

Swayam Shikshan Prayog

Annual Report

April 2007- March 2008





Swayam Shikshan Prayog

Tel: + 91.22.22907586 Email: sspindia@vsnl.net Website: www.sspindia.org

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1. From Margin to Mainstream

Our objective

Swayam Shikshan Prayog (SSP) has worked with women in rural areas since the Latur earthquake (1993) with a focus on moving women's collectives from disaster to development. SSP is not directly involved in immediate disaster relief such as distribution of relief materials; but focuses its efforts on long-term commitments to build the capacities of women in disaster-struck zones.



In communities that have not already mobilized, SSP organizes women into Self Help Groups (SHGs), creates clusters, and then forms federations of SHG clusters. These groups become registered, which enables them to independently interact with financial institutions and obtain credit for enterprise development. As a support organization, SSP provides training opportunities to women with the assistance of local experts and organizes mutual learning exchange programs from different disaster affected areas. In order to make these entities self-sustaining, some of them have been registered under the Companies Registration Act and have a share-holder management system of women leaders.

Today, SSP provides technical support to a network of 5,000 women's SHGs of over 60,000 members directly and over 250,000 members indirectly across 1,100 villages in Maharashtra, Gujarat, and Tamil Nadu states in India by increasing access to micro finance and sustainable livelihoods, health mutual and basic services -water & sanitation and delivery of relevant products and services in health, food and nutrition and renewable energy sectors. SSP's outreach targets areas in the lowest range of social and economic indicators to promote grassroots development.

2. Mobilizing Rural Women

Self Help Groups (SHGs) are designed to engage impoverished women in activities that are

essential to their development and that of their communities. This support is geared towards achieving goals that stretch beyond financial needs. The Federation model is based on the foundation that credit delivery to the poorest in itself is not enough. Ensuring development requires empowerment of the poor through training and institutional support systems. An improved operational Federation structure is being piloted to bring more transparency as well as better outreach and services to SHGs.

SHG women meet every month to collect savings and repayment of loans. They discuss their personal and village development issues such as water management, sanitation, livelihood activities, government assistance, and other social issues. These group meetings provide a space for discussing collective problems and offering support. SHG leaders are trained in record and data keeping which allows Federations to monitor the success of each group. Through the SHG model, rural women are educated on banking transactions.

- In 60% of groups, all members attend regular monthly meetings
- 93% of groups regularly maintain their records
- 90% of groups have less than Rs. 500 (\$12 USD) cash in hand

Cluster Meetings

SSP and Sakhi Sanstha recently hosted a Women's Entrepreneurship Melava for rural women who have successfully improved their livelihoods and made progress towards developing their families and communities. 500 women entrepreneurs from the districts of Osmanabad, Latur, Beed, and Solapur congregated at the Bavi Training Center for the event. Writer, Yeshodhara Katkar (winner of the 2007 Bahru Ratan Damani Award) publicly inaugurated her latest work with the help of two SHG members whose writings appear in the book. The creation of this book, Swayam Shikshit Swayam Prakashit (Teaching Ourselves, Enriching our Communities), has uniquely approached women's empowerment by creating a new set of rural women writers. Forums such as these provide a space for women to share success stories, struggles, inspirations, and goals for future development.

Cluster committee meetings are conducted on a monthly basis to allow for centralizing information, which is disseminated at the village level. 15-25 SHG leaders attend each meeting and discuss community level problems. They are introduced to new government programs and upcoming federation-sponsored activities.

3. Empowering Young Girls

SSP's aim is to enable adolescent girls to improve their literacy skills, help them to access information and knowledge, create an environment for critical thinking and open up opportunities to explore avenues for productive employment. By providing them with skill training and learning, they gain greater bargaining power and self esteem through job opportunities.

Community Programs

Young girl's programs have recently expanded to involve girls both as participants and

facilitators for health and environmental activities. Such improvements include forming savings and credit groups, conducting melavas (fairs) for awareness among girls, improving skills for livelihoods (handicraft training, kitchen gardens, etc) and building confidence and personality development workshops.

Computer-Learning Centers

The BDSS Unit negotiated a partnership with the Vidya Institute of Information Technology (VIIT) to initiate Microsoft certified courses in Computer Learning Training Centres (CLTC). The classes cater to the demand for computer literacy for both SHG women and young girls. As of March 2008, 660 students have been trained.

Kitchen Gardens

Young girls are now trained to grow and maintain small vegetable gardens for daily use in cooking meals. By working to provide their families with nutritious foods, adolescent girls learn about the importance of balanced diets and reducing daily food expenditures.

4. Broadening Financial Horizons

Sakhi Samudaya Kosh (SSK) is a community-driven financial services provider that utilizes the SHG structure to expand the economic choices of its participants. It strives to provide a range of socially relevant financial services to help reduce poverty and improve the quality of life for underserved communities. SSK provides micro credit products, empowers women to become financially literate, and educates women on livelihood diversification and risk reduction through access to credit and services.

New Federation Structure

After piloting a new organizational model, SSP-assisted federations are implanting the hierarchy structure of President, Secretary, Coordinators, and Cluster Workers. This model provides a clear chain of command, which will expedite the process of loan applications. It will also make monitoring much more feasible. Cluster workers now collect SSK membership fees. The operating model will be same from SSK with better control of area, improvements in loan origination, recommendation by federation with improved structure, more coordination for smoothing different services (Mostly livelihood related) etc.

Expanding Outreach

Building a Business

President of her Self Help Group for the past 4 years and owner of her own sari retail shop, Baby Shiral has improved her life since becoming a part of SSP. Baby lives in Ter, a village with a population of just under 15,000. After joining her SHG, Baby was determined to take on a significant leadership role. She became a federation member and was taught to train others about business practices. After a year as a federation member, she found herself wondering why she did not have a business of her own. A bit of planning led Baby to start her own sari retail shop. She had the basic business skills to begin but required funds to cover the initial startup costs. This is when Baby turned to SSP for financial support. She was able to take out both individual and group loans

through SSK. Baby is established among customers as reliable with good quality clothing and excellent service. She also attends regular monthly SHG meetings where she can both teach and learn from others on successful business skills.

Giving Back to Her Community

Baby's business success has enabled her to develop both as an economic contributor to her family and as a social figure in her village. Before she had an income, the burden of paying health and food expenses rested on her father-in-law's farming profits. Now, she can help to solve economic challenges her family faces such as covering the cost of a recent heart operation for her daughter who was born with a heart defect. Baby is saving a portion of her profits to send both of her children to school. Courage from her successful entrepreneurship practices has found her a place in local politics.

SSK is conducting test loans in certain SHG villages in Gujarat. These villages have different criteria than SSK's general population in Maharashtra such as less dependence on agriculture and greater focus on small business development. SSK has expanded its operations to two districts in Gujarat and hopes to expand to Tamil Nadu by next year.

Business Trainings

Business Development Support Services (BDSS) addresses the prohibitive realities that keep poor women away from opportunities to own businesses and become self-sufficient. The absence of capital, a socially hostile environment, the risks of failure, a fundamental lack of awareness of opportunities and low level of education are the basis for BDSS's work. BDSS caters to demand from SHG women to provide essential training and awareness.

Enterprise Awareness Program (EAP) is an awareness program designed to motivate and recruit village women to attend EDP trainings. Enterprise Development Program (EDP)'s ultimate aim is to assist women in improving the success of their livelihood activities and generating income. EDP trainings have traditionally been held as a 1 time all-day training event to provide access to as many village women as possible. Attendees pay a minimal fee of Rs. 100 (\$2 USD) for the day-long course. Trainings generally include one section on better understanding a specific trade and one section on basic business practices and money management. Both of these sections are essential to providing a comprehensive workshop; without learning how to market and sell a product, many women will be hesitant to risk venturing into a new business.

Exposure Visits

Exposure visits give women an opportunity to show others how they have succeeded in gaining more income through profitable livelihood activities. This gives fellow women the confidence to engage in new activities themselves to further their status.

Product Innovations

Sham Shad Pathan has been part of an SSP sponsored Self Help Group (SHG) for over three years. She benefits from SSP's resources through SHG loans and Adharam business trainings. An active

member of her community Sham is a vendor of milk and poultry products. Seven months ago SSP's Federation introduced her to yet another business opportunity- becoming a Jyoti. Keenly interested in increasing her income and strengthening her financial skills. Sham took on this new venture after being accepted by BDS staff through an interview process. Monthly BDS trainings have influenced Sham's creativity in business strategies and allowed her to gain the necessary confidence needed to take more financial risks. Through her daily visits to customers, Sham has perfected her communication skills and decision-making power. Her husband and sons respect her for her increased confidence and her entire family benefits from her substantial income (\$70 USD per month). Given their financially stable situation Sham's family invests in her three businesses. Sham has sold 50 stoves to date and is eager at the prospect of strengthening her business. She finds that as a Jyoti it is easier to leave the comfort of her home and take on a more vocal role in her community and motivate other women to take charge on issues of improving their village together. Selling smokeless and fuel efficient stoves has made villagers aware of the health concerns related to smoke inhalation while cooking and effective cost saving techniques. Sham intends to continue spreading awareness of these important issues in her village. She hopes to gain future maintenance training so she can fix technical problems that arise.

BDSS unit carried out market assessment study to understand the retail and wholesale market prices of various food product in order to strengthen SSP's Sakhi Retail Programme and study of bio mass -agricultural waste and the value chain linked to it.

BDSS also started a small enterprise Production Unit for biomass pellets. BP will supply the technology machinery. Agri waste from farmers will be collected for making pellets and this will give financial support for the farmers and help them get a price for agri waste.

5. Increased Access to Food Products



Annapurna / Sakhi Retail Marketing benefits rural women by distributing food products to villages. In dialogues with village women, SSP found that families were interested in gaining access to healthy foods to supplement their daily diet but there was no existing infrastructure for purchasing affordable essential food items. Annapurna developed as an autonomous community run organization which provides the link between food distributors and those who live in remote rural areas. It is operational in 66 villages and run by procurement and

distribution teams with the support of community federations. At the core of the operations are woman entrepreneurs (Laxmis) in all villages who provide home delivery of over 50 foods to 6,379 SHG members. Village level women entrepreneurs are trained to handle bookkeeping.

6. Home Energy Products

Starting out with a successful pilot in 2006, BP launched a cleaner, safer, affordable cooking solution for rural women who rely on various forms of biomass for domestic fuel consumption. In 2007, SSP teams worked with Adharam Energy Private Limited (AEPL) to scale up the distribution business to multiple districts, set up warehouses, and implement efficient transportation methods. As of March 2008, they reached 30,490 customers.

Through SSP, BDSS handles identification, selection and training of Jyotis (women entrepreneurs who sell BP's stoves and biomass fuel). SSP utilizes the SHG structure to conduct promotion activities in over 400 villages. Group members are asked to nominate potential Jyotis who exhibit leadership qualities and potential for success as an entrepreneur. Jyotis are expected to secure Rs.10,000 (\$234 USD) as cash deposit, obtain family support, keep records on daily sales, and develop customer relationships. From April to March 2008, over 495 Jyotis were launched in 446 villages from five districts. In keeping with the social goals of the business, SSP developed and presented a strategy for capacity building to BP based on following guiding principles:

- Empowerment of village entrepreneurs
- Connectedness to the SHG network
- Service to the customers
- Creating community impact

In order to deliver both business and social impact, SSP has involved the local federation leaders and village level entrepreneurs in the management committee. The committee obtains information on business improvement through feedback sessions to understand how the relationship between Jyotis, customers and the larger community could be established.

7. Sakhi Construction Services

SSP mobilizes communities through promotion and awareness events to adopt a total sanitation approach to their villages. Women's groups are trained as service providers to construct and finance toilets. Sakhi Construct covers 90 villages, and has constructed 3,033 toilets as of September 30, 2007. 2000 home owners have taken part in the campaign. Key achievements are:

- Sale of construction and sanitary materials
- Creation of funding options, obtaining raw material in bulk
- Utilizing local production units to reduce costs
- Mason training and syllabus creation (SSP has trained 400 masons and construction

supervisors)

- Partnering with leading infrastructure companies and international NGOs engaged in promotion of shelters for the poor

8. Water and Sanitation

SSP has mobilized communities to take action towards maintaining clean villages through water sanitation and waste management. Arogya Sakhis for Health Awareness and Action (ASHAA) members have successfully begun the community based solid waste management in many villages. SSP organized awareness visits for ASHAA members in multiple districts to view solid waste management sheds and ECOSAN toilets. Issues of sanitation and personal hygiene were emphasized during the exposure visit through orientations and demonstrations. Water testing has also been conducted in certain villages to promote a community-led water test program. The aim of this program is to develop community trainers in various sectors as experts to teach other communities.

9. Community Health Services



This program aims to create access to a range of social and financial services to cover social health risks of women SHG members and their families, thereby improving health and quality of life.

Health Mutual Fund (HMF)

Each member pays a membership fee to participate in the HMF. Services include one health checkup, discounts on medical services, and Rs. 10,000 (\$234 USD) claim coverage.

Health checkup camps

SSP is working to provide village women with access to qualified doctors as well as good and qualitative services at discounted rates. Health camps have found that many women suffer from easily remedied health problems. After a full checkup, doctors provide each woman with any required medication, referrals for further treatment, and advice on diet and regular

medication.

Vaccination camp

Free and low cost vaccinations were administered to women and children in Rapar villages in Gujarat. Pregnant women were given essential health information regarding nutrition during pregnancy and proper infant care.

Health Awareness

Based on village demand, health workers began awareness training programs to explain the required steps for prevention of malaria and other monsoon related illnesses. Consciousness of household cleanliness and eliminating stagnant water pools are easily identifiable solutions. Health workers and supervisors organize regular meetings to discuss disease prevention and diagnosis of AIDS, Polio, and TB.

Food Melas (Fairs)

The aim of this program is to create awareness about the benefits of using traditional foods. Rural communities have changed their food habits due to the influence of television advertisements, cinema, and the increasing availability of multinational products. Food melas have reintroduced adolescent and middle age women to the health benefits of traditional food items.

Working with Primary Health Centers

ASHAA group members are jointly working with Primary Health Centers (PHC). The health department has appointed a staff nurse for every 5000 villagers. Nurses are required to live in the village where they are appointed. In case of emergency, the nurse is expected to respond with first aid and further care. ASHAA members also work in school health programs.

Inclusive SSP Health Workshop

SSP teams from Gujarat, Maharashtra, and Tamil Nadu met to review the work done by the three teams in the past 5 months. The UPLIFT Health Consultant team proposed ideas regarding micro health insurance, its basic features and the procedures necessary to enhance this concept. Through the suggested program, risk is shared by community members. This concept will be pursued further in the coming months.

10. Disaster Risk Management

Since its advisory role to the government and the World Bank in the massive post-earthquake rehabilitation program of Maharashtra in 1993, SSP has continued to contribute to reconstruction efforts in the wake of major disasters, Gujarat (2001) and Tamil Nadu after the tsunami devastation (2004), to address vulnerabilities through community-led reconstruction and development.

SSP has aimed to reduce vulnerability and helped over 500,000 disaster-affected households in three states through earthquake resistant house construction training and mobilizing women's

participation in sustainable micro credit and access to basic services.

Creating Community Task Forces

Villagers face disaster on a yearly basis such as floods and earthquakes. To save people from disaster, villagers need to come together to solve the problems. Village Disaster Relief Committees are working on training people in their communities. Accessing government support is key to training villages in using resources available to them. SSP's Disaster Risk Reduction project in Gujarat aims at building community resilience by reducing vulnerability and enhancing capacity of identified communities at risk living in multi-hazard prone regions. SHG women and members of local government are the primary target group. SSP has also conducted Task Force Trainings jointly with other NGOs in disaster-prone regions. Resource people were brought to train 100 people from local villagers in providing their villages with post-disaster needs. Each participating village will have a task force so that aid can be distributed as quickly as possible in the event of a disaster.

Every Task Force Team consists of 5 sub teams:

- 1) Warning Team
- 2) Rescue Team
- 3) First Aid Team
- 4) Relief Team
- 5) Monitoring Team.

Formation of the Village Disaster Relief Committee

Many of the villagers from Zari recently participated in a clean village campaign. The Village Sanitation facilitator from Zari village and the other community leaders decided to help them. They had meeting with Gurudwara Karsevak (sikh religious leader) Nanded and explained about the condition of farmers to him. Karsevak promised to give a relief fund.

From this incidence, they decided to form the VDRC in the village. Zari villagers and team visited the Pardi village and motivated people to form the committee and explained the roles and responsibilities of villagers in the disaster situation. They learned what the villagers can do together for the disaster relief work and risk reduction. Community contribution collected from villagers can be used as community fund for emergency situations. The community leaders collected Rs. 15,000/- as community contribution and political leaders gave Rs. 20,000/- for the fund. Now villagers have their own relief fund for the emergency.

11. Advocacy and Networking

SSP is a Founder and core group member of the National Alliance for Disaster Risk Reduction. The NADRR launched with the mission to link people's efforts with policies and to create positive synergies through alliance and partnership

12. Funding Support

American Jewish World Service, Allianz Direct Help, CITIGROUP, Ford Foundation, Govt. of

Gujarat, Govt. of Maharashtra, HIVOS, Levi Strauss Foundation, OXFAM India and Misereor.

13. Partnerships and Networks

SSP is a steering committee member of GROOTS International and facilitates the Global Campaign on Women and Disaster Reduction of the Huairou Commission (www.disasterwatch.net).

SSP has promoted and partners with Access Distribution India Pvt Ltd to act as a warehousing, packaging and distribution point of the goods sourced or procured from manufacturers, processors, wholesalers, distributors and local farmers and producers.

SSP has promoted women's distribution network through AEPL Pvt Ltd to deliver clean fuel and appliances that benefit over 45,000 households in three districts.

State and District Authorities

State and District Authorities are fostering dialogue and discussions on the support necessary for agro-processing, industries/units and with the agriculture department for training on organic farming.

Uplift

Uplift, Pune and SSP are joining together for a national initiative on people's social protection to enhance support for the health mutual. Plans are to work with the Government of Maharashtra in five districts to pilot Gram Panchayat initiatives for health mutual. The project will benefit capacity building and trainings for women. The model will be implemented with Gram Panchayats in the project districts. It will provide social protection to the women as insurance, pension, etc.

SSP is working in collaboration with Uplift to build a hospital network, and provide technical and operational support. So far, 15 network hospitals signed their MOU and 30 OPD doctors visit 50 villages to give discounted services to members.

VITT

BDSS Unit negotiated a partnership with the Vidya Institute of Information Technology (VIIT) to initiate the Microsoft certified courses in Computer Learning Training Centres (CLTC). The classes cater to the demand for computer literacy for SHG women SHG members and young girls.

14. Events, Publications, and Products

March 12-14, 2008: ProVention Consortium workshop "The Role and Power of Grassroots and Indigenous Women's Groups in Disaster Risk Reduction" held in Antigua, Guatemala.

December 6-7, 2007: The Citi-FT Financial Education Summit, titled Partnerships for Prosperity and Inclusion organised by Citi Foundation, Pearson Foundation and the Financial Times at the Taj Palace Hotel in New Delhi. Focus of the Summit was to share best practices and discuss sustainable partnership solutions for expanding financial literacy, particularly in underprivileged and low-income communities. IFC co-sponsored the event.

13-15 November 2007: Micro insurance Conference 2007 held at Hyatt Regency Mumbai, This was the third international Microinsurance Conference and jointly hosted by the CGAP [Consultative Group to Assist the Poor] Working Group on Microinsurance and the Munich Re Foundation with the support of the IRDA.

7-8 November 2007: 2nd Asian Ministerial Conference on Disaster Risk Reduction, 7th & 8th November 2007 held at New Delhi by Ministry of Home Affairs, Government of India. The Conference was attended by Government and Non-Government representatives from Asia and Pacific island countries. Government representatives consisted of the Ministers and one/two senior Officers concerned with disaster management in their respective countries.

November 3-4, 2007: SSP was the Organizing Partner for the National Alliance for Disaster Risk Reduction (NADRR) Workshop on "People, Policy, and Partnership for Disaster Resilient Development" held at New Delhi.

Recipes for Resilience - Latin American Grassroots Women's Practices for Building Resilient Communities, SSP was the Design and Production Partner.

2008 - Swayam Shikshit Swayam Prakashit (Teaching Ourselves, Enriching our Communities), has uniquely approached women's empowerment by creating a new set of women writers. Writer, Yeshodhara Katkar (winner of the 2007 Bahru Ratan Damani Award) illustrates on Journey of SSP for the last ten years. The book was published by SSP.

2007 - National Alliance for Disaster Risk Reduction (NADRR): Proceedings of "People, Policy and Partnership for Disaster Resilient Development", November 2007. Organizing Partners were SEEDS India, Knowledge Links, SSP, Actionaid, AIDMI and Groots International.

Creating Social Markets: Building Social Networks, Article in Microfinance Insights. Vol. 4, September 2007, A quarterly publication by Intellectcap.

2007 - Village Women Play Decision-Making Roles in Disaster Issues. Gender Perspective: Working Together for Disaster Risk Reduction - Good Practices and Lessons Learned. Published by ISDR International Strategy for Disaster Reduction.

BDSS

- Training syllabus prepared for milk production, cattle husbandry, agarbatti, clothes washing powder, vessel washing powder, goat rearing and vermi compost.

- Product Study - Suji (rava), chatni and masala powder in Latur. Market study did on washing power. Studies done on different methods of making product and standardize product making methods.
- Case studies: The monthly newsletter Yashogatha includes best practices of women entrepreneurs
- Video film on vermi compost processing method.
- Produced a seven-minute video film 'Nirdhar' on computer training for village women and adolescent girls.
- A video film has been produced on Health Mutual Fund.
- A 30 min. Documentary on Zari village in Nanded on clean village campaign

Health Mutual Fund

- I-cards for Arogya Sakhi
- Health Mutual Brochure
- Game-"SMART SHRIMATI" developed for new members
- Adolescent girls resource persons training syllabus

Home Energy Products

- Urja (Home Energy Products) - Exhibition Stall
- Urja Brochure, and newsletter in Marathi, flip charts
- Impact survey - 100 Jyoti, customer, non customers
- Jyoti success stories - Yashoghatha
- Annual Report and Brochures on all Federations in Marathi.
- Sakhi Samudaya Kosh Brochure
- Success stories of women entrepreneurs - Yashoghatha

16. Balance Sheet as of 31st March, 2008

UNDS & LIABILITIES		Rs	R.	PROPERTY AND ASSETS	
Trusts Funds or Corpus :-				Immovable Properties :- (At Cost)	
Balance as per last Balance Sheet			NIL	Balance as per last Balance Sheet	
Add: Received during the year				Additions during the year	
				Less :- Sales During the year	
				Depreciation up to date	
Other earmarked Funds :-				Investments with H. D. F. C.	
(Created under the provisions of the trust				With Govt. of India 8% Taxable	
				2,000,000.00	

Other earmarked Funds :- (Created under the provisions of the trust deed for Scheme or out of the Income) Depreciation Fund Sinking Fund Reserve Fund Any other Fund		NIL	Investments with H. D. F. C. With Govt. of India 8% Taxable Bonds 2003 2,000,000.00 With Reliance Vision Fund Grant Plan 1,000,000.00 5,000,000.00 Note : The market value of the above	
Loans (Secured or Unsecured) : From Trustees From Others		NIL	Loans (Secured or Unsecured) : Good / Doubtful Loans Scholarships Other Loans Advances & Loans : Project Advances : Local 6,945.54 Foreign Contribution 86,935.02 As per Schedule 'II' Attached 93,880.60 Deposits : Rent Deposits 22,500.00 Revolving Fund Receivable - As per Schedule III SSK 5,844,534.00 Udgir Federation 14,841.00 Latur Federation 48,222.00 Nilanga Federation 18,897.00 Rapar Federation 116,031.00 Jodiya Federation 58,393.00 6,100,918.00 As per Schedule 'II' Attached T.D.S. Recoverable 2006-2007 153,966.00 2007-2008 341,608.00 495,574.00 * Income Outstanding :- Rent Interest Other Income NIL	
Sundry Liabilities :- Advance Grant - F.C. A/c Balance from last year Add : Grant Received 49,593,266.87 Less : Grants Utilised 32,401,115.87 17,292,151.00 Local Grants : Balance from last year 4,520,031.15 Add : Received during the year 7,090,903.00 11,610,934.15 Less : Utilised 5,280,404.90 6,330,529.25 23,622,680.25 Add : Revolving Fund from Proctor & Gamble 1,800,000.00 25,422,680.25 Income and expenditure Account :- Balance as per last Balance sheet 5,608,776.32 Less : Appropriation, if any Add : Surplus As per Income and 1,962,374.46 Less : Deficit Expenditure Account 7,571,150.78		25,422,680.25	25,422,680.25	
Total Rs.		32,993,810.03	Total Rs.	32,993,831.03

As per our report of even date

For Rao & Ashok
Chartered Accountants

* Income Outstanding
(If accounts are kept on cash basis)
Rent
Interest
Other IncomeThe above Balance Sheet to the best of my /our belief contains a true account of the Funds & Liabilities and of the Property and Assets of the Trust.
SWAYAM SHIKSHAN PRAYOG
TRUSTEE,
TRUSTEE

MUMBAI : 24th May 2009.

*P