX
[Vide Rule 17 (1)]

Registration No. - E - 14562

Name of the Public Trust : **SKS CHAKSHU FOUNDATION**

Income and Expenditure Account for the year ending 31st MARCH, 2019

EXPENDITURE	Rs.	Rs.	INCOME	Rs.	Rs.
To Expenditure in respect of properties -			By Rent (accrued) (realised)		6,30,000.00
Rates, Taxes, Cesses	-				
Repairs and maintenance (As Per Annexure "P")	65,14,348.00		By Interest (accrued) (realised)		
Salaries	-		On Securities		
Insurance	-		(Gross TDS - NIL, P.Y. - NIL)		
Depreciation (by way of provision of adjustments)	-	65,14,348.00	On Fixed Deposits with HDFC		
Other Expenses	-		On Bank Account		
To Establishment Expenses (As per Annexure "Q")		29,62,650.42	i) On Fixed Deposit	79,000.00	
To Remuneration to Trustees			(Gross TDS -/-)		
To Remuneration (in the case of a math) to the head of the math, including his household expenditure, if any -			ii) On S. R. A/C	1,95,207.00	2,74,207.00
To Legal & Professional Charges		4,44,874.00	By Dividend		
To Audit Fees (including I T Matter)		23,600.00	By Donations in Cash or Kind		92,39,987.00
To Contribution and Fees			By Capital gain on Mutual Fund Units		36,07,471.73
To Amount written off:			By Grants		
(a) Bad Debts	-		By Income from other sources (as per details)		
(b) Loan Scholarship	-		By Transfer from Reserve		
(c) Irrecoverable Rents	-		By Deficit carried over to Balance Sheet		39,35,899.69
(d) Other Items	-				
To Security Charges (Edu)					
To Depreciation		15,000.00			
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 "H")	98,98,973.00				
(c) Medical Relief	-				
(d) Relief of Poverty	-				
(e) Women Empowerment Program (As per Annexure "I")	18,48,140.00	77,47,113.00			
To Surplus/(Deficit) carried over to Balance Sheet					
Total Rs.		1,77,07,565.42	Total Rs.		1,77,07,565.42



As per our report of even date
FOR M.L. SHARMA & CO.
FIRM REGN NO. 109963W
CHARTERED ACCOUNTANTS
(C.H. BANOD) PARTNER
M.N.O.5385

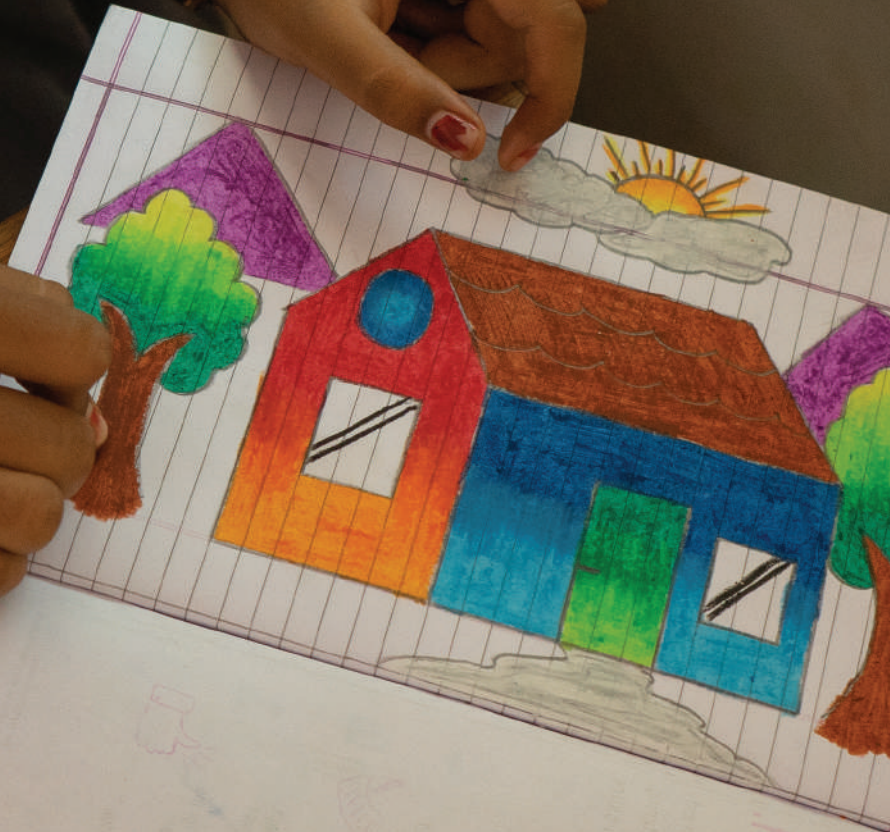
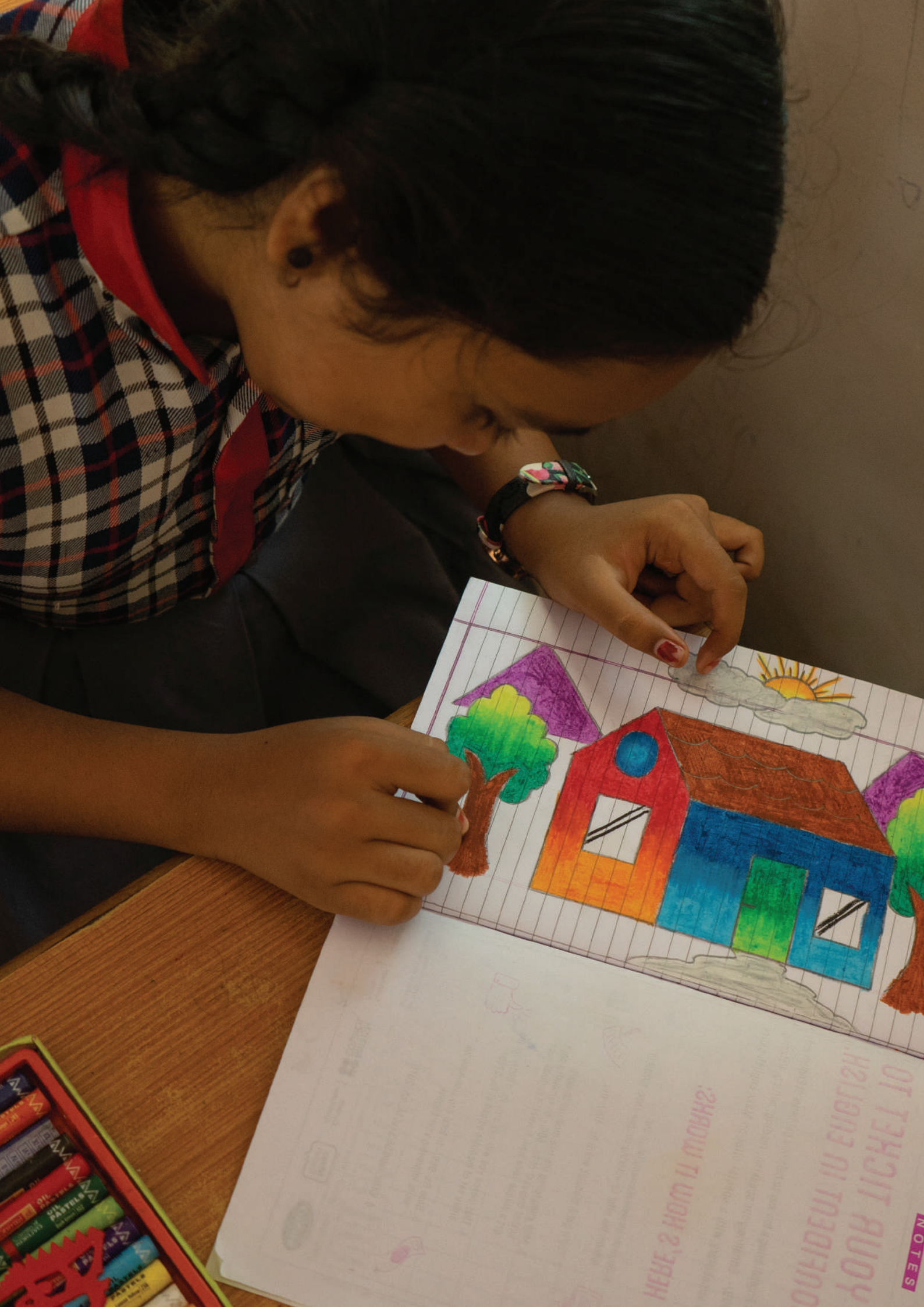
* Strike off whichever is not applicable

For S.K.S. Chakshu Foundation

S.N. Kopardia Vyam
Trustee

Place: MUMBAI
Dated: 18 OCT 2019

TRUSTEES



NOTES

OT ТАНДИТ АУДУ

ИЗДИНИЗ И ТИЗИДИНО

2: ШАДУШ ТИ УОН 2' ЯРАШ