

2015-16

ANNUAL REPORT



Navya Disha



CONTENTS

3/ Chairperson's note

4/ Managing Trustee's note

5/ Executive Director's note

7/ Water & sanitation programs

22/ Sushikshana

24/ Sugrama

26/ A journey of self-reflection for Team Navya Disha

27/ A message from Grameen Koota, our primary institutional partner

28/ Our Partners

29/ Financials

Chairperson's note



What we do today will determine who we become tomorrow

It gives me great pleasure to present Navya Disha's Annual Report 2015-16. We have had a phenomenally successful year. Navya Disha brings education and capacity building programs to rural communities where they are most needed. Our work with communities in the areas of safe drinking water, sanitation, education and livelihoods has not only had a profound impact on the lives of people in rural India, it has also restored their dignity and stirred in them a passion to aspire for a better quality of life.

India is a relatively young democracy. We are fortunate to live in one of the most advanced times in the history of mankind where revolutions in technology and communication have redefined how we think and live. However, even 70 years after independence, 50% of India's population continue to defecate in the open with no access to toilets; 2,000 children die every day due to water-borne diseases; and we are ranked behind Pakistan and Bangladesh on the Human Development Index. This is why my Team and I believe that our work is extremely relevant and important for our times. It is our collective responsibility to forge a new direction for our nation.

We work predominantly with members of Grameen Koota and their families to create awareness on the impact of these social challenges on our communities. At the same time, we build capacity of stakeholders to equip them to address these challenges. In 2015-16, Navya Disha not only achieved all its plans but surpassed many targets too!

We conducted 4,888 awareness sessions and cultural programs across Grama Panchayats, Talukas, schools and rural communities. We covered close to 3,000 villages. We delivered our important message on water and sanitation to 4,49,839 people. We are on a mission to change the trajectory of the communities we work with and we are proud to report that we are seeing real change at the grassroots.

I am proud of Team Navya Disha. The Team has demonstrated that hard work, discipline and passion are an unbeatable combination for success. Our Board of Trustees continue to support and guide us. Grameen Koota, our CSR partner, has been a partner in the truest sense of the word collaborating with us not only in shaping our vision, but also in achieving it on the ground by offering collateral-free loans to disadvantaged communities to improve water and sanitation systems in their homes. We thank all our funders, well-wishers and volunteers whose support reaffirms our constancy to our purpose.

I invite anyone who is passionate about creating a new India, to join us in our mission. What we do today will determine who we become tomorrow. Together, we can re-imagine our nation's destiny.

Vinatha M Reddy

Chairperson

Managing Trustee's note



It's truly satisfying when projects undertaken by organizations in the development sector are aligned to campaigns endorsed by federal and state governments. Navya Disha started its own version of the "Swachh Bharath Abhiyan" way back in 2008 when we launched our water and sanitation projects in rural Karnataka and Maharashtra.

Lack of access to sanitation facilities is an ecological disaster that contaminates ground water resources and hastens the spread of epidemics. But more than that, it is dehumanizing and strips people of dignity. Women are the worst affected. Lack of access to safe drinking water forces people to trudge miles in search of potable water. Both these challenges seem incongruous in an age where products and services are available at our fingertips.

Several organizations are working to solve the challenge of water and sanitation. Gramalaya, SKDRP, Grama Vikas, Arghyam and many others, including Navya Disha have worked tirelessly to address this issue. Our work is important because it creates the momentum and energy that influences government policy. In Tumkur, we approached the Zilla Parishad CEO to issue work orders for people to construct sanitation facilities in their homes. She championed our cause and issued work orders to the entire district. Today, the Karnataka government is issuing work orders throughout the state to construct affordable sanitation facilities in rural homes.

Grameen Koota Financial Services Pvt. Ltd, (GK) a microfinance institution, offers collateral-free loans to rural women to install sanitation systems in their homes. GK is closely associated with Navya Disha's projects, funding several of them and committing to a long-term association with us to help our mission. Water.org, an organization that works to remove "barriers between people and access to safe water and sanitation" also supports our water and sanitation projects in rural India. Both these institutions are helping us expand our footprint and accelerate the journey towards our goal: an open defecation-free country by 2020, a goal shared by the Swachh Bharath Abhiyan.

From the time of launching our water and sanitation project, nearly a million people have benefited from constructing sanitation systems in their homes. In the same period, half a million people have got access to safe drinking water inside their homes, for the first time.

Navya Disha specializes in building awareness about water and sanitation challenges in rural areas. We are a collaborative organization that believes in sharing knowledge, resources and expertise to achieve common goals. We have developed several educational videos and case studies that are available on our website (www.navyadisha.org). I encourage civil society organizations and people working in this space to use the material and leverage over a decade's worth of research and insights from the field.

No matter where people live or what their socioeconomic status, they have a right to safe drinking water and good sanitation facilities. I believe that it is our collective responsibility as a society to make this vision a reality for our fellow citizens.

Suresh K Krishna
Managing Trustee

Executive Director's note



At one of our awareness programs in Gadag district, Smt. Bharamavva Madhar, one of the participants told us she had used the water & sanitation loan from Grameen Koota to build a toilet and get a water connection in their home. "We are a happy family now," she said. This, I believe, is a true indication of social development – a happy family that has access to the most basic requirements to lead a dignified life.

How do Navya Disha's awareness programs reach people like Smt. Bharamavva Madhar? We run a fairly lean Operation. We have four project offices – in Tumkur, Belagaum, Solapur and Nagpur. Our team strength is close to 50 people. Yet, in 2015-16 we covered nearly 3,000 villages and we delivered our programs to nearly 4.5 lakh people.

Our primary partners are the communities we work in. Unless people enrol into our idea of social development and unless they understand its impact on their lives, they will never own the solutions. Navya Disha collaborates with local communities and local administration to ensure that our projects have contextual relevance to the communities we serve. From Grama Panchayat members to Zilla Panchayat CEOs to Health Officers and Block Development Officers, our field staff have built an astonishing support network that has helped us not only gain access to communities but also gain their trust. We have leveraged this trust extensively to expand our footprint.

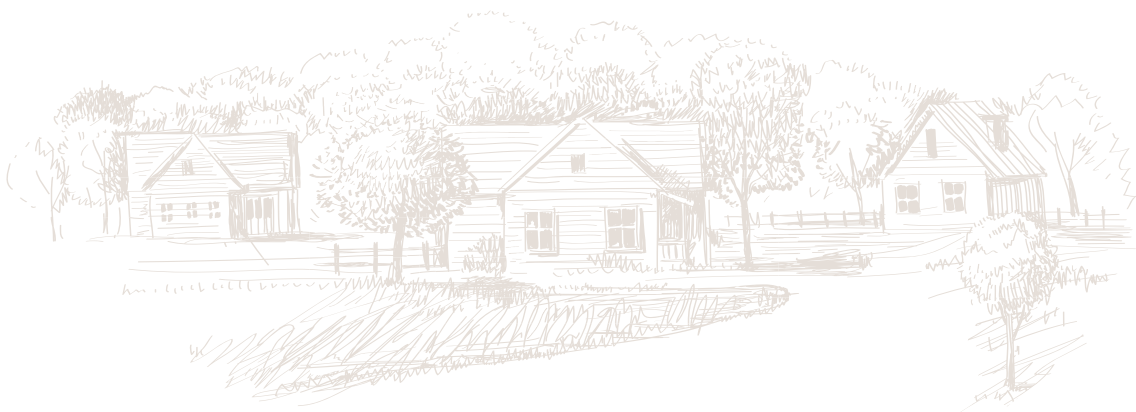
We help communities solve every day challenges- challenges that make people frustrated, angry, helpless and consequently, unproductive. Lack of access to safe drinking water and good sanitation systems is one such challenge. Our water and sanitation projects address this challenge comprehensively. We provide the communities with "end-to-end" solutions. The other challenge is education. Rural India has abysmally poor graduation rates; only 3.7% men and 1.6% women are graduates in rural India according to an international journal of research. One of the reasons is children do not have access to career guidance and mentoring programs that help them make informed decisions about higher education programs once they complete 10th grade. Navya Disha's Sushikshana gives them access to career guidance and mentoring sessions.

The communities relate to our projects because they offer solutions that are relevant to them and within their reach. We facilitate the process for them to indentify the problem, find their own solutions and move towards a new direction - 'Navya Disha'. It is people like Smt. Bharamavva Madhar who walk on the path and make sustainable grassroots change possible.

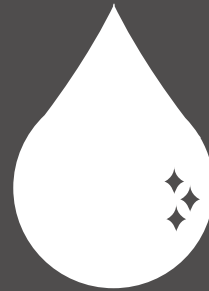
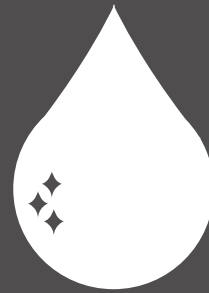
Anand Yadwad
Executive Director

Rural development initiatives need strong community support to maximize reach and impact. In 2015-16, Navya Disha continued to expand its reach in collaboration with the communities in which we work.

Our development programs focus on four broad areas: improving water and sanitation facilities; making safe drinking water accessible; capacity building programs to upgrade skills and knowledge; and supplementary education programs for students in water-sanitation-hygiene (WASH), life skills, vocational training and career guidance. Below is a summary of our work in 2015-16 and its impact.

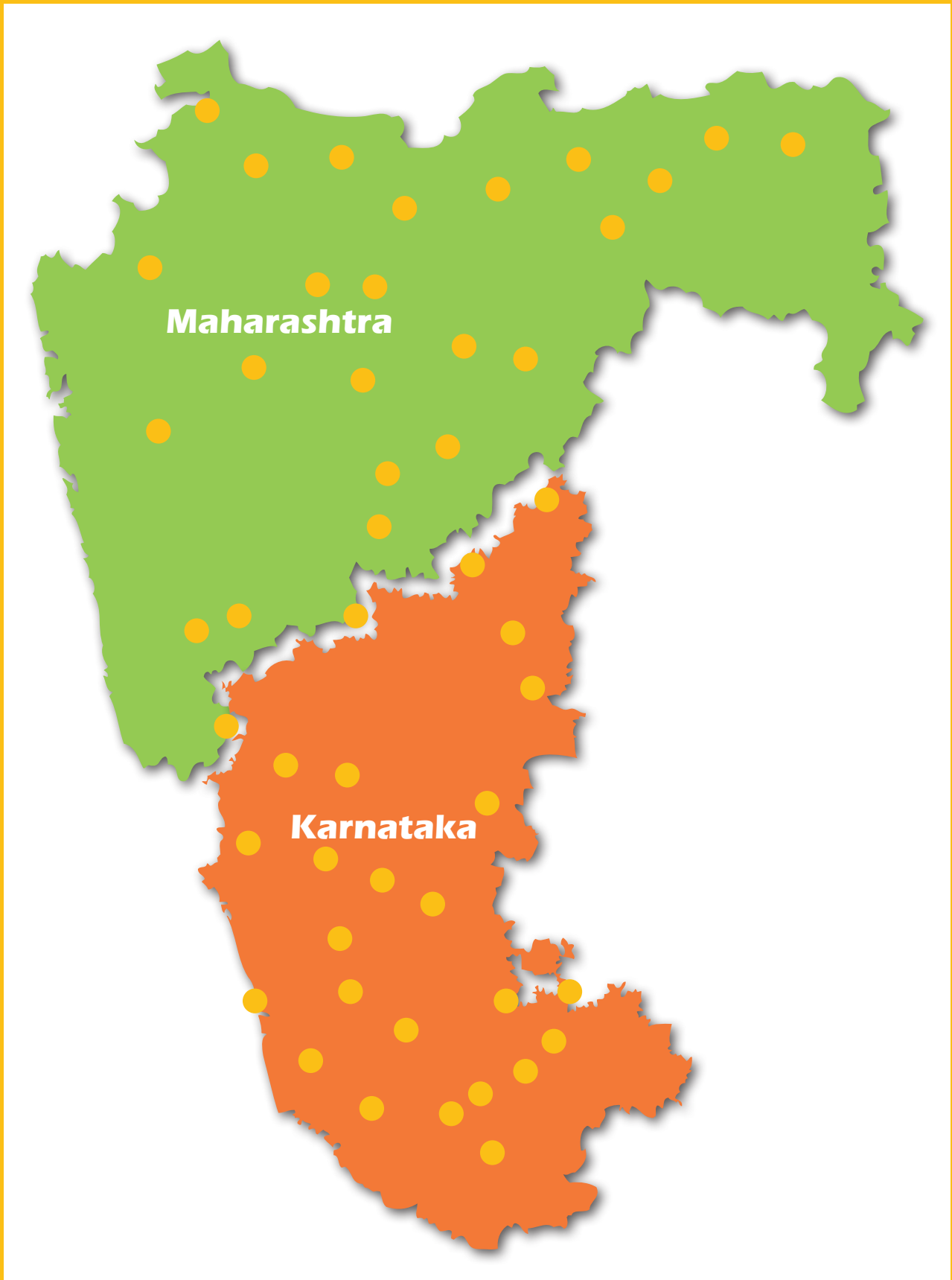


Water & sanitation programs



Navya Disha continues to work extensively in the area of water & sanitation having set ambitious goals to tackle these challenges. One of our goals is to make one taluk each in Belgaum and Tumkur “open defecation-free” (ODF) taluks. Accomplishing this goal needs behavioural change which is possible through awareness programs. We are focusing our efforts towards building awareness through innovative programs about the impact of water and sanitation on health, hygiene, and the environment. The programs educate communities about the hazards of open defecation and contamination of soil and water bodies. They enlist community and local administration support to implement water and sanitation improvement projects in the villages.

In 2015-16, Navya Disha conducted **11,888** awareness sessions and cultural programs across Taluks, Gram Panchayats and rural communities in **8 districts** in **Karnataka** and **11 districts** in **Maharashtra**, covering close to **3000 villages** and delivering its important message on water and sanitation to **449,839 people**.



How Gangava and her family benefited from availing a toilet loan

Gangava of Gajapathi village has been a member of Grameen Koota since 2008. Her family consists of her husband, a son and a daughter. They did not have a toilet at home and faced many issues. She and her daughter felt acutely embarrassed and would only relieve themselves early in the morning or late at night. After becoming a Grameen Koota member, she attended

an awareness program conducted by Navya Disha. She understood the importance of constructing a toilet and learnt about the loan that GK was providing. She took the loan and constructed a toilet. She says, "Now, my daughter and I feel safer." Everyone in the family uses the toilet at home. She says it has made a great

difference to the overall health of the family because "we can relieve ourselves when we need to with privacy; even our relatives are happy to visit now".



Gangava and her family are role models in their village



Gram Panchayat elected members orientation programs

The Navya Disha Development Officer conducts hour-long WASH (water-sanitation-hygiene) orientation sessions for Gram Panchayat elected members. The Officer offers to partner with the Gram Panchayat to improve the water and sanitation status in the chosen Panchayat area and seeks their support in conducting Gram Panchayat level awareness programs to address the challenges of water and sanitation. The session includes information on safe sanitation practices, making clean drinking water accessible, personal hygiene, WASH loan products and the process to avail WASH loans.

As an outcome of these sessions, a partnership is formalized with the Gram Panchayat and data is gathered on indicators such as population of Gram Panchayat, WASH status of Panchayat, water quality status, data on government subsidy and eligibility criteria, data on WASH programs in progress or proposed in the area.



The goal for 2015-16, was to deliver orientation sessions to elected members of 400 Gram Panchayats. The team conducted 400 sessions and reached 4969 elected members.

Sessions conducted
Outreach



Gram Panchayat level WASH awareness workshop

With the assistance of the elected Panchayat members, Navya Disha organizes WASH awareness workshops for the community. One of the important objectives of this exercise is to understand the gap between community expectations and Panchayat performance with regard to water and sanitation issues.

All segments and groups of the community are adequately represented in the two-hour workshop which is hosted by the Gram Panchayat and facilitated by Navya Disha & Grameen Koota which provides microloans to its members to address WASH challenges.



The goal for 2015-16 was to conduct 400 community workshops. The team conducted 400 workshops reaching 40,765 members of the community.

Workshops
Outreach



Street plays

One of the mediums we employ to package our messages, is the street play. A largely rural tradition, the actors in a street play connect to their audience through wit, songs and dramatization of local social issues. The street play is an important medium because it reaches all age groups, is informal, short in duration and interactive.



Navya Disha hires professional artists to stage street plays at vantage public areas. The thematic folk songs and dramatics include messages about improving sanitation facilities in homes through toilet construction, making water safe for drinking, and the role of personal hygiene in preventive healthcare.



The goal for 2015-16 was to conduct 1200 street plays, The team conducted 1439 street plays across 400 Gram Panchayats reaching the message of health, hygiene and sanitation to 149,926 people.

Street plays

1439

Gram Panchayats

400

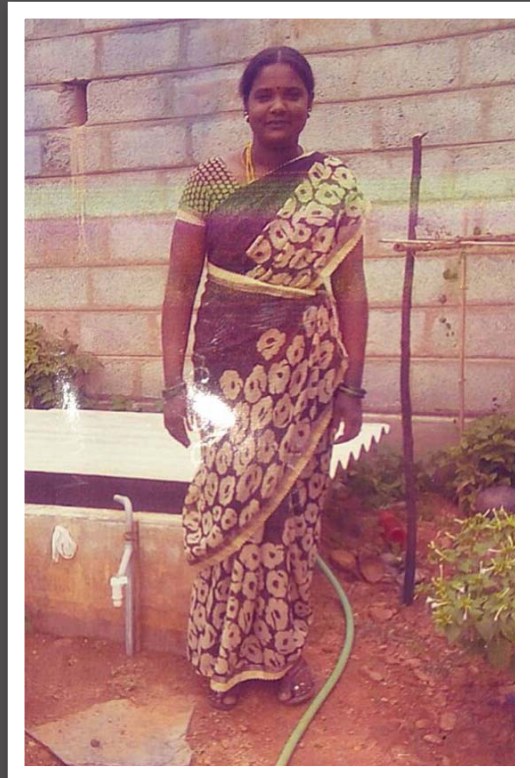
Outreach

149,926

How Bhaghyamma and her family benefited from the water loan

Baghyamma of Madapura village has been a member of Grameen Koota for the past 5 years. She has benefited from many of GK's loan products. There are four members in her family including her husband and two sons. Baghyamma says that of all the loans that GK has lent to her, she is happiest about the water loan she took to install a water connection at home. Prior to getting a tap inside her home, she would go to the public water tank to fetch water. It was always crowded, there was never enough water, and intense conflicts for the scarce resource had become a daily affair. It not only wasted a lot of her time, but created lot of tension as well. Her daily routine was affected. There was no food for the family at meal times because of the delay in getting water and there were conflicts at home as well.

When Baghyamma learnt about the water loan, she applied for one, had a tap installed, and got a connection from the Grama Panchayath (village administration). The tap was installed in front of her house. She says she "is very happy now and free from the tension of having to fetch water." She has sufficient time for cooking as well as personal care. She feels proud that her family has this facility and keeps her home and premises clean.



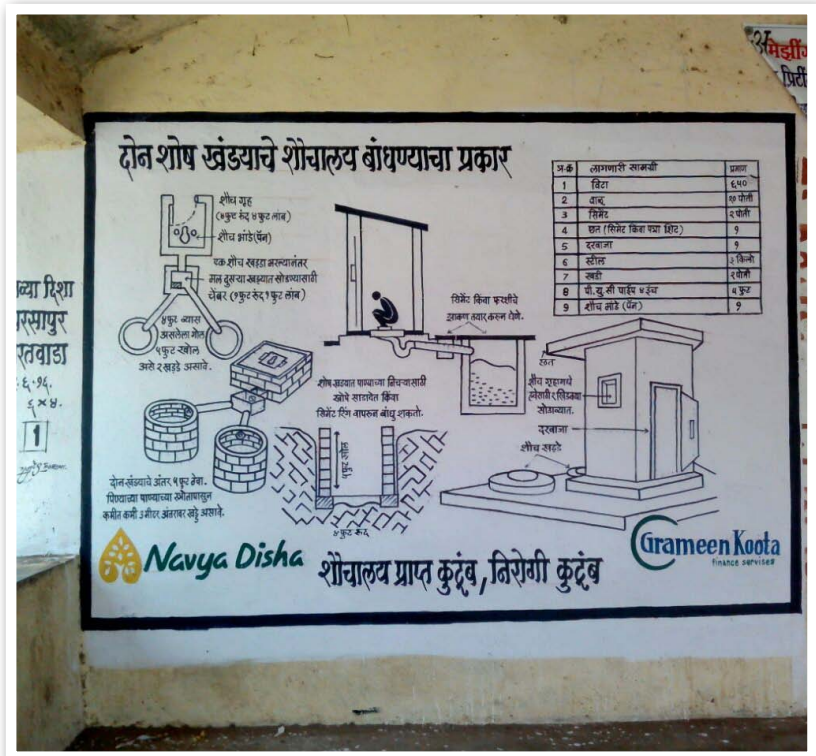
Bhaghyamma is proud of her water connection



Wall paintings

Painting walls in public places attracts curious onlookers. The activity becomes a public activity with information sharing, light banter and friendly questioning.

In a village, wall paintings are very effective mediums of communication. With approval from the Gram Panchayat to paint school, panchayat or community buildings, Navya Disha employs professional wall painters to create murals about water and sanitation and provide technical knowhow on toilet construction.



The goal for 2015-16 was to complete 400 wall paintings. Navya Disha commissioned 1073 wall paintings.

Masons training

Technically competent masons are the catalysts who will bring change at the grassroots. We realized that a dearth of knowledgeable and experienced masons was a critical impediment in toilet construction.

To address this gap, we initiated capacity building programs for local masons at the village level. The masons receive technical training that helps them upgrade their technical knowledge and skills. They also become a long-term resource for the community. The trained masons are linked to families who wish to construct toilets in their homes.



The goal for 2015-16 was to conduct 80 batches of masons' capacity building program. The team conducted 83 such batches and upgraded the skills and knowledge of 2960 local masons.

Training sessions
Masons trained

83

2960

Nayana Kumari's daughters now live with dignity

Nayana Kumari of T. Piyajapura colony has been a member of Grameen Koota for the past 3 years and is aware of all their loan products. Her husband is a daily wage laborer who goes out every day in search of work. Nayana Kumari does some tailoring work and works as a daily wager as well. Her four daughters are studying. The family is living in a mud house and do not have toilet facilities as they are planning to move to another location. Because she and her husband decided to educate all the four daughters, they could not construct a good house. However, they began to realize the urgency of having a toilet. All the girls are grown up and need privacy and security. The area where they live is not safe for girls. The girls felt embarrassed to relieve themselves in public and went out only at 4 a.m. even though it was unsafe. They also began to eat and drink less to avoid having to relieve themselves during the day.



Nayana Kumari restored her daughters' dignity

Nayana Kumari put the girls in a hostel so they would feel safe and could concentrate on their studies. However, when her daughters visited, they still faced the same problem. Nayana Kumari began constructing a toilet but had to stop because of a financial crisis. She approached Grameen Koota and took a loan to complete the toilet. She says she is happy now because her daughters can visit home whenever they want. Nayana Kumari is now urging her neighbors, especially families with girls, to have toilets constructed in their homes.



Grameen Koota branch staff training on WASH

Grameen Koota supports Navya Disha's water and sanitation projects by encouraging and financing Grameen Koota community members to improve water and sanitation facilities in their homes.

Grameen Koota staff have a strong connect with the community and act as a link between Navya Disha and community members. Because of their strong community connections, the staff are an important gateway through which Navya Disha reaches its messages to the community.

Navya Disha conducts two-hour training sessions for Grameen Koota staff at the branch premises after business hours as mutually agreed by the respective Area Manager and Branch Manager. Through the interactive sessions, new strategies are planned to extend the outreach of the projects. The staff are also equipped with knowledge that will enable them to answer questions from the community regarding safe drinking water and healthy sanitation practices and facilities.

The staff also learns about the different types of toilets and the cost of their construction. They use all of this knowledge to encourage community members to adopt personal hygiene practices that will impact the overall water and sanitation status of the community.



The goal for 2015-16 was to conduct 222 training sessions Grameen Koota staff. The team conducted 233 branch staff training sessions and trained 1889 Grameen Koota staff who can multiply the impact through community outreach.

Training sessions

233

Trained Grameen Koota staff

1889

Taluk level awareness program (TLAP) – also known as Social Awareness Campaigns (SACs)

The Taluk level awareness program includes representation from the Zilla Panchayat, Taluk Panchayat, health department and district administration. The inclusive session provides a platform for interaction between the community and the local administration.



It clarifies expectations and reality, defines gaps in demand and supply and brings subject matter experts in contact with community needs. The Taluk level awareness programs are attended by 2 to 3 members of all Grameen Koota Kendras (sub-division of a Branch) in the Taluk.



The agenda for TLAPs includes messaging through folk media; discussion on water & sanitation with consultants and subject matter experts; sharing of experiences by people impacted by the water and sanitation projects; mobilizing applications from members interested in availing water and sanitation credit facilities.



The goal for 2015-16 was to conduct 80 Social Awareness Campaigns (SACs). The team organized and conducted 88 SAC events reaching 39,114 community members.

SACs

88

Outreach

39,114

Grameen Koota Kendra members training on WASH

“Kendra members” refers to women members who avail microloans from Grameen Koota. Navya Disha Development Officers accompany the Grameen Koota loan disbursement officers to meet women and conduct 15-minute WASH awareness sessions.

During the sessions, the members are informed about Gram Panchayat and Taluk level awareness programs and invited to participate in them. They are briefed on the importance of constructing toilets in their homes, how to make drinking water safe and clean for consumption, safe sanitation practices, personal hygiene, WASH loan products and the process to avail loans.

These sessions create demand for WASH loans and motivate the women to improve sanitation facilities in their homes.



The goal for 2015-16 was to deliver these sessions to 4000 Kendras (sub-division of a Branch) of Grameen Koota. The team delivered the program to 6773 Kendras covering 143,169 women members of Grameen Koota.

WASH training sessions
Outreach

6773

143,169

Bebijan's family has peace of mind because of their water connection

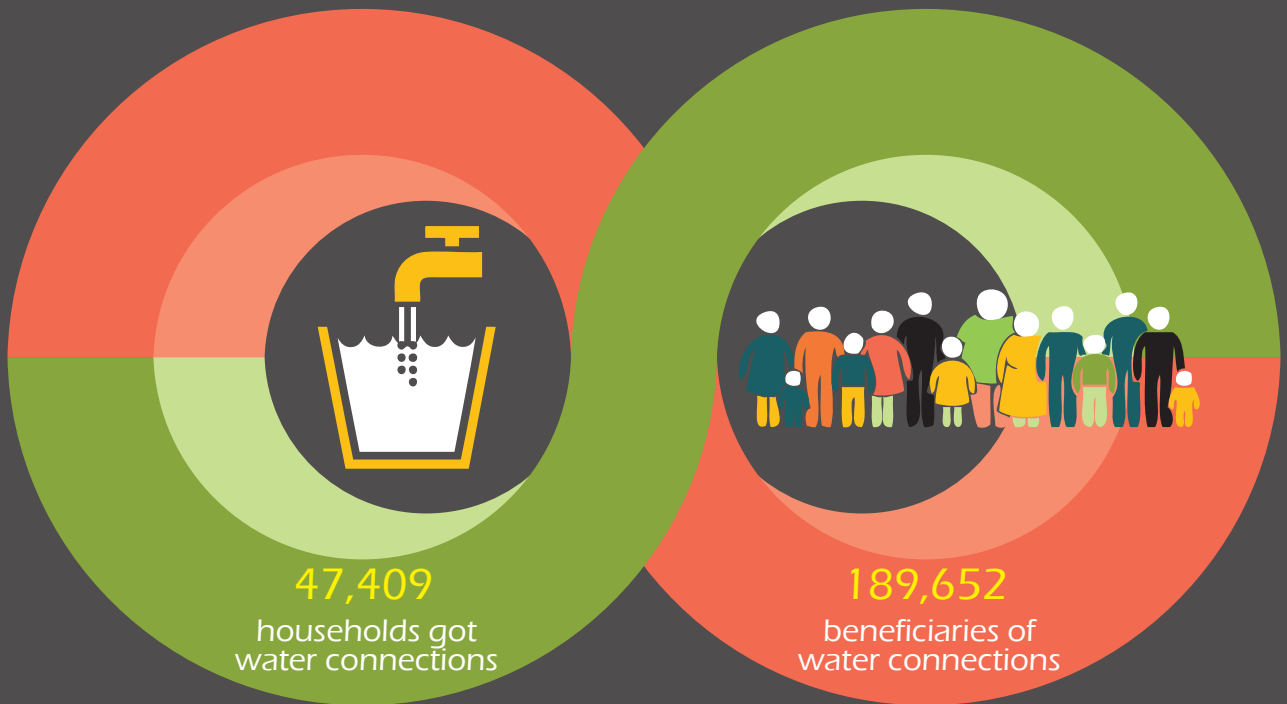
Bebijan of Muradnagar has been a member of Grameen Koota for the past 8 years and has taken most of the business loan products from Grameen Koota. Her two daughters stay with her. Her house did not have a water connection and the family depended on the public water supply system. Bebijan and her daughters suffered a lot. They had to wait for water, were never able to collect the amount they needed and got into frequent fights with neighbors. She could never make or stick to any schedule, her life was disrupted on a daily basis. Bebijan noticed that some of the families in the village had water connections and never fell short of water. She wanted one too but did not have the money to get a connection. Around the same time, she learnt from the loan manager that Grameen Koota was disbursing loans for water and sanitation systems. She immediately approached GK for the loan. Now, with her own water connection, she gets enough water and is also able to store some. Both she and her family are very happy with the impact it has had on the quality of their lives.



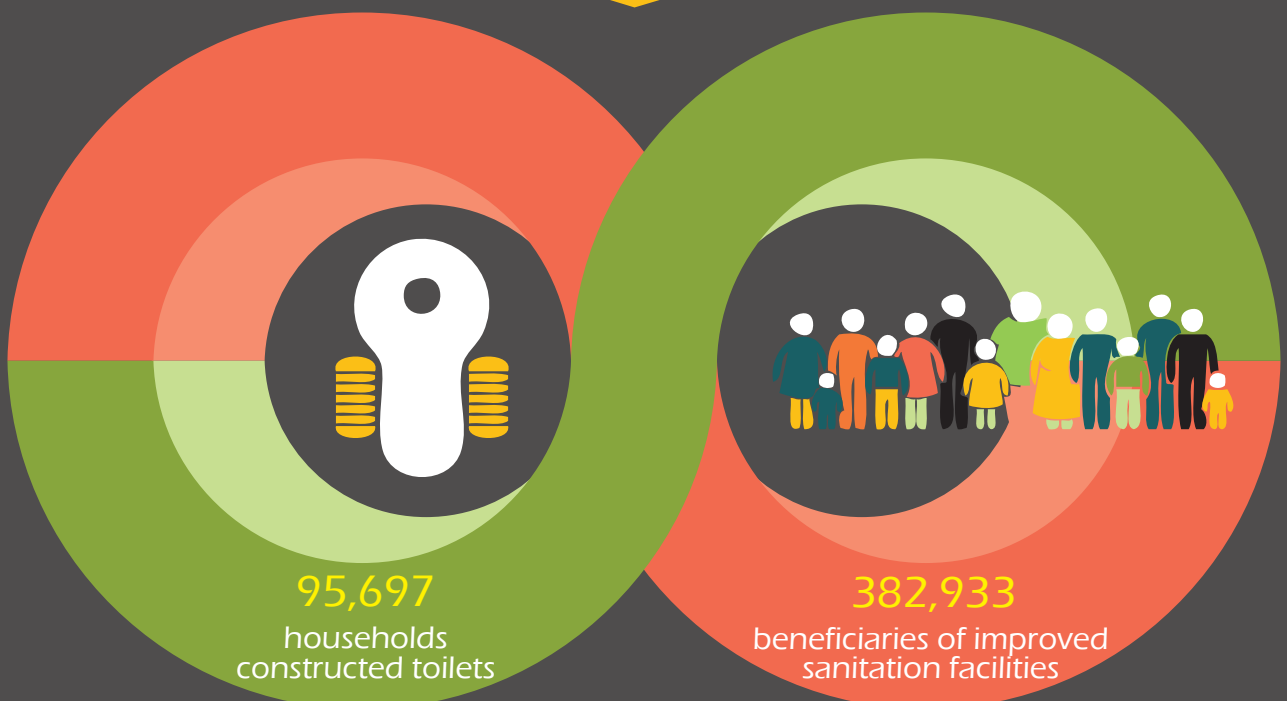
Along with water, Bebijan got peace of mind



Access to safe drinking water and household toilet facilities in 2015-16



No. of people who got water connection
& constructed toilets by availing loans from
Grameen Koota



Sushikshana

– awareness sessions
for school children



Sushikshana is Navya Disha's education program for school children on non-curriculum topics such as Water, Sanitation, Hygiene, Financial Literacy and Career Guidance. The Sushikshana program is delivered in government, private, aided and un-aided schools in Karnataka and Maharashtra. The richly interactive audio-visual content is delivered by our staff and volunteers and is customized to cater to this specific age group.

Sushikshana – awareness sessions for school children

The WASH training session is conducted for 8th grade students encouraging them to cultivate the habit of using toilets and giving importance to personal hygiene. Children learn about how lack of sanitation facilities can have a long-term impact on the health of the community and on the environment. One of the primary objectives of conducting WASH sessions for students is to leverage their influence on their parents. Most children advocate for toilet construction at home after attending the WASH sessions.

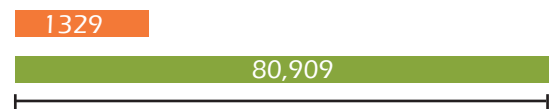
Sushikshana also includes a financial literacy module for 9th grade students that educates them about the impact that well managed finances can have on their lives. The module guides students on how and why money should be invested to meet future needs.

A third component of the Sushikshana program is the career guidance sessions for 10th grade students. The sessions provide information on higher education and career choices available and help students make informed decisions about their future. They encourage children to build a vision of their future so that they work towards definite goals to fulfill their vision. Students are counseled on the importance of identifying their interests and pursuing them in order to lead happy, successful lives as productive citizens.



The goal for 2015-16 was to deliver the Sushikshana program to 1200 schools, The Navya Disha team and its volunteers conducted Sushikshana sessions in 1329 schools reaching 80,909 students across Karnataka and Maharashtra.

Sushikshana sessions
Outreach



		Schools	Sessions	Students
Sushikshana	WASH training sessions for 8th grade students	400	489	30,791
	Financial literacy sessions for 9th grade students	400	416	28,263
	Career guidance for 10th grade students	400	424	21,855

Sugrama



Sugrama envisions creating 'open defecation-free' (ODF) villages with every home having access to a toilet and clean drinking water. These villages will adopt improved solid waste management systems and safe processes for disposal of used water.

Sugrama – creating model villages

To achieve the goals and objectives of the Sugrama project, Navya Disha organizes Sugrama Samithi meetings which enlist the support of local institutions to take the lead in transforming their village to an ODF village. The meetings bring together various stakeholders from the government, development agencies and the community to create awareness about the water and sanitation status of the village; share knowledge and technical knowhow about toilet construction; explain government subsidies and loan products available as well as the procedure to access such benefits. The Sugrama Samithi meeting is largely a confidence building exercise for the community. It reiterates the message that creating ODF villages is possible when the community jointly takes ownership of resolving the challenge of poor sanitation practices.



The Sugrama Project has identified Hosa Vantamuri GP in Belgaum district and Urdigere GP in Tumkur district of Karnataka, to convert into ODF villages. A series of activities have been launched to achieve the objective of the project.

Hosa Vantamuri and Urdigere have significantly improved their sanitation status since the launch of the Sugrama project. Only 1% of the households in Hosa Vantamuri had toilets before April 1, 2015. Over the year, the Sugrama project increased this number to 17%. In Urdigere, 49% of the households had toilets before April 1, 2015. Over the year, the Sugrama project increased this number to 69%.

Number of toilets constructed in 2015-16

GP Name	Total no. of households	Households with toilets before April 1, 2015	Toilets constructed in 2015-16	Total number of toilets constructed	% of coverage
Hosa Vantamuri	2185	87	296	383	17.5 %
Urdigere	1563	780	304	1084	69.4 %

A journey of self-reflection for **Team Navya Disha**



Navya Disha brought its staff from offices in Bangalore, Nagpur, Solapur, Belgaum and Tumkur together for a 4-day staff orientation program from 21-24 March 2016. The exercise re-energized the team and helped them articulate and commit to clear goals, actions and behaviors to achieve the organization's objectives for the coming fiscal.

The 4-day program included

- Reporting on FY15-16
- Self-reflection by staff on their journey and growth in FY15-16
- Capacity building sessions on effective communication, use of technology in the workplace, planning, project management, soft skills and leadership
- Knowledge sharing and feedback
- Defining and upholding organization culture and values

With 65% of the Navya Disha team working in the field, the program provided a platform for learning and sharing within the team. It was also an effective platform for administrative staff and field staff to get new insights and perspectives into each other roles, strengths and opportunities for improvement. The program helped the team understand the role of Navya Disha in promoting the national and global agenda of improving water and sanitation systems that promote better living standards for disadvantaged communities.

At the conclusion of the program, the Navya Disha team got a 360 degree view of the organization, its ambitions, mission and vision, values and culture. They also got a better understanding of how each of them contributed to the larger vision of the organization.

A message from our primary donor, Grameen Koota



Grameen Koota is proud of our association with Navya Disha

Greetings from Grameen Koota! I would like to congratulate Navya Disha on completing a successful fiscal. I take this opportunity to highlight a stellar example of two institutions working together for a common cause.

Grameen Koota has been working to transform and uplift the lives of poor and low-income families by providing collateral-free microfinance and other development services. Navya Disha helps us in this endeavour by assisting communities to prioritize social development and thereby use our credit services productively.

It is a great example of two institutions working together for a common cause. Employees of both organisations have exhibited a great sense of togetherness. My sincere thanks to all involved in ensuring that both institutions meet their goals even as we develop new plans and targets for community development.

Grameen Koota and Navya Disha believe in working collaboratively with the communities we serve, so they become equal partners and joint owners of community development. Our target group is women from low-income households. We believe that by offering credit facilities to women and equipping them with knowledge, we are building their capacity to transform their lives. Apart from need-based financial services, we support them with information on financial literacy, health & hygiene, the importance of education, access to safe water, sanitation, and several other locally relevant awareness programs that benefit their family, home and community.

Working together, Grameen Koota and Navya Disha have been able to impact over one million households and improve the quality of their lives.

My sincere thanks to CreditAccess Asia and the Board of Grameen Koota for their generous support. My grateful thanks to the Trustees of Navya Disha who continue to ensure on-ground implementation of all projects that fulfil the vision of Grameen Koota.

We are confident that this association will continue to grow in strength in the coming years.

Udaya Kumar

Managing Director & Chief Executive Officer

Our Partners

Navya Disha gratefully acknowledges its partners whose support has helped us achieve and surpass most of our community targets for 2015-16.

Our partners have supported us in letter and in spirit. They have embraced our idea of community development and have worked by our side to realize common goals.

We would like to make special mention of Grameen Koota Financial Services Pvt. Ltd. The institution has committed its support to every project that Navya Disha has implemented on ground. GK's commitment and long-term support have been instrumental in improving the lives of over one million people in 2015-16.

We are also grateful to Citi Foundation, yoga gives back.org, FINISH (Financial Inclusion Improves Sanitation and Health) and IFS (Institute for Fiscal Studies)



Citi Foundation





Financials

- 1 - Balance sheet
- 2 - Receipts & payments
- 3- Income and expenditure
- 4 - Schedules of fixed assets
- 5 - Grants and donation received
- 6 - Schedules to accounts

NAVYA DISHA

Avalahalli, Anjanapura post, JP Nagar 9th Phase, Bangalore-560108

CONSOLIDATED BALANCE SHEET AS AT 31-03-2016

Liabilities	Schedule	Amount ₹	Assets	Schedule	Amount ₹	Amount ₹
GENERAL FUND			FIXED ASSETS	1		
Opening Balance		6,843,034	Gross Block		4,689,987	
Add:- Health Benefit fund Balance		1,173,104	Less: Depreciation Reserves		(1,309,085)	
Add:- Excess of Income over Expenditure		17,228,542	Net Block			3,380,902
CORPUS FUND			CURRENT ASSETS			
Opening Balance		10,578,965	Building Rent Deposits		205,000	
Add:- Fund for corpus received During the year		-	Cash-in-hand		33,520	
HEALTH BENEFIT FUND			Bank Accounts		18,946,203	
Opening Balance		1,173,104	Fixed Deposit		12,732,719	
Less:- Transferred to General Fund		(1,173,104)	TDS Receivable		207,392	
		-	Loans and advance		278,542	
		-	Interest Receivable		39,366	
Total		35823644	Total		35823644	

As per our report of even date
For M.S. KAMATH & ASSOCIATES
Chartered Accountants
Firm Registration No: 001706S

MURALIDHARAN.T
Trustee

M.S.KAMATH F.C.A
Proprietor
M.No:022529
Date: 02-09-2016
Place: BANGALORE

SURESH K KRISHNA
Managing Trustee

NAVYA DISHA

Avalahalli, Anjanapura post, JP Nagar 9th Phase, Bangalore-560108

CONSOLIDATED RECEIPTS & PAYMENTS ACCOUNT FOR THE YEAR ENDED 31-03-2016

Receipts	Amount ₹	Payments	Amount ₹
To Opening Balance			
AXIS Bank A/c 9100100081832722	3,997	BY ESI Employee Contribution A/c	51,776
Canara Bank A/c No 0883101019086	68,434	" PF Employee Contribution A/c	274,025
SBM BANK A/C 64058808991	377,050	" Professional Tax	22,600
SBM BANK A/C 64070590668	1,576,411	" Rent A/c	12,000
SBM A/C NO 64083852741	822	" Salary Payable A/c	5,349,552
YES Bank A/c0427946000000065	522814.57	" TDS Payable	301,282
Cash in hand	10,406	" Fixed Asset	685,129
" ESI Employee Contribution A/c	9,575	" Salary Advance	83,042
" PF Employee Contribution A/c	41,257	" Deposits	3,838,904
" Professional Tax	3,200	" Staff Work Advance	2,674,361
" Salary Payable A/c	38,428	" Advance Receivables	6,000
" Advances Payable	6,000	" Advance to Others	1,823,774
" TDS Payable	150,925	" TDS Receivable	74,371
" Deposits	4,020,000	" Loans & Advances	300,000
" Loans & Advances	87,500	" ESI Employer Contribution A/c	115,376
" Staff Work Advance	98,868	" PF Employer Contribution A/c	242,469
" Advance to Others	80,647	" Scholarship Programme Expenses	188,000
" TDS Receivable	52,450	" IFS Project Expenses A/c	111,584
" CSR FUND Received From GKFSPL	7,518,593	" Sushikasana Project Exp	321,131
" Donation Received From GKFSPL	17,209,312	" Watsan Project	2,367,234
" Grants Received -CITI Foundation	5,068,709	" BUZZ Project Expenses	880,339
" Grants Received -IFS	741,090	" Administrative & General Exp	852,984
" Grants Received - Yoga Gives Back	188,000	" Closing Balance	
" Interest on Corpus Fund FD	384,041	AXIS Bank A/c 910010008183722	5
" Interest Received on Income Tax Refund	5,500	Canara Bank A/c No 0883101019086	117,758
" Salaries Reimbursement A/c	120,000	SBM A/C 64070590668	397,037
" Interest on FD	359,673	SBM A/C NO:64083852714	822
" Interest on Bank	749,801	SBM BANK A/C 64058808991	4705598
" ESI Employer Contribution A/c	23222.00	Yes Bank A/c No.0427946000000264	176997
" PF Employer Contribution A/c	32929.00	Yes Bank A/c No.0427946000000065	13140738
" Sushikasana Project Exp	6000.00	Yes Bank A/c No.042794600000207	362121
		Yes Bank A/c No.042794600000276	84927
		Yes Bank A/c-No. 042794600000288	20205
		Cash in hand	33520
Grand Total	39,555,655	Grand Total	39,555,655

As per our report of even date
For M.S. KAMATH & ASSOCIATES
Chartered Accountants
Firm Registration No: 001706S

M.S.KAMATH F.C.A
Proprietor
M.No:022529
Date: 02-09-2016
Place: BANGALORE

MURALIDHARAN.T
Trustee

SURESH K KRISHNA
Managing Trustee

NAVYA DISHA

Avalahalli, Anjanapura post, JP Nagar 9th Phase, Bangalore-560108

CONSOLIDATED INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31.03.2016

Expenditure	Schedule	Amount ₹	Income	Schedule	Amount ₹
Administrative & General Expenses		1,081,224	Donations Received A/c	2	30,725,704
BUZZ Project Expenses		2,784,223	Interest on Saving Bank		749,802
IFS Project Expenses		539,480	Interest on Fixed Deposits		359,673
Sugra Project Expenses		22,926	Interest Received on Income Tax Refund		5,500
Sushikasana Project Expenses		386,302	Interest on Corpus Fund FD		694,985
Scholarship programme Expenses		188,000	Miscellaneous Income		525
Watsan Project Expenses		5,340,962	Salaries reimbursment		120000
Staffs salaries		4,493,750			
Depreciation	1	590,780			
Excess of Income over Expenditure transferred to General fund		17228542			
Total		32656189	Total		32656189

As per our report of even date
For M.S. KAMATH & ASSOCIATES
Chartered Accountants
Firm Registration No: 001706S

M.S.KAMATH F.C.A
Proprietor
M.No:022529
Date: 02-09-2016
Place: BANGALORE

MURALIDHARAN.T
Trustee

SURESH K KRISHNA
Managing Trustee

NAVYA DISHA

Avalahalli, Anjanapura post, JP Nagar 9th Phase, Bangalore-560108

SCHEDULES	Amount ₹
Schedule -2 Grants and Donation Received	
Grants Received -United Way Wroldwide(CIT)	5,068,709
Grants Received - RDO Trust (Finish Project)	741,090
Donation Received -GFSPL	17,209,312
CSR fund Received-GFSPL	7,518,593
Donation Received -Yoga Gives Back	188,000
Total	30,725,704

NAVYA DISHA

Avalahalli, Anjanapura post, JP Nagar 9th Phase, Bangalore-560108

SCHEDULES TO ACCOUNTS AS ON MARCH 31, 2016

SCHEDULE 1: GENERAL FUND					Amount ₹
Particulars	ND Main	ND FCRA	ND HealthCare	ND IAP & Home Loan	Total
Opening balance	3,065,686	3,582,589	1,139,929	(945,170)	6,843,034
	14,194,794	3,018,606	19,987	(4,846)	17,228,541
Total	17,260,480	6,601,195	1,159,916	(950,017)	24,071,574

SCHEDULE 2: HEALTH BENEFIT FUND		Amount ₹
	ND HealthCare	
Opening balance	1,173,104	
Add:- Contributions from beneficiaries	-	
	1,173,104	
Less: Incentives to KM's	-	
Less: Membership Fee Reimbursement A/c		1,173,104
Total		1,173,104

SCHEDULE 3: INVESTMENTS				Amount ₹
Particulars	ND Main	ND FCRA		
In Long term Fixed Deposits with Banks & Financial Institutions	13,035,600	-		13,035,600
TOTAL	13,035,600	-		13,035,600

NAVYA DISHA

Avalahalli, Anjanapura post, JP Nagar 9th Phase, Bangalore-560108

SCHEDULES TO ACCOUNTS AS ON MARCH 31, 2016

SCHEDULE 5A: CURRENT ASSETS, LOANS & ADVANCES

Particulars	ND Main	ND FCRA	ND Health Care	ND IAP & Home Loan	Amount ₹
Current Assets					
Cash in hand	31,464	2,043	13		33,520
Bank Balances	13,842,740	4,705,598	397,037	827	18,946,202
Interest Receivables	39,366				39,366
Total	13,913,570	4,707,641	397,050	827	19,019,088
Loans and Advances	278,542				278,542
Security Deposits(Rent Advance)	205,000				205,000
TDS Receivables	202,451	4,941	-		207,392
Total	685,993	4,941	-	-	412,392

SCHEDULE6: GRANTS , DONANTION AND CONTRIBUTIONS RECEIVED

Particulars	GFSPS CSR	GFSPS Donation	Yoga Gives Back	RDO Turst	CITI Foundation	Amount ₹
Foreign Contribution			188,000	741,090	5,068,709	5,997,799
Indian Contribution	7,518,593	17,209,312	-	-		24,727,905
Total	7,518,593	17,209,312	188,000	741,090	5,068,709	30,725,704

NAVYA DISHA

Avalahalli, Anjanapura post, JP Nagar 9th Phase, Bangalore-560108

SCHEDULES TO ACCOUNTS AS ON MARCH 31, 2016

SCHEDULE 7: DIRECT PROGRAMME EXPENSES

Particulars	ND Main	ND FCRA	ND HealthCare	ND IAP	Amount ₹
<i>Administrative & General Expenses</i>	1,077,146			4,078	1,081,224
<i>BUZZ Project Expenses</i>	771,746	2,012,477			2,784,223
<i>IFS Project Expenses</i>		539,480			539,480
<i>Sugrama Project Expenses</i>	22,926				22,926
<i>Sushikasana Project Expenses</i>	386,302				386,302
<i>Watsan Project Expenses</i>	5,340,962				5,340,962
<i>Staffs Salaries A/c</i>	4,493,750				4,493,750
<i>Scholarship programme Expenses</i>		188,000			188,000
Total	12,092,832	2,739,957	-	4,078	14,836,867

SCHEDULE 8: Interest Income / Investment on Income


Particulars	ND Main	ND FCRA	ND HealthCare	ND IAP	Amount ₹
Interest on Saving Bank	681,919	47,809	19,987	87	749,802
Interest on Fixed Deposits	359,673	-		-	359,673
Interest Received on Income Tax Refund	5,500	-	-	-	5,500
Interest on Corpus Fund FD	694,985	-	-	-	694,985
Miscellaneous Income	525				525
Salaries reimbursment	120,000				120,000
Total	1,862,602	47,809	19,987	87	1,930,485




Navya Disha

Amruth Nagar Main Rd, Avalahalli, JP Nagar 9th Phase, JP Nagar,
Bengaluru, Karnataka 560062



 080 - 2843 6237

 <http://www.navyadisha.org/>

 info@navyadisha.org

