



GRAM SATHI



ANNUAL REPORT 2022-2023

TABLE OF CONTENT

Page
01-01

About the Organization,
Vision Mission &
Objective

Page
02-02

Major Objective &
Legal Statu

Page
03-03

Page
04-05

Sustainable
Livelihood

Area of Operation,
Financial Turnover,
& HR Detail

Page
06-06

Women
Empowerment

Page
07-08

Capacity
Building

Page
08-10

Climate Change, Environment
& Food Security

Page
11-11

Green Energy

Page
12-12

Health Education
& WASH



About the Organization

Gram Sathi is a registered NGO has been working in 4 states i.e., Bihar, Jharkhand, West Bengal and Assam since its inception for the development of the needy people of its target area. It has been our constant endeavour to follow complete commitment and transparency towards our objectives. We believe the organization, or for that matter any individual, whose fundamentals are based on virtues of honesty, ownership towards the society we live in and regard to human dignity, are bound to grow in the right direction and the last 16 years have been a testimony to this philosophy. The basic idea behind formation of Gram Sathi was to help those who are the most vulnerable (poor, children, women, old and sick) and are in dire need of help. After initial extensive debates, the Trustee of Gram Sathi organized themselves in the movement towards the above causes and consequently articulated the aims and objectives they had in mind. Gram Sathi was registered under the Indian Trust Act, 1882 in April 25, 2007 and so far successfully undertaken various community based programs by putting the last first fully involved in the development process. Bringing social change through community mobilization and social action is our highest priority.



VISION

Gram Sathi visualize a progressive and sustainable society. We envision our people to enjoy peace and dignity, social and economic equality and availing of their fundamental rights in all perspectives.



MISSION:

We explore our resources to promote a better quality of life for communities, notably vulnerable populations and help them empowered by enriching their lives through education, health and sustainable livelihood skills and opportunities.



CORE VALUES:

Our core values are Partnership – Participation – Equity.

MAJOR OBJECTIVES:

- To protect disabled people and old aged people through programs on health and rehabilitation measures.
- To protect women in distress to bring them into the mainstream of life.
- To develop leadership and capacity of the youth and adolescent for participating in the development process.
- To capacitate community based groups, women SHG in particular for advocacy and social mobilization for actualization of development process among the community.
- To provide technical knowhow and skills through vocational training and other capacity development programs for livelihood promotion and also dissemination of information for local resource management and conservation of traditional system for improving the quality of life and living standards of the people.
- To promote strong network of voluntary organizations at the district, state and national levels for working on the common issues based on local situations at various level.

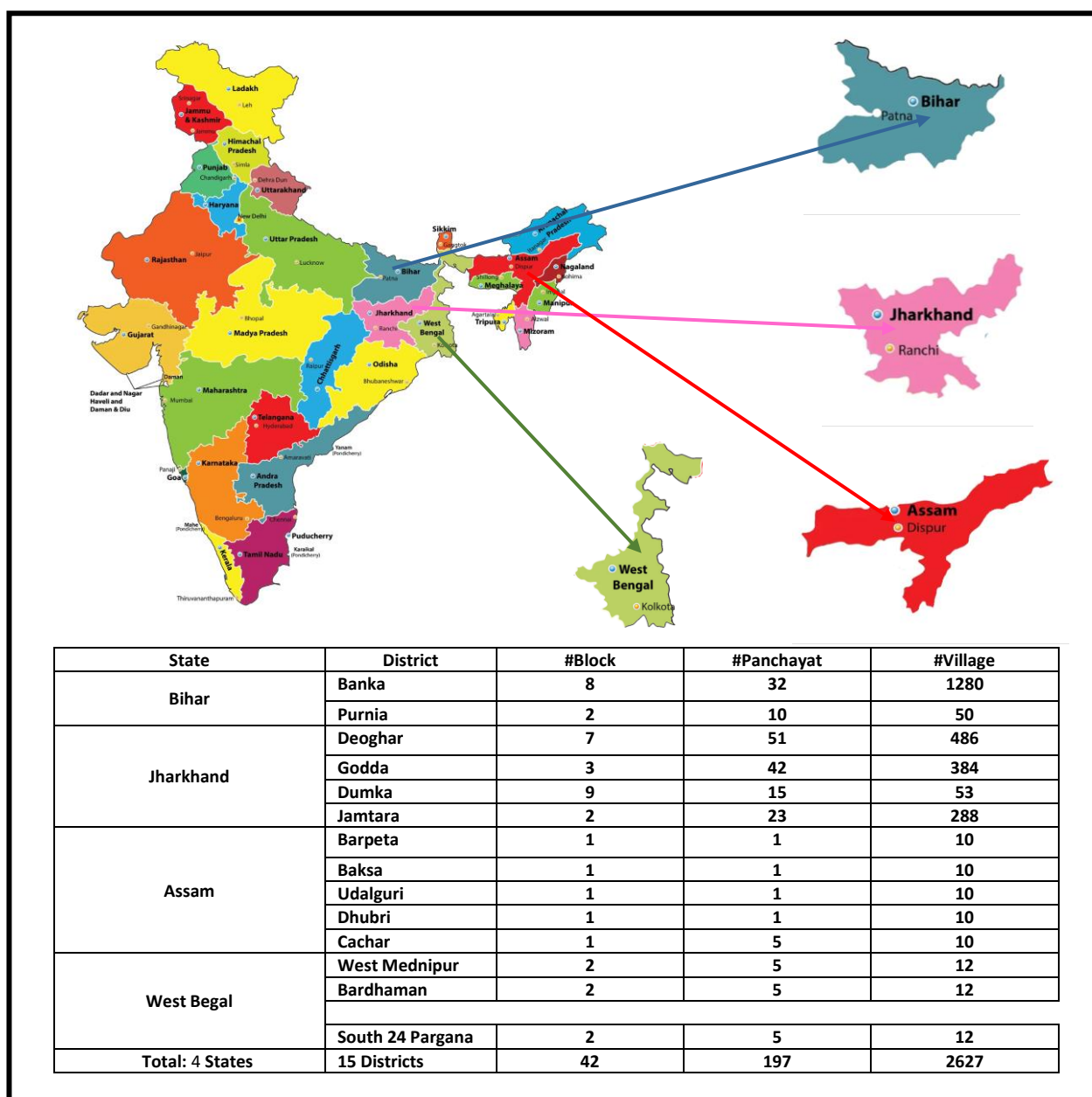
LEGAL STATUS:

S.N.	Registered Under	Registration No.	Date	Place
1	Indian Trust Act. 1882	SL.NO.- 5383 D.NO.IV 18/2007	25-04-2007	Banka
2	FCRA Act. 2010	031010015	13-03-2012	New Delhi
3	INCOME TAX 12AA	AABTG0514CE20124	28-10-2021	Bangalore
4	INCOME TAX 80 G	AABTG0514CF20213	12-11-2021	Bangalore
5	PAN	AABTG0514C	30-05-2007	Mumbai
6	TAN	PTNG05838A	25-01-2018	Mumbai
7	NGO Darpan	BR/2013/0063283	03-08-2013	New Delhi

OUR EXECUTIVE COMMITTEE

Sl. No.	Name	Designation
1.	Smt. Manju Hansda	President
2.	Mrs. Beena Kumari	Vice-President
3.	Mr. Devanand Kumar	Managing Trustee
4.	Mrs. Sunita Kumari	Treasurer
5.	Mr. Umesh Das	Member Trustee
6.	Mrs. Chunni Kumari	Member Trustee
7.	Smt. Khushbu Kumari	Member Trustee
8.	Smt. Puja Prasad	Member Trustee
9.	Mrs. Babita Kumari	Member Trustee
10.	Mr. Pinki Devi	Member Trustee
11.	Smt Samina Khatun	Member Trustee

AREA OF OPERATION



INCOME & EXPENDITURE

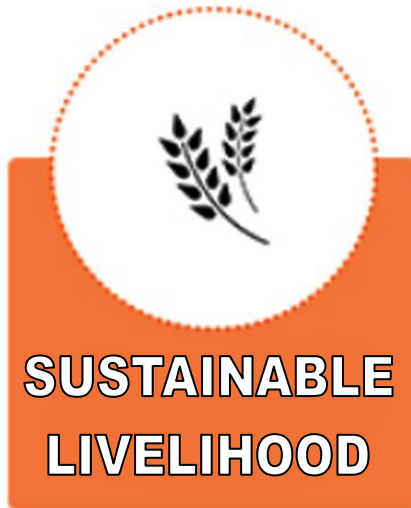
Year	Income (Rs. In Lac)	Expenditure (Rs. In Lac)
2022-2023	87.06	87.06
2021-2022	49.77	44.28
2020-2021	32.22	28.59

HUMAN RESOURCES

Gender	Paid Full-Time	Paid Part-Time	Volunteers
Male	40	03	22
Female	06	04	35
Total	46	07	57

Programmes & Activities During the Year 2022-23

The programmes and activities carried on during the report year were in continuation of the previous years and also some sponsored and funded programmes were initiated which are described below:



Farmers Producer Organisation (FPO under NABARD scheme) Dumka & Godda

Agriculture is the only major means of livelihood of the targeted area of the districts for which the farmers have been following the traditional and conventional methodologies with conventional equipment's, resources and technologies. Due to this, they are lagging behind and facing a lot of problems in their food security, livelihood and entitlement. Hence, the organisation took it as a mission to aware, educate and to impart trainings on various aspects for promotion of agriculture and ensuring entitlement. During the project period we have achieved many marvellous accomplishment...



Achievements/Result

- 5000 small and marginalized farmers linked with FPO for providing better opportunity of income generation, ensure livelihood.
- Organized 50 Gram Sabhas in 10 GPs of Dumka & Godda district. As result of it we have successfully formed of 10 FPO.
- Capacity build of 10 FPO members (500 members of each FPO) on new techniques of agriculture and horticulture, vegetable farming and Milk Production value addition,



lift-irrigation, renovation of old irrigational structures like well, ponds, tanks etc.

- Organized awareness generation program on farmers entitlement.
- We raised farmers' income by 45% during the project cycle by connecting them with FPO.
- Empowered of women farmers, and the money earned after selling of the produce was directly transferred to the accounts of the women farmer of the family. The Board members of the FPO are 50% of women members.



Business highlights of the FPO:

Indicators	Unit	2020-21	2021-22	2022-23
No of PG	No	44	51	100
No of village covered	No	40	44	100
No of share holder	No	2120	2200	6515
Share capital mobilized	INR Lakh	10	18	65.15
Quantity of vegetable marketed	in MT	205	350	588
Value of marketed produce	INR Lakh	0	4.25	6.40
Value of input supply and services	INR Lakh	2.15	6.0	7.0
Turnover	INR Lakh	2.19	10.25	30
Profit of the FPO	INR Lakh	0.32	0.98	1

Outcomes and Learning:

The process has helped the FPO, as well as the GRAM SATHI team, to get a hands-on experience of working closely with the SHFs on input-output linkages, and dealing with the market players like input sellers and output buyers. A functional relationship between FPO and its member farmers, and between the FPO, the market players, and the government department has got established. Direct transfer of the money to farmers account after selling of the produce has brought smiles to the faces of many farmers. The district administration has also recognised the work done and achievements of the FPO and authorised the FPO to procure paddy on MSP from farmers directly. The FPO procured 25 MT paddy and helped farmers to get timely payment in their account on MSP rate.





MEDP Training Program on Sanitary Napkin

In 2022-2023, NABARD offices of Bihar supported us for conducting 1 training programs in Bihar for the promotion and development of “village micro enterprises” with a view to promote integrated rural development and securing prosperity in the villages of Bihar. Under the program, 30 SHG women were imparted training in 1 batches in trades like Sanitary Napkin, and also provided them Training Programme on Sanitary Napkin Making that helped in promoting a sustainable livelihood support for them. The details of the training programs are as follows:

S.N.	Training	Village	Block	District	State	Beneficiaries
1	Sanitary Napkin Making	Uper Chak Madhiya	Katoriya	Banka	Bihar	30



SHG Leadership Training



This programme was organised on 19th December, 2022 under a NABARD sponsored programme of imparting training to Team Leaders of SHG. 42 members participated in the programme. The programme was addressed by Sri Anand Kumar Rai, DDM Deoghar Mr Rajesh Kumar Singh, Trainer and other subject specialists. A Tele-film titled ‘Samuhon ka samuh’ was also showed which was produced by the Mahila Samiti of Andhra

Pradesh. Another tele-film titled ‘Ujala’ produced by Talababu Hansda was also shown to the participants. These films were based on all about the role, functions, empowerment, development of members through SHG formation. At least 12 members of SHGs expressed their views and opinions about SHGs and shared their experiences. They elaborated their success stories in this mission and also pointed out the difficulties and problems and their own strategic viewpoints of overcoming those hurdles.



CAPACITY BUILDING



MoneyWise
Centre for Financial Literacy

FINANCIAL EDUCATION & INCLUSION

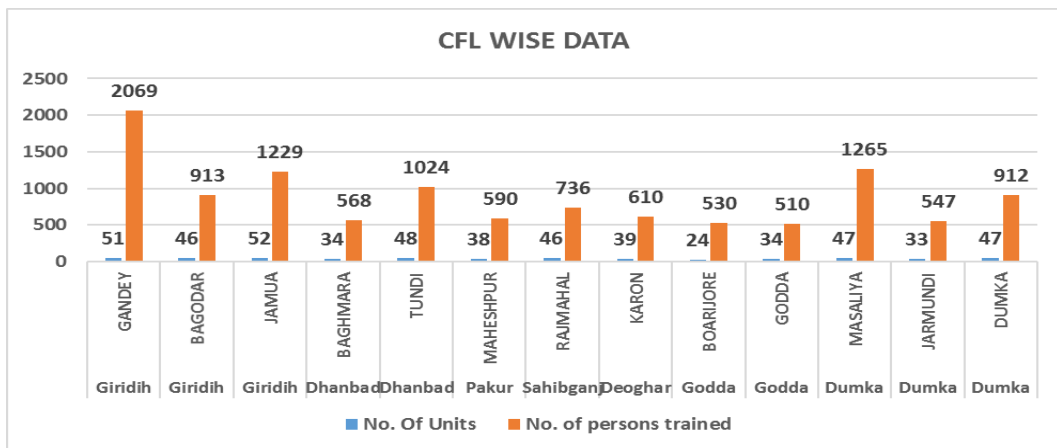
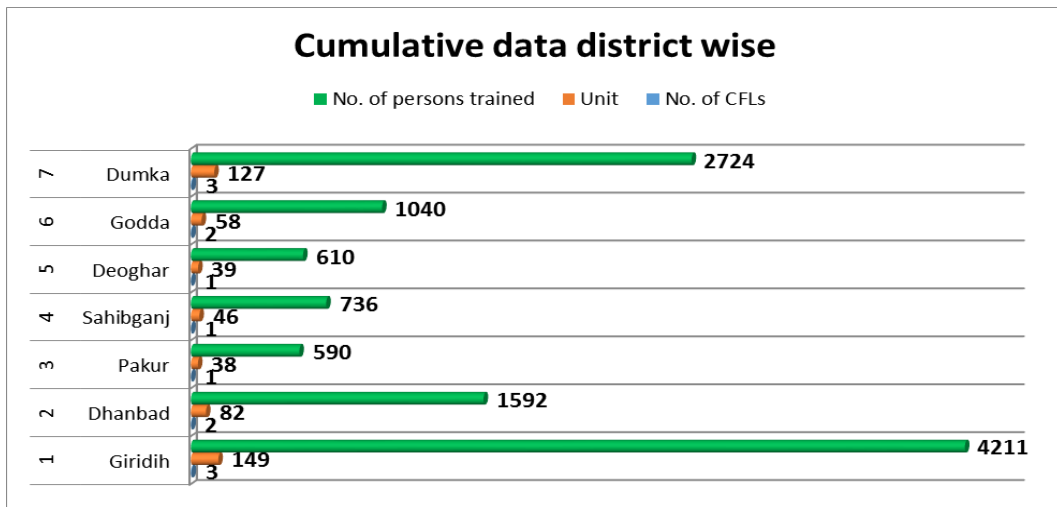
The awareness campaign on financial literacy (Planning & Budgeting) in Jharkhand state was conducted in the month February 2023. A total 580-unit awareness camp have been done and 11503 people were given an opportunity to benefit from the awareness program. The awareness campaign was conducted in 7 districts of Jharkhand with the support of joint collaboration of RBI and NABARD (Bank of India, Indian Bank and State Bank of India). Each district received at least many units of the awareness campaign. The program focused on training participants the basics of financial planning and budgeting, as well as discussing how to effectively manage their finances. The topics covered in the program included identifying financial goals, developing a budget, debt management, saving and investing, banking services and products.

Features of Gram Sathi's CFL methodology:

- Detailed village mapping
- Building trust and close working relationships in the community
- Recruiting locally
- Customized training material as per culture and needs
- Communication campaigns to spread the word about trainings
- Regular feedback through our digital channels and tele calling system
- Regular updation and development of new content
- Money wise Centres for Financial Literacy (CFL)
- Our Centres of Financial Literacy (CFLs) are Centres of Hope and Action, catalysing financial inclusion in some of the most far flung and poor villages. Each CFL covers 2-3 blocks.



Details of awareness campaigns as below:-



Climate Change Fund (CCF) PROGRAMME - NABARD

With the help of NABARD, our organization was able to make a relationship with the vegetable marketing agencies along with the malls viz Reliance Fresh, Spencer’s, More and Big Bazaar in the district Ranchi, Dhanbad, Deoghar, Godda. These malls purchase vegetables directly from local farmers and sale those vegetables and fruits from their sales window. It was easier to communicate with the farmers as the managers and the staffs of those malls are mostly local people. Our organization made a bridge between the malls and the farmers. In six months to one year’s a value chain of the vegetable and fruit production by the

farmers, procurement of seeds, seedlings and other inputs will be automatically established with the sale of produce vegetables and fruits to enhance production efficiency in the production process. So that the farmers can deliver maximum quality vegetables and fruits to the customers at minimum cost.

Innovation

- Climate resilient agriculture
- Awareness raising through different type of IEC
- Reduce the farmer's dependency on the climate risks practices
- Introduction of new technologies and approaches of cultivation
- Farmers will adapt climate aridity agri practices.
- Generate the economic benefits of 20 farm families.



Outcome

- 20 farm families will get to understand the issue of climate change;
- Increase climate resilient agro forestry based alternative crop cultivation in the area;
- Create minor irrigation facilities for various crop production;
- Increase fruits tree coverage which in turn promote local environment;
- Farmer's income increased from agro forestry based alternative crop production and sale;
- Demonstration increased the interest of other farmers in the nearby villages;



Natural Resource Management

Gram Sathi has been raising awareness on the preservation, protection, promotion, appropriate utilization and balanced maintenance of natural resources of Land, Forests and Water because these provide us the most basic essentials for our lives like, crops, fodders, shelters, livelihood health, and so many other things. But a very dangerous developing trend of urbanisation and corporatisation is developing threats not only on rural lives but also on the entire human existence. Hence regular programmes are being organised to raise awareness on this burning issue and in continuation, this year meetings of Gram Sabhas were organised in 34 villages of Katiyari

Panchayat through which public contacts, nukkad natak, wall writings, etc. were done extensively to protect the natural resources of the area from going them in the hands of private corporate sectors. Thousands of villagers raised their voices in this mission.



AGRICULTURE & FOOD SECURITY

PROMOTION OF AGRICULTURE

Agriculture is the only major means of livelihood of the entire rural area of the district for which the farmers have been following the traditional and conventional methodologies with conventional equipments,



resources and technologies. Due to this, they are lagging behind and facing a lot of problems in their food security. Hence, the organisation took it as a mission to aware, educate and to impart trainings on various aspects for promotion of agriculture. For this, besides organizing the farmers into Farmers' Clubs, User Groups, Community Irrigation Groups, Self Help Groups, several non-conventional processes were elaborated to them. For this 7 Gram Sabhas were organised and 4 workshops were convened in which multiple topics were elaborated to raise awareness on new techniques of agriculture and horticulture, lift-irrigation, renovation of old irrigational structures like well, ponds, tanks etc. Other topics included production of vermi composts, organic farming, farming of flowers and medicinal plants, raising kitchen gardening, horticultural garden etc.





**GREEN
ENERGY**

SOLAR POWER AWARENESS PROGRAM

Our organization Gram Sathi organized a solar power awareness workshop in Charkapathar village of Dumka district to inculcate its importance among villagers. Farmers from different villages participated in this workshop, here we discussed about the beneficial uses of solar power in agriculture and in our day to day life. Earlier farmers used diesel and petrol engine for irrigation purpose where their expenditure was way more than their income, with increasing price of diesel and petrol it was difficult for the farmers to fulfil basic needs of life. While discussing about the solar power farmers who immediately understood the benefits of solar power express their interest to replace diesel and petrol engine with solar engine. Seeing their interest in solar power our organization made a list of 8- 10 farmers and sent it to JEREDA, JEREDA accepted our proposal in Sariyhat Block selected few farmers for solar power. Many farmers of the area are interested and willing to solar power, our organization is collaborating with other organizations for the progress of the area, this workshop was successful and beneficial for the farmers with the arrival of new resources the area will rapidly develop.





HEALTH EDUCATION & WASH

TOBACCO CONTROL PROGRAM

The increasing use of tobacco in all age groups has become an important public health problem. Every year about 10 lakh people in India become victims of untimely death due to the use of tobacco, which can be saved in time. There are many fatal diseases due to the use of tobacco, in which heart disease, respiratory disease and cancer are prominent. In

view of the above for this 5 Camp were organised and 4 workshops were convened in which multiple topics were elaborated to raise awareness on.

Achievements:

- Covered 9 school during the awareness camp and made aware of 1240 children on tobacco.
- Reached 480 people of 2 villages and made aware of them on tobacco.
- Media coverage and replicate the awareness camp in the extensive areas.



Health Survey and Study Programme










An extensive study was organised through survey programme in 42 villages of Borijore Block Godda district with the co-operation and participation of local Aanganwadi Sevika/Sahayika/Asha workers, other health workers and health coordinator of Gram Sathi. Under this survey, study was made on the numbers of women caring breast-feeding,

going to government hospitals for child delivery, adopting nutritional guidelines, literacy, maintaining and using clean drinking water, having knowledge of condoms, cases of child marriage, suffering from diseases due to early marriages, nutrition deficient children, women associated with SHGs, availability of irrigational resource, and many such other issues.

STATEMENT OF FINANCIAL POSITION

F/Y 2022-2023

GRAM SATHI			
Regd. Office: Vill & Post: Upper Chakmandhiya, Via-Katoria, Dist: Banka, Bihar-813106			
Admin Office: Bishanpur, Thadi, Via- Dahijore, Dist- Deoghar, Jharkhand-814157			
CONSOLIDATED RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2023			
PARTICULARS	Schedule	As on 31.03.2023	As on 31.03.2022
		Amount (Rs.)	Amount (Rs.)
I. RECEIPTS			
Opening Balance			
Cash in Hand	E	3,744.31	7,985.31
Cash at Bank		85,261.64	970,832.53
Donations & Subscriptions			
Members		15,000.00	269,990.00
Public		170,000.00	360,540.00
Grant received during the year	G1+G2	6,375,530.00	2,724,786.00
Receivable Grant Received during the Year		918,755.00	119,000.00
Interest Received	H	6,362.00	2,703.00
Others Receipts		-	152,000.00
Unsecured Loans		469,800.00	370,000.00
Advance Recovered		5,000.00	
TOTAL		8,049,452.95	4,977,836.84
II. PAYMENTS			
Programme Payments (National Projects)			
Livelihood and Enterprise Development Programs (LEDPs)-NABARD Deoghar		-	84,500.00
Micro Enterprise Development Programme (MEDPs)-NABARD Banka		-	73,000.00
Farmer Producers Organisation (FPO)-NABARD (Godda)		349,964.00	825,000.00
Farmer Producers Organisation (FPO)-NABARD (Dumka)		346,936.00	747,485.00
Rural Mart-NABARD		10,000.00	5,000.00
Livelihood and Enterprise Development Programs (LEDPs)-NABARD Jamtara		-	363,000.00
Digitization of SHGs in Deoghar (E Shakti)-NABARD Deoghar		-	6,716.00
Climate Change Fund-NABARD		199,700.00	-
Group Level Training Program (GLTP)-NABARD		15,000.00	-
Water Conservation project for Agriculture at Dumka-Arohan Financial Services Ltd.		-	858,900.00
Centre for Financial Literacy-RBI (Bank of India, Indian Bank and SBI)		5,534,653.00	-
Program Expenses under General Fund		185,900.00	611,133.00
Administrative Expenses		488,572.70	128,246.89
Programme Payments (FCRA Project)			
Covid 19 Relief to marginalized and under privileged-Jiv Daya Foundation		-	200,000.00
Bank Charges (FC)		70.80	-
Liabilities Paid		445,000.00	985,850.00
Loans, Advances Receivables and Deposits		13,006.00	
Cash in Hand	E	-	3,744.31
Cash at Bank		460,650.45	85,261.64
TOTAL		8,049,452.95	4,977,836.84
Schedules referred above form an integral part of the Receipts and Payments Account.			
In terms of our separate report of even date			
For SHEKHAR GIGYASU & ASSOCIATES		For GRAM SATHI	
Chartered Accountants			
Firm Registration Number: 027701C			
			Devanand Kumar Managing Trustee
Ravi Shekhar, Partner			
Membership Number: 304178			
UDIN:23304178BGSYFT6486			
PLACE : DEOGHAR			
DATE: 9TH OCTOBER' 2023			Page 3

GRAM SATHI			
Regd. Office: Vill & Post: Upper Chakmandhiya, Via-Katoria, Dist: Banka, Bihar-813106			
Admin Office: Bishanpur, Thadi, Via- Dahijore, Dist- Deoghar, Jharkhand-814157			
CONSOLIDATED INCOME & EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2023			
PARTICULARS	Schedule	As on 31.03.2023	As on 31.03.2022
		Amount (Rs.)	Amount (Rs.)
I N C O M E			
Grant-in-Aid	G	8,515,504.00	3,643,541.00
Bank Interest	H	6,362.00	2,703.00
Other Receipts		-	152,000.00
Donations & Subscriptions			
Members		15,000.00	269,990.00
Public		170,000.00	360,540.00
TOTAL		8,706,866.00	4,428,774.00
E X P E N D I T U R E			
Programme Expenses (National Project)			
Livelihood and Enterprise Development Programs (LEDP)-NABARD Deoghar			84,500.00
Micro Enterprise Development Programme (MEDPs)-NABARD Banka			73,000.00
Farmer Producers Organisation (FPO)-NABARD (Godda)		349,964.00	825,000.00
Farmer Producers Organisation (FPO)-NABARD (Dumka)		349,964.00	1,187,485.00
Rural Mart-NABARD		10,000.00	5,000.00
Livelihood and Enterprise Development Programs (LEDP)-NABARD Jamtara			363,000.00
Digitization of SHGs in Deoghar (E Shakti)-NABARD Deoghar			6,716.00
Climate Change Fund-NABARD		199,700.00	
Group Level Training Program (GLTP)-NABARD		15,000.00	
Water Conservation project for Agriculture at Dumka-Arohan Financial Services Ltd.			858,900.00
Centre for Financial Literacy-RBI (Bank of India, Indian Bank and SBI)	I	6,590,876.00	
Program Expenses under General Fund	J	185,900.00	611,133.00
Administrative Expenses	K	977,969.20	128,246.89
Programme Expenses (FCRA Project)			
Covid 19 Relief to marginalized and under privileged-Jiv Daya Foundation			200,000.00
Bank Charges (FC)		70.80	
Unspent Fund			39,940.00
Depreciation		22,030.60	25,785.59
Excess of Income Over Expenditure		5,391.40	20,067.52
TOTAL		8,706,866.00	4,428,774.00
Schedules referred above form an integral part of the Income and Expenditure Account. In terms of our separate report of even date			
For SHEKHAR GIGYASU & ASSOCIATES Chartered Accountants Firm Registration Number: 027701C		For GRAM SATHI	
 Ravi Shekhar, Partner Membership Number: 304178 UDIN:23304178BGSYFT6486		 Devanand Kumar Managing Trustee	
			
PLACE : DEOGHAR DATE: 9TH OCTOBER' 2023		Page 2	

GRAM SATHI

Regd. Office: Vill & Post: Upper Chakmandhiya, Via-Katoria, Dist: Banka, Bihar-813106

Admin Office: Bishanpur, Thadi, Via- Dahijore, Dist- Deoghar, Jharkhand-814157

CONSOLIDATED BALANCE SHEET AS AT 31ST MARCH 2023

PARTICULARS	Schedule	As on 31.03.2023	As on 31.03.2022
		Amount (Rs.)	Amount (Rs.)
SOURCES OF FUNDS			
CAPITAL FUNDS			
Unsecured Loans	A	316,974.98 839,800.00	316,974.98 370,000.00
CURRENT LAIBILITIES & PROVISIONS			
Sundry Creditors	B	950,723.00	440,000.00
Others Payable	C	596,750.00	
Audit Fees		5,000.00	5,000.00
Unspent Grant	D	1,174.50	39,940.00
INCOME AND EXPENDITURE ACCOUNT		5,391.40	-
TOTAL		2,715,813.88	1,171,914.98
APPLICATION OF FUNDS			
FIXED ASSETS			
	L	142,123.43	164,154.03
CURRENT ASSETS, LOANS & ADVANCES RECEIVABLES			
Cash and Bank Balances	E	460,650.45	89,005.95
Loans, Advances Receivables and Deposits		13,006.00	-
Grant Receivables	F	2,100,034.00	918,755.00
TOTAL		2,715,813.88	1,171,914.98

Schedules referred above form an integral part of the Balance Sheet.
In terms of our separate report of even dateFor SHEKHAR GIGYASU & ASSOCIATES
Chartered Accountants
Firm Registration Number: 027701CRavi Shekhar, Partner
Membership Number: 304178
UDIN:23304178BGSYFT6486PLACE : DEOGHAR
DATE: 9TH OCTOBER' 2023For GRAM SATHI
Devanand Kumar
Managing Trustee

Page 1