FROM
THE CEO’s
DESK
At a time when the challenges of inequity, discrimination and oppression are more urgent than ever, it makes me proud to take charge of SRIJAN’s collective leadership culture. Through SRIJAN’s interventions, we strive to give voice and agency to the marginalized and the poor.

Here at SRIJAN, we have been creating inclusive spaces for the past two decades—spaces where equity is cherished, spaces where power is shared. We believe that our new innovation fund will fuel fresh initiatives that positively impact the behaviour of rural communities vis-à-vis power relations and the ability to utilize resources.

This year, SRIJAN also spread its wings to Shivpuri, Telangana and Maharashtra as it continued on its mission to aid voluntary organizations put down roots in the communities where they work. Our current projects nurture formal and informal associations such as SHGs and Federations, Producer Companies, Women Producer Groups and Water User Groups. Several such projects, e.g. the BIWAL in Bundelkhand, have rejuvenated livelihoods and are going a long way in building SRIJAN’s legacy.

On the ground, our interventions seek to actively address inequality by transforming local decision-making into a collective effort. We are doing this through our three pillars:

- **Access**: Providing access to mediums and systems to improve the quality of life
- **Conserve**: Conserveing the traditional knowledge systems in times of degrading anthropological environments
- **Influence**: Making it possible for the voices of the marginalized and the poor to be heard

One of the constant themes in the development of human civilization has been sharing power, allowing it to flow to women and to those last in the line. Fostering spaces to allow them to flourish will be our focus as SRIJAN looks forward to the next 20 years.
## Srijan in Numbers

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Implementing States

**Rajasthan**
Bundi / Pali / Pratapgarh / Tonk

**Madhya Pradesh**
Annapur / Chhindwara / Sagar / Tikamgarh / Shivpuri

**Chhattisgarh**
Koriya

**Odisha**
Angul

Resource Agency Support

**Telangana**
Narayanpet

**Uttar Pradesh**
Jhansi / Lucknow (HQ for UPSRLM operations)

**Maharashtra**
Gadhchirauli / Nandurbar

**Assam**
Pan, state support to FPOs
The SRIJAN Board members provide policy direction and governance to the organization. They meet a minimum three times a year. The following eminent personalities are our Board Members:

**BOARDS MEMBERS**

**Sushil Ramola**  
Founder, B-Able

**Prof. Rohini Somanathan**  
Chair, Professor, Delhi School of Economics  
Visiting Faculty, Harvard University

**Rekha Masilamani**  
Former Division Chief, USAID  
Public Health and Nutrition
Priyanka Singh
Ex-Executive Director, Seva Mandir,
Currently with Interglobe Pvt. Ltd.

Ajay Mehta
Ex-Chairman, Seva Mandir

Rohit Bhasin
Chartered Accountant,
Pricewaterhouse Coopers Pvt. Ltd.

C. Babu Joseph
Former Executive Trustee
Axis Bank Foundation
As reported:

- **No. of farmers under intervention**: 25,558
- **Surplus Production of Crops Achieved**: 1,069 Metric Tonnes
- **Number of Horticultural plots starting production in 2018-19**: 632
- **Quantity of Horticultural Produce**: 29.2 Metric Tonnes
- **Increase in Rabi Cultivation Area**: 1,448.67 Acre
- **Savings of Community Institution: FY 18/19**: Rs. 7.04 Crore
- **SHG Federations Promoted**: 11
- **Credit Linkage**: Rs. 6.80 Crore
- **Families Linked with Entitlement Schemes**: 29,777
- **Amount Mobilised from government sources for water conservation activities**: 17.83 Crore
- **Water Conservation Potential Created**: 412
- **Raw Custard Apple Processed**: 1.98 Thousand Metric Tonnes
- **Processed Custard Apple Pulp**: 311 Metric Tonnes
- **FPO Promoted**: 7
- **Water Harvesting Potential Created**: 19.20 Lakh Cubic Metre
- **Area Brought under Efficient Irrigation**: 3,296 Acre
- **Area Converted from Barren to Cultivated Land**: 603 Acre
As reported
HELPING WOMEN AND VILLAGE COMMUNITIES

Improve their access to
- Health
  PLA: Participatory Learning Approach
- Finance
  PW3: Access to finance / other skills
- Livelihood
  RACP: Rajasthan Agriculture Competitiveness Project
  BRLF: Bharat Rural Livelihoods Foundation
- Technology
  Vodafone Foundation: Access to digital technologies

Conserve by
- Building on traditional relationships that communities have with their ecosystems
  APPI: Azim Premji Philanthropic Initiatives
  Vikalp: Ecosystems
  Bamboo Polyhouse: Diversifying agriculture
- Programmes to conserve
  Soil Health
    M&M: Mahindra and Mahindra
    Organic Cotton: Fragile environments
  Water
    BIWAL: Bundelkhand Initiative for Water Agriculture and Livelihood
    Mega Watershed: Conserving water
Participation in local governance

- Antyodaya: Political sphere, working with panchayats
- Influencing livelihood strategies of the state governments
- Non-Timber Forest Produce initiative
- UPSRLM: Uttar Pradesh State Rural Livelihoods Mission
- MSRLM: Maharashtra State Rural Livelihoods Mission
- SERP: Society for Elimination of Rural Poverty
- Water conservation policy of state governments
ACCESS TO HEALTH SERVICES

Anuppur district in Shahdol division of Madhya Pradesh is famous for its radial drainage system, which leads to the origin of two famous rivers of this country: Son and Narmada. Sahdol has one of the highest Infant Mortality Rates (IMR) and Maternal Mortality Rates (MMR). Under the aegis of National Health Mission, along with other partners, SRIJAN is aiming to
take prenatal and antenatal health services to the doorsteps of rural women.

The project is implemented using Participatory Learning Approach, wherein community-level meetings are conducted by the Suposhan Sakhi. The meetings create a space to reiterate existing information through peer-learning modules and provide new information through pictures and practice modules. Suposhan Sakhi tracks the behavioural changes of expecting and lactating mothers during home visits.

The modules are designed to tap into the perspectives of communities, and the insights shared by the women are incorporated to make the learning curve smooth. The mandate of Suposhan Sakhi is to spread knowledge of good practices through these meetings. The project is strengthening the healthcare cadre developments for the district and managing stipend payment systems for Suposhan Sakhi and ASHA workers.
AMARAVATHI BAI
CASE STUDY
Amaravathi Bai, W/o Nanku Kewat
Village Thangaon, District Anuppur, Madhya Pradesh

Amaravathi got married at just 15, and soon after marriage, she got pregnant. With pregnancy at this early age, Amaravathi suffered eclampsia with symptoms such as high BP and low haemoglobin, leaving her with little strength. After her delivery, Amaravathi struggled with acute weakness as she had no one to inform her of the daily care and nutrition requirements for the mother and the child. But Amaravathi’s second pregnancy was a much smoother affair. Armed with the necessary information regarding health and sanitation, she did not
suffer from the same health issues she had to contend with the first time. Vaccinations were administered on a regular basis, with proper follow-up on her diet intake. And all this began with her regular attendance at the PLA programme. Amaravathi attended the village meeting of PLA programme consistently for 11 months. Each meeting covered different aspects of health, sanitation, precaution, pregnancy, pre-delivery preparations, post-delivery requirements, daily care, and diet to cope up with malnutrition. The programme is operational in all 548 villages of Anuppur district of Madhya Pradesh.
Farmer Producer Organizations (FPOs) have received a lot of policy push in the last decade. These organizations are viewed as intermediaries to collectivize produce and fetch good bargains in the market for small and marginal farmers. A key challenge that has emerged in the sphere of FPOs is the financing and governance of these institutions. The institutions in the nascent stage of development find difficult to raise capital from banking and non-banking sources.

SRIJAN, along with Kerk-in-Actie, has been pushing policy changes to facilitate access to financing for these institutions. The project team has developed a toolkit to help organizations create business plans and keep their regulatory documents in place for accessing finances.

PW3 Access to Finance and Other Services: How it Happens

**On Demand Side**
- Building capacity on governance, admin, management, and accounts
- Helping create business plan
- Mobilizing FPOs to create examples of excellence on the field

**On Supply Side**
- Multi-Actor Working committee consulting and sensitizing actors on the supply side

**FPO Forum**
- Actors from demand and supply side meeting to suggest policy changes to state actors
- Adopting approach of consultation through seminars and meetings
The lack of infrastructure and agricultural extension services have made Indian agriculture uncompetitive on the world stage. Setting an example in how to transform this situation, SRIJAN, with the support of the World Bank and the Government of Rajasthan, has been able to create infrastructures at the farmer level and ease the access of use. As a sign that this has found widespread acceptance, the demand has risen in the project area, for infrastructure for water conservation, water harvesting, new farm technologies, soil health conservation, and other agriculture extension services.

SRIJAN, along with Maitree Mahila Federation, has been successfully mobilizing the community demand for these services. The delivery is done through farmer groups and
community para-professionals. With the perspective of continuing the demand generation and sustenance of the infrastructure created, a “farmer producer company” has been created under the project. The company, Maitree Mahila Agriculture and Dairy Producer Company Limited, is focusing on the dairy and goat milk value chain.

**Laxman Meena:** Dooni, Tonk, Rajasthan

Laxman Meena belongs to the ST community, a marginal farmer from Dooni, Tonk in Rajasthan. With investments in areas of agriculture crop productions, horticulture interventions, small ruminants, and watershed management, the government of Rajasthan and SRIJAN aim to develop the Dooni-Deoli Cluster Area as an agriculturally competitive cluster in Rajasthan. As one of its residents, Laxman Meena depends on income from agriculture and animal husbandry. Meena has 11 bigha of land, on which he cultivates maize and bajra in the Rabi season and wheat, mustard, and gram in the Kharif season. Due to the lack of financial resources, Laxman was unable to purchase agricultural tools and had no knowledge about government schemes. It was during a meeting of Chandini Mata Multi-Tasking Group (formed by SRIJAN under the RACP project) that he was made aware of the type of tools and services that are provided by the cluster officer at the RACP. Meena showed interest in availing these benefits. Under the RACP, SRIJAN is working as a facilitating agency in Dooni cluster and providing access to various tools and services related to agriculture, horticulture, livestock, and watershed management.
ACCESS TO INNOVATION

Innovation has the capacity to solve challenges at unprecedented scales. The challenges in rural livelihood space provide a plethora of unique contextual challenges to solve. SRIJAN, with support from the Bharat Rural Livelihoods Foundation, has been identifying such challenges and solving them with the support of local communities. This support has been phenomenal, and among the most successful outcomes have been Bamboo Polyhouses in Angul in Odisha.
ACCESS TO DIGITAL SERVICES IN RAJASTHAN

Even today in various parts of the country, access to information on social security schemes can mean a visit to a government office at the panchayat or block level. For women in Bali Block of Pali district, this may mean travelling more than 30 km, in other words, practically sacrificing a day’s wages. But with the generous support of Vodafone Foundation, four districts in Rajasthan now use tablets to access publicly accessible data for demand generation and tracking grievances. SRIJAN has been able to reduce the amount of paperwork involved in data collection for its internal purposes through digital data collection. An application has been specifically developed for this purpose.
Enabling resilient farmers through Nano orchards farming is the main livelihood medium in the communities we have been working with. The small and marginal farmers have been under stress due to unpredictable weather conditions. APPI and SRIJAN have partnered to diversify the risks of marginal farmers through a unique “Nano Orchards Model.” Nano Orchards irrigated by drip mechanism, combined with organic and natural pesticides, have proved useful in mitigating the risks associated with traditional agriculture. Farmers have also been able to augment the variable income from regular crops.
In the harsh landscape of Bundelkhand, the Sahariya tribes of Madhya Pradesh have earned the reputation of being built to sustain the tough conditions around them. It has helped them flourish in the face of challenges such as drought, soil degradation, and fluorosis and not cave into distress migration, which is common in these parts.

Project VIKALP with support of Pernod Richard Foundation, aims to conserve three components of Bundelkhand’s life to enable people to fight the degradation of natural resources: water, livelihoods, and sociopolitical spaces created by women collectives.

The project has created millions of litres of storage capacity since February 2019. It has helped rekindle the relationship between local communities and forests, which had been strained due to politico-economic reasons. And under the ambit of the NRLM, women SHGs...
have helped harness the social capital of the poor. The project aims to build on the platform to get competitive pricing for the farmers in the area, with the primary tool being women producer groups.

**Bati Adivashi W/O Munna Adivashi, Village Pipronia, Shivpuri, Madhya Pradesh**

Bundelkhand’s cyclical droughts in the last decade, left Bati Adivashi’s 5 bigha land vulnerable to nature’s moods. But under the PRIF–Vikalp project (2019-20), she has now constructed a farm pond capable of storing 4.84 lakh litres of water in her land, which ensures irrigation for her crops. She also follows better agriculture practices in her land, such as seed treatments and reducing the seed rate. The project is intended to reach 4,500 families in the geography of Karera, Picchore and Khaniyadhana blocks of Shivpuri. Ultimately, there will be an additional income opportunity from high-density nano-orchards with 70 farmers, with assured irrigation facilities. Besides, these families will be connected to the apex FPO for the processing and marketing of their produce. Agriculture productivity enhancement programmes will ensure a 30% increment in productivity of crops with 4,500 families.
DIVERSIFYING AGRICULTURAL PRACTICES IN ANGUL

Village Mahidharpur, Thakurgarh, Angul, Odisha

SATYABATI PATRA-CASE STUDY

The core intervention under this project is to engage women farmers in vegetable cultivation by supporting them through advance practices such as polymulching and drippers. It is designed to empower rural women, create employment opportunities by promoting community institutions and strengthening their collective marketing platform, and enhance agriculture-based livelihood activities.

The project teams devise a training programme on the PoP of different vegetables. After consulting different stakeholders such as KVK, agriculture and horticulture departments, the team imports knowledge related to quality seeds, nursery beds, organic fertilizers, improved sowing method, IPM & INM, and improved agricultural tools for higher productivity for the farmers.

SATYABATI’S CAULIFLOWER PROJECT

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<th>Total Revenue Earned</th>
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<td>155 Kg</td>
<td>125 Kg</td>
<td>Rs 7,880</td>
<td>120 Days</td>
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Growing cauliflower in the open field during the rainy season is a huge challenge. It is the reason they sell at a premium in the market during the months of September and October. But with a low-cost protected structure, Satyabati has managed to turn fortune in her favour, earning Rs 7,800 in just 20 days.

SRIJAN and the Ministry of Agriculture conceptualized a low-cost model of 100 square metres bamboo polyhouse, requiring an investment of under Rs. 65,000. This technology is profitable as well as viable as the cost is reduced by almost 50%, if not more. These polyhouses can store crops including cucumber, tomato, and capsicum, for which there is a ready market across India.

Most common poly-houses are built on a framed structure made of galvanized steel/MS Angle/wood.

SRIJAN started using other low-cost construction material like bamboo for construction of the polyhouses and micro-irrigation (drip as well as fogger). Bamboo is a wild plant and is easily available in the rural area of the Angul district. With the micro-irrigation facility, crops grown in polyhouses required almost 1/5th of water as compared to the traditional method of irrigation.

The major objective of this intervention is to address the development challenges of increasing agri-based income of small and marginal farmers, to mitigate climate extremities through low-cost protected structure and to promote the harvests of off-season vegetables. Satyabati adopted the low-cost bamboo polyhouse on April 2018 and cultivated cauliflowers in June 2018. A truly quick turnaround!
The traditional agricultural practices of Bundelkhand have been under stress due to erratic monsoons taking this as a challenge, SRIJAN, with Mahindra Foundation, has been promoting the shift from traditional farming models to modern agricultural practices. The team has been promoting methods to conserve water, improve agricultural extension services and introduce modern irrigation systems. Farmers have been trained an improved package of practices, seed and fertilizer dosing. Under the ambit of the project, a number of water conservation and water harvesting structures have been built. The project team hopes to increase the resilience of livelihoods in this drought-prone area.
CONSERVING FRAGILE ENVIRONMENTS IN CHHINDWARA, MADHYA PRADESH

In partnership with the WWF, SRIJAN has been implementing an Organic Cotton Project for the last four years in four blocks of Chhindwara district in Madhya Pradesh. Cotton being a cash crop, farmers of Mohkhed, Sausar, Bicchua, and Pandhurna tended to use hazardous pesticides in the fields, believing that the higher their use, more would be their production. But these fertilizers and pesticides extract a high price, not only in monetary terms but also in terms of the health of the consumer and the environment. SRIJAN’s interventions have sought to teach farmers how to produce bio-inputs in their homes, helping them reap a good income while also proving to be economical. The interventions have led to savings of up to Rs. 5,000 – 6,000 per acre and equally importantly helped in the conservation of soil, water, and air.
SURENDRA DUFARE
KHAPA VILLAGE,
SAUSAR, CHHINDWARA,
MADHYA PRADESH
It began with 45 farmers in one block, and now it encompasses the lives of 6,000 in four blocks. The 46-year-old Surendra Dufare is one of them. Model farmer Surendra has a four-acre plot and a family of six, which includes his wife, two children, mother, and one differently abled sister. It was Surendra’s encouragement that motivated other farmers to establish cow urine collection centres at their homes, with the benefits shared with SHG members. These organic inputs are produced in bulk and sold to farmers at a very low cost. Surendra himself managed to clock an extra 3.5 quintals of production in just three years. Continuous field visits and trainings keep Surendra abreast of the latest developments in organic cultivation—information he then passes on to others in the village and his family. His wife and mother have also joined members of different SHGs and are saving money and using these funds for organic cotton cultivation.
The Bundelkhand Initiative for Water Agriculture and Livelihood (BIWAL) is an attempt to revive the region to its former glory by reviving traditional water bodies and the surrounding ecosystem through community engagement. At one point, being a major source of water, these tanks fell into disuse due to consecutive droughts, neglect and apathy. A large number of these tanks are silted, encroached upon or being used for purposes other than water harvesting. To bring back the culture of water harvesting and conservation, multiple civil action organizations, water conservation experts, authorities, and the community have joined hands and formed a consortium. This consortium led by SRIJAN is working on a large and comprehensive
NRM, along with social development initiatives. Starting with the first task of desilting the ponds, the repair and restoration of the entire water harvesting structure and its associated components, both on the supply and demand side, are also planned. After an analysis of the most water-scarce locations of the region, BIWAL has identified 110 tanks for development. Going forward, the task of restoration of more than 8,000 tanks in the region would call for a strong collaboration with the government and facilitative partnership with the district administration. These tanks, when revived, will go on to rehabilitate communities in the districts of Chhatarpur, Tikamgarh, and Niwari in Madhya Pradesh and Lalitpur, Jhansi, Mahoba, Hamirpur, and Chitrakoot of Uttar Pradesh.
As climate change affects all parts of India, agriculture in Chhattisgarh is in dire need of shifting from the traditional system of rain irrigation. To achieve this, SRIJAN, in partnership with the Government of Chhattisgarh and Bharat Rural Livelihoods Foundation, have taken on the project to improve the condition of soil and water conservation structures. The project has been prepared based on detailed project reports in three Gram Panchayats, with strong community participation.
For the last five years, the Axis Bank Foundation has been supporting SRIJAN’s efforts to promote grassroots institutions. For promoting strong grassroots institutions, both organizations have felt the need to cultivate strong leadership. Women leaders, through multiple exposure and consultation sessions, have been slowly taking charge of the promoted federations. These leaders have been actively participating in Panchayati Raj Institutions. They have been taking up issues of alcohol prohibition, the abolition of child marriage, availability of work in MGNREGA, and quality of education in government schools.
INFLUENCING LIVELIHOOD IMPLEMENTATION STRATEGIES

Since 2013, the National Rural Livelihoods Mission has become a strong stakeholder in poverty alleviation programmes. The Uttar Pradesh State Rural Livelihoods Mission has been one of the largest promoters of Self Help Groups. The mandate of these SHGs is to strengthen the mission of reducing poverty. SRIJAN, in partnership with the Bill and Melinda Gates Foundation, University of Manitoba and Government of Uttar Pradesh, has been working with SRLM to strengthen and enhance the capacity of human resource available with SRLM and community institutions. SRIJAN, with its expertise in the promotion of community institutions and livelihood activities, has been consulting the state body to improve the process to achieve maximum impact on the ground.
SRIJAN has pioneered the forest-to-fruit pulp technology. Successful pilots were established in Chhindwara, Madhya Pradesh and Pali District of Rajasthan. Our experience has taught us that the farm-gate sale value of Non-Timber Forest Produce can be increased by simple value additions. NTFPs processing of exotic fruits such as custard apple and jamun have a huge potential in scaling up as a livelihood option. SRIJAN has partnered with Maharastra State Rural Livelihoods Mission to setup scalable enterprises. The successful pilots strengthen the cause of NTFP value-chain promotion. SRIJAN aims to influence livelihood promotion agencies to recognize and strengthen policies for the promotion of women collective enterprises working on collection and processing on NTFPs.
SCALING OF CUSTARD APPLE VALUE CHAIN
NARAYANPET, TELANGANA

In Telangana’s Narayanpet, custard apple is one of the major Non-Timer Forest Produce. But here, tribals have been selling the fruit for meagre prices. SRIJAN has developed expertise in processing fruit to frozen pulp. SRIJAN has tested the method in Chhindwara and Pali districts of Madhya Pradesh and Rajasthan. District administration, in partnership with SRIJAN, has piloted the project at Mahbubnagar, forming five VLCCs and processing 16.5 tonnes of fruit. This has led to creation of 200 women days of work.
HR in SRIJAN is increasingly seen as the backbone of the organization. We, therefore, invested significant organizational energy to recruit and induct qualified youth and equip them with the requisite skills, knowledge, and perspective to become effective grassroots professionals who could support the mission of the organization.

PEOPLE
People are at the core of the organization. We believe their empathy, intelligence, and awareness help us keep pace in the rapidly changing world around us.

RECRUITMENT AND SELECTION 2019
The HR cell at SRIJAN prides itself on finding efficient and skilled personnel for itself. Since in 2019, our
requirements were few, we didn’t conduct campus recruitments and instead opted for a lateral entry camp at SRIJAN’s Delhi office. This year, we recruited around:

- 6 Project Executive (Trainees)
- 2 Accounts Assistants
- 3 Programme Managers
- 2 Team Leaders
INTERNSHIP- PROVIDING: A LEARNING PLATFORM TO YOUNG MINDS

Our internships remain popular, and this year again, we received numerous applications. We interviewed the shortlisted ones over Skype or over the telephone. We matched the candidate's skillsets to our requirements and thus ensured the “best fit.”

The top institutions from which we received applicants this year include Tata Institute of Social Sciences, Development Management Institute, C.B, Pant Institute of Social Sciences, KIIT School of Rural Management, Ramakrishna Mission Vivekananda Educational and Research Institute, LPU, Banaras Hindu University, and Dibrugarh University.

This year, 18 interns were provided with an opportunity to undertake pre-decided, action-oriented assignments.

During the internship period, each intern was associated with a senior member of SRIJAN, who mentored and guided the intern to help them understand the assignment and the sector.
Review of trainees: Timely reviews provide an opportunity for employees to get the required feedback and enhance their productivity in the workspace. Reviews were conducted for trainees of batch 2017 and feedback letters were issued to them. Long-due promotions were subsequently done ensured on the basis of performance assessment by the senior staff.

In order to groom staff for the development sector, people were sent to various workshops and trainings organized in respective domains. A batch of 14 SRIJANites attended a training module on “Perspectives of Development Sector” at Azim Premji University, Bangalore. We also invited professors from Azim Premji University and a corporate group to organize in-house training for our mid-level SRIJANites. Various exposures pertaining to learnings in the technical domain were conducted, and people visited.

The HRD team organized a five-day residential training of SRIJAN leadership on moderation skills. The facilitator of the training was Mr. Ram Bhat, who has 20 years of experience as an entrepreneur, working in diverse fields. He has been supporting non-profits for effective management, leadership and on livelihoods promotion and development. The training helped senior leaders of the organization to learn different tools of moderating trainings and implementing the learnings in the field.
Retreat: Once a year, all SRIJANites gather at one place for their annual Retreat. Like every year, 2019 too had a theme, and the idea was to find new creative approaches in a relaxed environment. This year, the retreat took them to Udaipur for three days of laughter, games, learning, and sharing among the participants. The participants were given a platform to show their talents and interact with other members of the organization, who they may not otherwise have had an opportunity to talk to in the course of their workday.

The interaction is useful in team-building; developing inter-personal relationships with colleagues; and creating trust, respect and understanding among them.
In keeping with global trends, SRIJAN is updating its HR policies to make them more gender-friendly. In our effort to bring more women on board and make them feel valued, various memos were issued so that women employees can focus on work as well as take care of themselves. Some updates in GR policies are:

POLICIES
**Provision of Special Leave for Women Employees:** SRIJAN announced two days of special leave provisions every month for women for biological reasons, to promote women for work and support them in their healthcare.

**Maternity Leave for Colleagues:** SRIJAN has changed the maternity leave policy from three months, to six months, leave, as per the law. It is also applicable to those who adopt a child.

**Flexibility of Work Timings:** SRIJAN has announced a change in a timings policy for women colleagues. This policy recognizes that the life stages of SRIJANites should be one basis for determining employee benefits.
Among the chief highlights of the year for the SRIJAN HR team was our move towards the automation of HR processes, for which we formulated a software development and implementation plan. We started discussing the plans with various software providers to understand the landscape and finally decided to award the assignment to the HRM Thread. We went ahead with operationalizing for all remote field locations of SRIJAN and Delhi office.

The main purpose of having an HR portal, however, is to have real-time HR information (employee details, payroll systems), which is intact and accessible to all colleagues at any point of time; automation of HR processes with less of manual / paperwork, which will lead to efficiency of the team and of overall the organization.

**Great Place to Work Survey:** This survey aims to provide the HR team and the Strategy teams with feedback from SRIJANites. Great Place to Work (GPW) Institute carries out an annual study of the Best Workplaces through a certification and recognition programme, and SRIJAN is a part of this study. The reports generated point out the top three areas of strengths and top three areas of improvements, besides other dimension-wise breakdown.
REVISITING SALARY DISBURSAL MECHANISM

Based on needs, an important strategic change was made in offering salaries. The whole salary calculation was restructured with minimal allowances and clarity of bands in different categories. A technical expert was hired, and she introduced various compliance norms. Accordingly, they were incorporated in SRIJAN’s salary structure.

SRIJAN’S HRD CELL FINDS RECOGNITION IN THE SECTOR

This year, the HRD team was invited to various academic institutions for the deliberations as part of the panel in various conclaves. The HRD team was invited to Gobind Ballabh Pant Social Science Institute, Allahabad, as part of a “Development Meet,” where they shared their experiences with students based on “orientation of the development sector.” They were part of a panel discussion on “Why Mandatory Internships?” organized by Geeta Group of Institutions. They also participated in the Corporate Conclave organized by Aligarh Muslim University and engaged with other panellists on the theme “What Do Corporates Look for While Recruiting?” Another discussion on “How Should Corporates Nurture Employee for Less Turnover” took our HR team to BULMIM, Noida.

COLLABORATION FOR CROSS SHARING AND LEARNING BEST PRACTICES

In order to collaborate and cross learn from various other development organizations, the HRD team met the HR teams of ASA, BRLF and PRADAN to understand their HR practices/policies. The discussions helped the organization to re-define some of its policies for the benefit of its employees.
BUDDHA FELLOWSHIP PROGRAMME 2018-19

In their effort to transform the lives of the poorest, Preeti Singh (IIT Kharagpur), Ravi Gajraj and Darshan Doreswamy (IIM Kashipur), Kaushalendra Yadav (IIT Kanpur), Kolli Madhu (IIM Ahmedabad), Jitendra Yadav (IIM Lucknow), Anand Sharma and Ten Singh (IIT Bombay), and Rakesh Gupta (XISS) embarked on their entrepreneurial journey through the Buddha Fellowship Programme.

It has been a great second year of the programme which seeks to build equitable and empowered communities through entrepreneurship. Nine out of the 11 Buddha Fellows inducted are progressing towards completing the first year of this journey to create sustainable initiatives. Seven fellows from IIMs and two fellows from IIT Bombay went through orientation programmes and a two-week-long field immersion. This was followed by exposure visits to various livelihoods and health-based developmental models in different partner NGOs such as BAIF, JSS, CCD, PRADAN, Himjoli, or Medha. in India.

Partnership with four leading NGOs-BAIF, Centre for Collective Development, Jan Swasthya Sahyog and Medha Learning Foundation has allowed the programme to extend strong support to Buddha Fellows in creating enterprises in remote, rural
geographies. These host organizations are like field laboratories, providing social capital and in-house mentoring to the Buddha Fellows in order to deal with day-to-day challenges in their entrepreneurial ventures.

The Buddha Fellows’ developmental enterprises together have achieved a sales revenue of more than Rs. 1 crore and their agri-enterprises impacted about 5,000 rural families and children last year. The fast-moving entrepreneurial ecosystem in India has provided an incredible learning experience for both the Buddha Fellows and the team. Encouragement from the government, private sector, and NGOs has enthused us to believe the coming years will be even brighter, bringing more Buddha Development Entrepreneurs to the fore in solving India’s complex problems.

We worked hard to create a Mentors Network for Buddha Fellows. We organized five Buddha Entrepreneurship Clinics last year to provide them with various thematic experts to solve their enterprise-related problems. Thematic experts in Branding and Communications, Leadership and Team building, Fundraising etc., were brought to guide the fellows. In the clinic organized in October 2018, the Fellows visited SRIJAN’s custard apple value chain

MAJOR HIGHLIGHTS OF BUDDHA FELLOWSHIP PROGRAMME

- 10 FPOs/Federations
- 13 Partner NGOs
- 7 States
- 3 New Consumer Brands
- 9 Buddha Development Entrepreneurs
- Sales Revenue: 1 Crore
- Rural families Impacted: 5,000
initiative in Chhindwara, MP. Nanda Nand Kishore, President, Accacia Group, USA; Prof. Trilochan Sastry from IIM Bangalore; Suresh Warrier, Senior VP, Axis bank Ltd; and Ravi Venkatesan, Founder, ISDM visited the Chhindwara centre and interacted with Buddha Fellows. The well-known figures mentoring the Buddha Fellows include Reshma Anand, Ajay Mutreja and C.M. Patil.

An advisory council of experts from various background and institutions was formed with the following members: Rajesh Dahiya (Executive Director, Axis Bank Ltd.), Chitranjan Dar (Former Head, Food Business, ITC), Rajeev Kapoor (former secretary, MNRE, GoI), Prof Ankur Sarin (IIM Ahmedabad), Sushil Ramola (Chairman, B-ABLE), Prof Om Damani (IIT Bombay), Sheila Hooda (CEO, Alpha Advisory Partners, USA), and Ved Arya.

The first formal meeting of the committee was held at the Axis Bank HQ in Mumbai, and conference calls are organized regularly with the committee to seek their valuable suggestions.
to guide the implementing team. Soon, it will be formalized.

**Rural immersion and internships** have helped us connect prospective Buddha Fellows to various innovative rural enterprise models among NGOs and helped them learn about entrepreneurial opportunities in agriculture, skill development, and health sector in rural India. Last year, the Buddha Fellowship provided field immersion to 33 students from six IIMs and IIT Bombay through its various NGO partners in eight states. Moreover, six interns from four IIMs underwent a two-month internship programme with partner NGOs.

Late Shri Arun Jaitley, Former Finance Minister, recognized the Buddha Fellowship Programme by felicitating its Founder and Director Ved Arya, at the Business Standard’s Social Entrepreneur of the Year (2018) award.

BFP (www.Buddhafellowship.org) has gained an active presence on social media: Facebook, LinkedIn, and on the website, with 10,823 new post outreach and 3,680 post engagements. The first edition of **BFP’s Newsletter “Voices”** has also successfully reached more than 300 people within the first month of its launch.

BFP was incubated in SRIJAN, which has proven to be a blessing for this fledgeling programme and we are grateful to SRIJAN board as well as to Axis Bank for their tremendous support. With a small team of four people, we are gradually progressing towards the mission of developing 1,000 Buddha Fellows in the near future.
FINANCIAL REPORTS
1. Opinion

We have audited the financial statements of SELF-RELIANT INITIATIVES THROUGH JOINT ACTION (SRIJAN) (“Society”), which comprise the Balance Sheet as at March 31, 2019 and the statement of Income and Expenditure Account for the year then ended, and notes to the financial statements, including a summary of significant accounting policies and other explanatory information. In our opinion and to the best of our information and according to the explanations given to us, the financial statements, read with other notes given thereto, give a true and fair view in conformity with the accounting principles generally accepted in India:

i) in the case of the Balance Sheet, of the state of affairs of the Society as at 31st March 2019; and

ii) in the case of the Income and Expenditure Account, of the surplus for the year ended on that date.

2. Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing (SAs) issued by ICAI. Our responsibilities under those standards are further described in the Auditor’s Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Society in accordance with the Code of Ethics issued by Institute of Chartered Accountants of India (ICAI) together with the ethical requirements that are relevant to our audit of financial statements under the Act, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethic. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

3. Responsibilities of management for the financial statements

Management is responsible for the preparation of these financial statements that give a true and fair view of the financial position and financial performance, of the Society in accordance with the accounting principles generally accepted in India, including the accounting standards issued by ICAI, to the extent applicable. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Society and for preventing and detecting frauds and other irregularities; selection and application of appropriate implementation and maintenance of accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statement that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Society’s ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Society or to cease operations, or has no realistic alternative but to do so.

Management is responsible for overseeing the Society’s financial reporting process.

4. Auditors’ responsibility for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor’s report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatement can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.
As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Society’s internal control.

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.

- Conclude on the appropriateness of management’s use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Society’s ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor’s report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor’s report. However, future events or conditions may cause the Society to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

5. Other matters

We report that:

a) We have sought and obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purpose of our audit;

b) In our opinion proper books of account have been kept by the Society so far as appears from our examination of those books; and

c) The Balance Sheet and Income and Expenditure Account dealt with by this report are in agreement with the books of accounts;

Gurgaon | July 25, 2019

V. Nagarajan
Chartered Accountant
### SELF - RELIANT INITIATIVES THROUGH JOINT ACTION  [SRIJAN]

**Audited Financial Statements**

<table>
<thead>
<tr>
<th>Note No.</th>
<th>Mar-19</th>
<th>Mar-18</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>SOURCES OF FUNDS</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>CORPUS FUND</strong></td>
<td>1</td>
<td>27,502,638</td>
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<tr>
<td><strong>OTHER FUNDS AND RESERVES</strong></td>
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</tr>
<tr>
<td>Capital Assets Fund</td>
<td>2</td>
<td>15,611,133</td>
</tr>
<tr>
<td>Restricted Project Fund</td>
<td>3(a)</td>
<td>92,376,105</td>
</tr>
<tr>
<td>Un-Restricted Fund</td>
<td>3(b)</td>
<td>36,719,422</td>
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<tr>
<td>Specific Reserves</td>
<td>3(c)</td>
<td>1,880,197</td>
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<tr>
<td><strong>GRANT RECEIVED IN ADVANCE</strong></td>
<td>3(d)</td>
<td></td>
</tr>
<tr>
<td>-Axis Bank Limited for FY 2019-20</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>APPLICATION OF FUNDS</strong></td>
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<td></td>
</tr>
<tr>
<td><strong>FIXED ASSETS</strong></td>
<td>4</td>
<td></td>
</tr>
<tr>
<td>Owned Assets</td>
<td></td>
<td>3,823,257</td>
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<tr>
<td>Assets in possession of Community, held by SRIJAN</td>
<td></td>
<td>11,787,876</td>
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<td><strong>INVESTMENTS</strong></td>
<td>5</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>32,881,001</td>
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<tr>
<td><strong>CURRENT ASSETS A)</strong></td>
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<td></td>
</tr>
<tr>
<td>Cash and Bank Balances</td>
<td>6</td>
<td>182,986,307</td>
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<tr>
<td>Loans and Advances</td>
<td>7</td>
<td>3,351,706</td>
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<tr>
<td>Other Current Assets</td>
<td>8</td>
<td>6,521,156</td>
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<td></td>
<td></td>
<td>192,859,169</td>
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<tr>
<td><strong>CURRENT LIABILITIES AND PROVISIONS (B)</strong></td>
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<tr>
<td>Current Liabilities</td>
<td>9</td>
<td>18,522,469</td>
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<tr>
<td>Provisions</td>
<td>10</td>
<td>739,339</td>
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<td></td>
<td></td>
<td>19,261,808</td>
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<tr>
<td><strong>NET CURRENT ASSETS (A-B)</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

The accompanying notes to accounts referred to above form an integral part of these financial statement.

As per our report of even date
for V. NAGARAJAN & Co.,
Chartered Accountants

(V. NAGARAJAN)  
Partner
Firm Regn No: 04879 N / M. No: 019959

for and on behalf of Board of Trustees of
Self- Reliant Initiatives through Joint Action (SRIJAN)

Prasanna Khemariya  
Chief Executive Officer
SRIJAN

Rohini Somanathan  
Chairperson

Date: 11th July 2019
# SELF - RELIANT INITIATIVES THROUGH JOINT ACTION [SRIJAN]

## Audited Financial Statements

### Income and Expenditure Account

<table>
<thead>
<tr>
<th>Note No.</th>
<th>Description</th>
<th>For the Year Ended March 31, 2019</th>
<th>For the Year Ended March 31, 2018</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><strong>REVENUE</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>11</td>
<td>Grants and Contributions</td>
<td>274,006,147</td>
<td>233,052,589</td>
</tr>
<tr>
<td>12</td>
<td>Income on Investments and Bank balances</td>
<td>8,026,135</td>
<td>4,294,081</td>
</tr>
<tr>
<td>13</td>
<td>Sundry Income</td>
<td>2,087,090</td>
<td>876,386</td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong></td>
<td>284,119,372</td>
<td>238,223,056</td>
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<tr>
<td></td>
<td><strong>EXPENDITURE</strong></td>
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</tr>
<tr>
<td></td>
<td><strong>FIXED ASSETS</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>14</td>
<td>Livelihood Promotion Activities</td>
<td>71,813,378</td>
<td>68,063,808</td>
</tr>
<tr>
<td>14</td>
<td>Grant to other NGO</td>
<td>5,500,000</td>
<td>1,200,000</td>
</tr>
<tr>
<td>15</td>
<td>Livelihood Programme Support</td>
<td>114,343,472</td>
<td>115,259,742</td>
</tr>
<tr>
<td>16</td>
<td>Livelihood Consultancy and related expenses</td>
<td>12,593,591</td>
<td>11,111,893</td>
</tr>
<tr>
<td>17</td>
<td>Administration Cost</td>
<td>23,797,081</td>
<td>20,141,215</td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong></td>
<td>228,047,522</td>
<td>215,776,658</td>
</tr>
<tr>
<td></td>
<td><strong>Non-Cash Charges</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>22</td>
<td>Depreciation on Fixed Assets</td>
<td>720,089</td>
<td>818,749</td>
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<tr>
<td>22</td>
<td>Unserviceable Assets &amp; Unrecoverable</td>
<td>557,133</td>
<td>370,222</td>
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<td></td>
<td><strong>Total</strong></td>
<td>228,047,522</td>
<td>216,965,629</td>
</tr>
<tr>
<td></td>
<td><strong>EXCESS OF INCOME OVER EXPENDITURE</strong></td>
<td></td>
<td></td>
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<tr>
<td>18</td>
<td><strong>Total</strong></td>
<td>54,794,627</td>
<td>21,257,427</td>
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<tr>
<td></td>
<td><strong>APPROPRIATION</strong></td>
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<td></td>
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<tr>
<td>19</td>
<td>Balance Brought Down</td>
<td>54,794,627</td>
<td>21,257,427</td>
</tr>
<tr>
<td></td>
<td>Transferred to / (from) :</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>-Capital Assets Fund</td>
<td>(5,123,793)</td>
<td>1,582,519</td>
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<tr>
<td></td>
<td>-Restricted Fund</td>
<td>61,345,985</td>
<td>(7,077,140)</td>
</tr>
<tr>
<td></td>
<td>-Unrestricted Fund</td>
<td>4,072,435</td>
<td>6,752,049</td>
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<tr>
<td></td>
<td>-Corpus Fund</td>
<td>5,581,472</td>
<td>20,000,000</td>
</tr>
<tr>
<td></td>
<td>-Specific Reserve</td>
<td>(11,081,472)</td>
<td>12,961,669</td>
</tr>
</tbody>
</table>

The accompanying notes to accounts referred to above form an integral part of these financial statements.

As per our report of even date for V. NAGARAJAN & Co., Chartered Accountants

(V. NAGARAJAN)

Partner
Firm Regn No: 04879 N / M. No: 019959

Date: 11th July 2019

for and on behalf of Board of Trustees of Self-Reliant Initiatives through Joint Action (SRIJAN)

Prasanna Khemariya
Chief Executive Officer

Rohini Somanathan
Chairperson

Funding Agencies wise Receipt & Payment A/c. 18
Restricted and Un-Restricted Fund Balances 19
Natural Head wise Income & Expenditure A/c 20
Significant Accounting Policies & Notes on Accounts 21
## Audited Financial Statements

### Income and Expenditure Account

<table>
<thead>
<tr>
<th>Account</th>
<th>For the Year Ended March 31, 2019</th>
<th>For the Year Ended March 31, 2018</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Opening Balances:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Investments</td>
<td>16,561,744</td>
<td>22,589,207</td>
</tr>
<tr>
<td>Current Assets, Loans &amp; Advances</td>
<td>110,937,071</td>
<td>81,998,199</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Receipts:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Grant and Contribution</td>
<td>274,006,147</td>
<td>233,052,589</td>
</tr>
<tr>
<td>Grant received in advance - Axis Bank limited 2019-20</td>
<td>48,000,000</td>
<td></td>
</tr>
<tr>
<td>Income on Investments and Bank balances</td>
<td>8,026,135</td>
<td>4,294,081</td>
</tr>
<tr>
<td>Other Income</td>
<td>2,087,090</td>
<td>876,386</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>430,679,313</td>
<td>317,108,089</td>
</tr>
<tr>
<td><strong>Payments:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Direct Project Expenditure</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Programme Expenditure</td>
<td>38,278,954</td>
<td>46,370,698</td>
</tr>
<tr>
<td>Training and Workshop</td>
<td>10,354,549</td>
<td>10,465,205</td>
</tr>
<tr>
<td>SHG (Formation, Training and Mobilisation)</td>
<td>264,184</td>
<td>546,810</td>
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<tr>
<td>Grant to other NGO</td>
<td>5,500,000</td>
<td>1,200,000</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>54,397,687</td>
<td>58,582,713</td>
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<tr>
<td>Payment to and Provision for Employees</td>
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<td></td>
</tr>
<tr>
<td>Program Execution Staff</td>
<td>115,913,775</td>
<td>108,867,690</td>
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<tr>
<td>Admin Staff</td>
<td>13,062,783</td>
<td>8,608,014</td>
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<td>Staff Insurance</td>
<td>382,845</td>
<td>397,384</td>
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<tr>
<td>Recruitment and Selection Expenses</td>
<td>84,022</td>
<td>1,465,951</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>129,443,425</td>
<td>119,339,039</td>
</tr>
<tr>
<td>Training / Consulting Charges</td>
<td>10,153,966</td>
<td>9,308,761</td>
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<tr>
<td>Travel &amp; Conveyances</td>
<td>19,077,634</td>
<td>20,167,665</td>
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<td>Other Operating Expenses</td>
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<tr>
<td>Rent, Water and Electricity</td>
<td>3,396,013</td>
<td>3,109,633</td>
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<td>Postage, Telegram and Telephone</td>
<td>621,210</td>
<td>925,328</td>
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<tr>
<td>Printing &amp; Stationery, Books</td>
<td>1,562,689</td>
<td>795,066</td>
</tr>
<tr>
<td>Auditors Remuneration (including travelling)</td>
<td>760,587</td>
<td>863,763</td>
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<td>Office Repairs and Maintenance</td>
<td>664,239</td>
<td>722,704</td>
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<tr>
<td>Maintenance of Equipment</td>
<td>960,137</td>
<td>734,685</td>
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<td>Staff Welfare</td>
<td>470,456</td>
<td>1,013,617</td>
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<td>Bank Charges</td>
<td>83,313</td>
<td>165,102</td>
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<tr>
<td>Miscellaneous Expenses</td>
<td>264,656</td>
<td>352,808</td>
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<td><strong>Non Recurring</strong></td>
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<tr>
<td>Purchase of Fixed Assets</td>
<td>2,344,940</td>
<td>2,467,260</td>
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<tr>
<td>(Net of Transfer to Inter Branch)</td>
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<td>4,294,081</td>
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<tr>
<td><strong>Closing Balances:</strong></td>
<td></td>
<td>876,386</td>
</tr>
<tr>
<td>Investments</td>
<td>32,881,001</td>
<td>16,561,744</td>
</tr>
<tr>
<td>Current Assets, Loans &amp; Advances</td>
<td>192,859,169</td>
<td>173,597,361</td>
</tr>
<tr>
<td>Less: Current Liabilities &amp; Provisions</td>
<td>19,261,808</td>
<td>81,998,199</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>430,679,313</td>
<td>317,108,088</td>
</tr>
</tbody>
</table>

As per our report of even date

for V. NAGARAJAN & Co.,
Chartered Accountants

for and on behalf of Board of Trustees of
Self-Reliant Initiatives through Joint Action (SRIJAN)

(V. NAGARAJAN)
Partner
Firm Regn No: 04879 N / M. No: 019959

Prasanna Khemariya
Chief Executive Officer

Rohini Somanathan
Chairperson

Date: 11th July 2019