



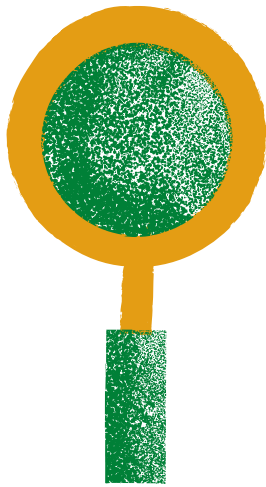
Renowned Social Activist Shivaji Anna Kaginekar addressing women on Women's Day Celebrations in March 2020

NAVYA DISHA TRUST

ANNUAL REPORT

2019 - 2020

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About Us

Navya Disha is a registered public charitable Trust established in 2005 in Bangalore, Karnataka with a mission to empower rural communities. We work in the fields of education, health, personal hygiene, climate change, water and sanitation, training on vocational skills, to bring positive behavioral changes, instill life skills and enhance confidence among youth and women. Navya Disha has established field offices in Tumakuru, Belagavi, Erode, Nagapur, Indore and Jabalpur. It has its Head office in south Bangalore.

Navya Disha has reached over 10 million women educating them about the importance of safe sanitation by leverage the extensive women SHG network of Grameen Koota across Karnataka, Maharashtra, Tamil Nadu and Madhya Pradesh.

Milestones...



1.7 million households have constructed the toilets



5.5 lakh households got access to safe drinking water



100% households constructing toilets from being 20% coverage when started



Over 2 lakh women were trained on financial literacy and self-management



Over 5 lakh people were trained on hazards of indoor air pollution



6000 women adopted energy-efficient cookstoves.



Over 500 farmers have been benefited from Agricultural Programs



Distributed over 50,000 saplings in the year 2019

Message from the Leaders...



Dear Navya Disha Team, partners and friends,

At Navya Disha, we are guided by the conviction that serving society at the best of our capacity is a noble thing and that has been motivating us ever since the inception of the organization. 2019-20 has been a momentous year—not only because Navya Disha amplified the impact of all our programs—but also because we held the biggest Navya Disha achievement, that is to make our two project areas ODF. We welcomed new people to join hands in our endeavors.

Throughout the year, we continued to work with our partners to use our individual and institutional power to execute the programs under Sugrama, Sushikshana, WASH and BUZZ Women India entities successfully. New Action Plans for Health and Nutrition and Climate-Smart Agriculture were considered for continuation and we go hand-in-hand with our fund partners to drive progress for our ongoing programs under health, WASH and education by collectively making bigger, bolder commitments to reach our goals.

In addition, field staff members have been working as warriors to the best of their capacities catering the awareness activities both to the targeted CAGL members and the general community. Our programs and projects are our building blocks to achieve an even more impactful year 2020 and beyond. Navya Disha is working on a new strategic plan for the next five years and we are committed to achieve social development through our work structures, policies, and practices to make sure we are living our values, both for our employees and for the community we work for and with. At this time, the world is fighting the global COVID-19 pandemic and changing the entire world as we have been experiencing it. The future seems to be uncertain but our goals remain strong.

We thank each one who is directly or indirectly involved in these endeavors including our funding partners. As we move forward, we count on you for continuing to take great, bold actions with us.

Vinatha M Reddy
Chairperson

Suresh K Krishna
Managing Trustee

Navya Disha Trust

Our Vision...

Empowering communities with respectable livelihoods by encouraging gender equality and environmental sustainability. The Organization aims at creating thoughtful leaders with excellence and resourcefulness.

Our Mission...

To work with communities in the areas of water safety, sanitation, education and livelihoods by enhancing their capacities to lead quality life.





Highlights of 2019-2020



The partnership with Grameen Koota established and proved to the country that poor households can take a loan to construct toilets and repay the loan **100%** on time.



Over **50,000** plant saplings have been distributed in the year 2019 during the Awareness Programs.



Navya Disha made phenomenal partnership with Grameen Koota and associated with Narayana Hrudayalaya, and Niramai to conduct breast & oral cancer screening for **2000** rural women.



Thousands of School Children were trained on Safe sanitation and Clean water, Financial Literacy, Career Guidance, MHM and Stress Management and Gender Sensitivity.



A shift from Chemical farming to Natural farming; Marketing the farm produce at Savayava santhe and learnings from exposure visits to the Farms of Progressive Farmers; Horticulture fair organised by IIHR



Nearly **2000** adolescent girls, women, Anganvadi and Asha Workers were trained on Menstrual Hygiene Management.



Owing to the immense success of the financial literacy program of Buzz India Trust, Navya Disha hived it off into an independent entity.



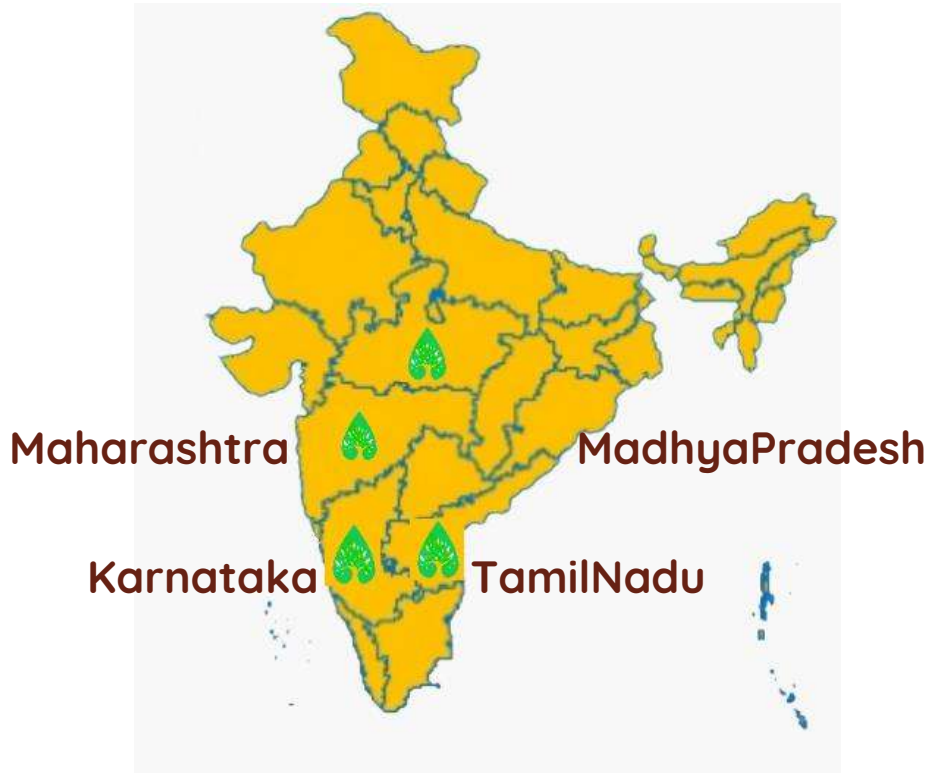
Navya Disha took an oath to go plastic free in all its Social Awareness Activities and training programs henceforth.



Change is a beautiful thing that can happen with continued interventions and efforts to improve the livelihoods of the community, encouraging them to become the change makers by creating a wider impact within their lives as well as their neighbourhood.



Geographical Reach of Navya Disha





Community Reach in 2019 - 2020...



Our Programs

WASH



This program aims to achieve 100% sanitation coverage/usage of Toilet and its maintenance;
To encourage rural communities to adopt safe sanitation and
To build awareness on the importance of safe sanitation and clean drinking water.

SUSHIKSHANA

This program's focus is to educate School Children on non-curriculum activities such as Water, Sanitation, Hygiene, Financial Literacy and Career Guidance by imparting life skills to students to complement the traditional curriculum. The objective is to give rural high-school children a holistic learning experience that prepares them to reach their adulthood with a strong personality to make wise career and life decisions.



CLIMATE CHANGE & SUSTAINABLE AGRICULTURE

It is a unique program of Navya Disha with an aim to support the farmers and train them regularly on the sustainable agriculture practices such as soil health management, natural/organic farming, water management, pest & disease control, organizing exposure visits and many such.





Navya Disha's Outreach Project delivers mass awareness programs about water and sanitation to the rural communities. The primary audience for the Outreach Project is rural women and it is our belief that 'educating a woman will have a profound impact on her family and the community at large'. The Outreach Project was implemented in rural Karnataka, Maharashtra, Madhya Pradesh and Tamil Nadu with a major objective to educate rural communities about the disastrous effects of poor sanitation and water management systems on their health as well as the on the environment. The activities are executed through multiple programs at the village, taluk and Grama Panchayat levels.

Navya Disha has fulfilled the objective to educate rural communities about the disastrous effects of poor sanitation and water management systems on their health as well as on the environment, The Trust has worked at the village, taluk and Gram Panchayat levels, building awareness among rural communities. The community has been encouraged to take ownership of improving water and sanitation systems at home as well as in their village. We also had a goal of creating 'model villages with clean and safe water facilities and a toilet in every home, sanitary garbage disposal mechanisms; and open defecation-free communities'. The goal of making them adopt better hygiene practices to become stronger, healthier and make productive contributions to the rural economy is achieved to a greater extent inspiring them to live with dignity and improve their social standing in the community.



Since last one decade under WASH outreach program Navya Disha Trust has been emphasizing on improvement of sanitation. As part of this, the Trust executed about one lakh various awareness activities continuously across its 4 operational states and reached about 10 million people. As a result of this, there is awareness among the Community on the importance of having toilet and its usage. So far, we have helped the community to construct about 2 million toilets.

Swachh Bharath Mission of Govt. of India declared the entire nation as ODF on October 2, 2019. With a satisfactory service to the community in supporting them improve their lives by constructing toilets in their houses, Navya Disha took a resolution of closing the Sanitation Project from 2019-2020 and to take new initiatives from the current year.



After constructing a toilet in her house, Radha Bhai smilingly says that apart from good health, they have privacy, safety, comfort, cleanliness and it all saves their time and has helped them a great deal to live a respectful life in the village.

There are many such success stories from our community women who now feel happy and secured.



Navya Disha reaches out to rural women with a concern of not just educating them to care for their health and hygiene but it creates awareness about saving our forestry as well. While their minds are filled with importance of sanitation and hygiene management, their hands are filled with tiny saplings. These events focus on educating them on why and how to use toilets for the sake of their own health. Saplings of varieties of useful fruits and vegetables are distributed, which are ideal for backyard gardening and sometimes they get planted in their respective farms. When these women go back to their homes and plant them in their yards, the growth of the sapling is monitored and the happiness on their faces is captured!

Nearly 50,000 saplings have been distributed to these women in the social awareness campaigns during the year 2019-2020.



Green Smiles!



Caring for Community Women's Health through Health Awareness Camps

It is our belief that 'educating a woman will have a profound impact on her family and the community at large'. The Outreach Project is implemented in rural Karnataka, Maharashtra, Madhya Pradesh and Tamil Nadu. As part of convergence strategy, activities such as general health check-up, distribution of cloth bags, distribution of herbal juice and herbal plants have been organised jointly with the local Govt. departments and were observed during the SAC events.

Health Awareness Campaigns gave us a wider perspective to understand the health check-up needs rural women. These activities were scaled up on pilot model basis under new initiatives. Navya Disha in partnership with Grameen Koota, Narayana Hrudayalaya, and Niramai has conducted several health camps screening rural women for breast & oral cancer. More than 2000 women were screened and the suspected women were supported either to get further diagnosis or the treatment.



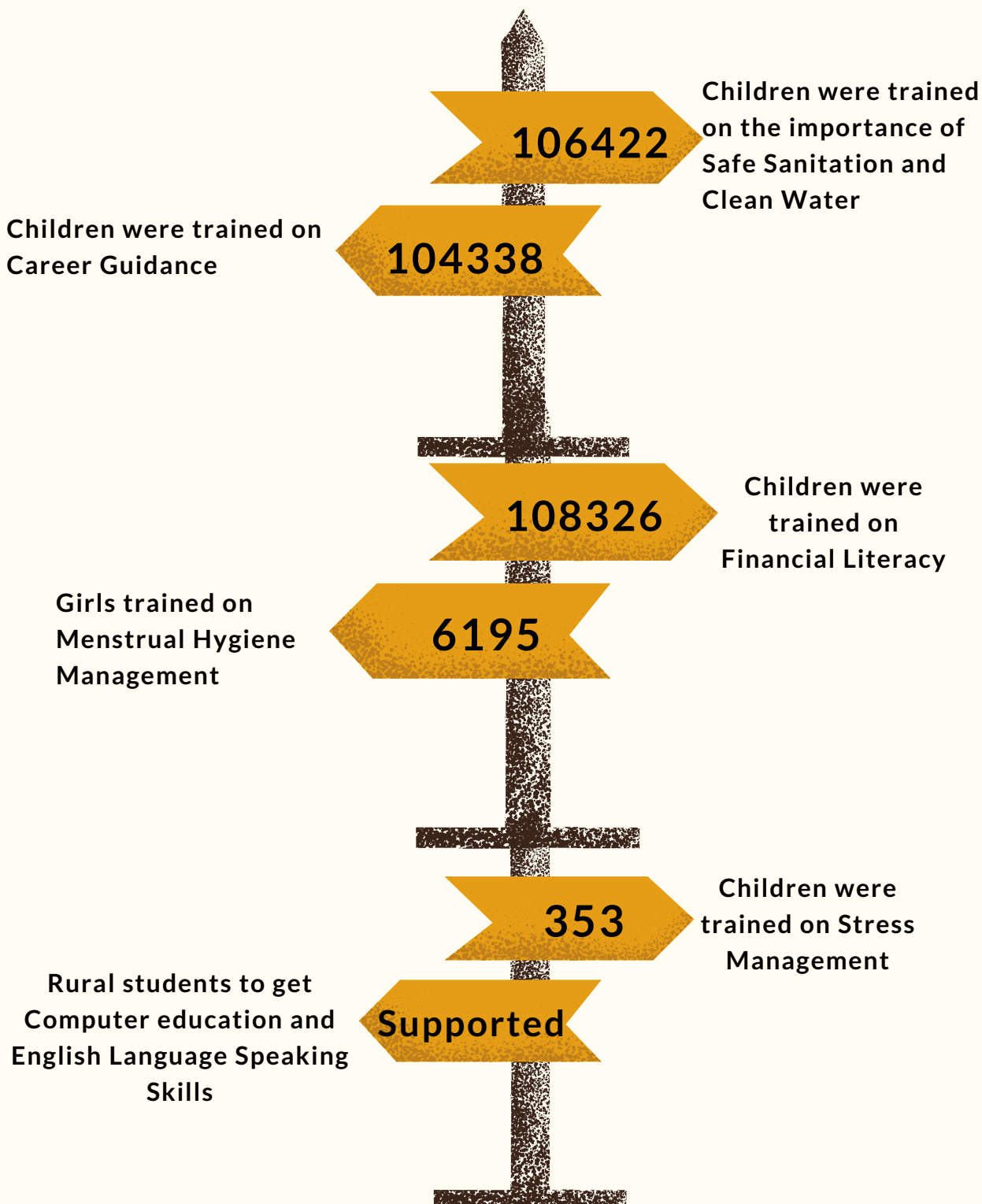
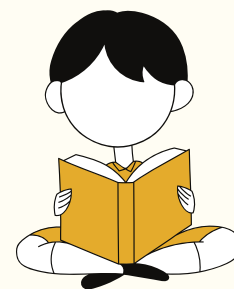
Health Awareness Camps being conducted at Navya Disha Project Locations in Karnataka



SHOT ON REDMI Y3
AI DUAL CAMERA



SUSHIKSHANA HIGHLIGHTS 2019 - 2020



Water, Health and Hygiene



The WASH training for students of 8th standard aims at creating awareness about water & sanitation, usage of toilets and the adverse effects of open defecation, personal hygiene and risks of not following hand wash practices.

Financial Literacy

Financial Literacy focuses on educating 9th Grade students about money management, household budgeting, saving and wealth creation for 9th grade students.

Sushikshana program takes financial literacy to schools, exposing children above 14 years of age to the basics of financial management.

Our aim is to make them financially educated and to train on learning to avoid the pitfalls of poor money management.



The unique board game called Play Paisa, takes the children through an intuitive course of learning about the concepts of money as they play the game. The game subtly teaches them the difference between needs and wants and help the children learn the importance of saving.

Financial Literacy helps them to make informed decisions about their farms and to innovate in agricultural affairs. We had organized financial literacy training for 9th standard students to create awareness about finance, income & expenditure, saving, banking, loans and good practices of financial management.

Career Guidance



Children in rural areas especially studying in the government schools often find themselves lost when it comes to build their career.

Navya Disha's unique Training Program on Career Guidance helps these rural students to make ideal and sensible career choices and the orientation program does them feel determined and confident enough to design their future in a better manner. The 10th standard students with an aim to give more exposure to various career opportunities gets benefited with this training program of Sushikshana.

Menstrual Hygiene Management Training Programs



Ever since Navya Disha has initiated the Menstrual Hygiene Management initiative since 2018, the Trust intended to generate awareness on healthier menstrual hygiene practices among rural women and girls. The acquired knowledge through the program will lead to changes in behavior and belief systems and help them avoid many health issues that generally arise out of following unhygienic menstrual practices.

The objective of the menstrual hygiene management program is to increase awareness among adolescent girls and women on Menstrual Hygiene to build self-esteem and empower them.

Menstrual Hygiene training program helps break the silence and build awareness about the fundamental role that good menstrual hygiene management (MHM) plays in enabling women and girls to reach their full potential.

Navya Disha has been training adolescent girls, women, Anganvadi and ASHA Workers on menstrual hygiene management and nearly **2000** women have been trained so far.

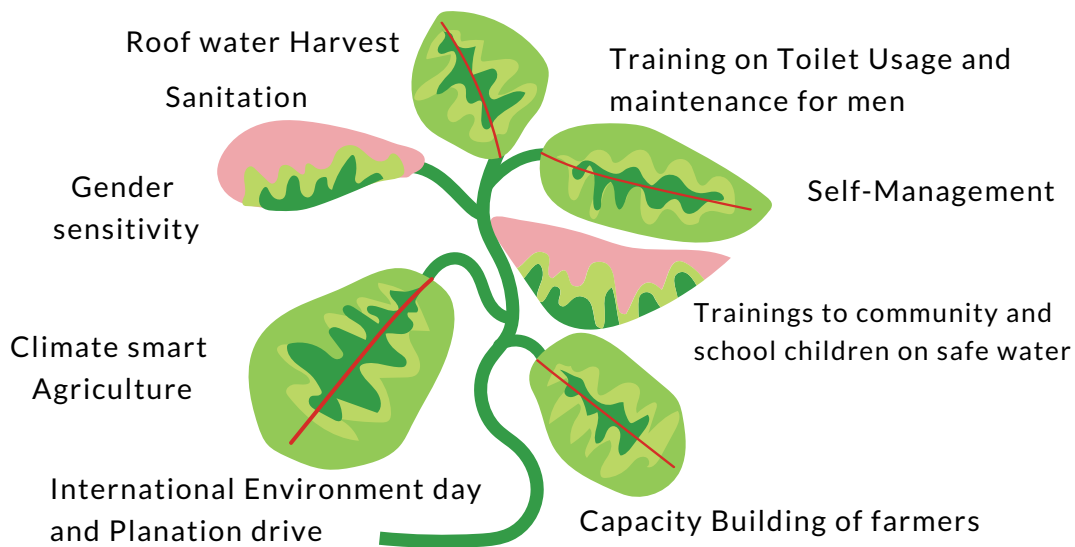


**Menstruation is not a problem,
poor menstrual hygiene is...**

SUGRAMA

Navya Disha is working with farmers of Urdigere and HosaVantamuri training them on sustainable agriculture practices such as soil management, natural/organic farming, water management, pest & disease control, organizing exposure visits etc. The primary objective of this program was to achieve 100% open defecation free status by creating healthy and hygienic villages and bringing sustainable improvement in living standards of poor and marginalized rural communities and empowering them to lead a dignified life by creating an awareness to construct, use and maintain toilets.

Linkages with Agriculture and Research Institutions, Training sessions on different agricultural components; Demonstrations of different agriculture technologies; Exposure to demonstration plots of progressive farmers



Currently, the Sugrama project is closed after the successful implementation of toilet construction in two of the most underdeveloped Grama Panchayaths in Karnataka – Urdigere Grama Panchayath in Tumakuru District and New Vantamuri Grama Panchayath in Belagavi District.



Empowering Farmers



Over 500 farmers have been benefited from Navya Disha's Agricultural programs.

Navya Disha Trust greatly supports the International Year of Plant Health (IYPH) 2020 which is a means to raise global awareness in protecting plant health that can help end hunger, reduce poverty, protect biodiversity and the environment while helping to boost economic development as well global initiative and the Trust is happy through its yearlong activities for farmers. The Agricultural Exposure trips to the Krishi Expert centers and fields of the progressive farmers help our farmers to learn the newer methodologies of growing crops and vegetables without using chemicals and pesticides.

Navya Disha farmers who attended the sessions learnt about organic methods of growing vegetables, pest management, market connectivity, preparing vegetable beds etc.

- Informal farmers group with **20** farmers were formed and these farmers were interested in practicing natural farming after ND's exposures and training .
- Out of **20** people, **5** farmers shifted from chemical farming to natural farming and few have stopped using weedicides and other chemicals.
- **3** farmers started marketing their farm produce at Tumakur Savayava Santhe every Sunday.
- **4** Farmer groups started assembling on every Sunday to discuss their experiences.
- **100** students were trained Equal Community Foundation to deliver gender sensitivity.
- **178** farmers were benefited from the exposure visits to demonstration plots of vegetable farms, Farms of Progressive Farmers and to the horticulture fair originated by IIHR.

Support to flood-hit villages with need-based supply



Various places in the Northern part of Karnataka including villages of Belagavi District were severely affected by the flood and the school students in these localities were in a very pathetic situation. Team Navya Disha with its funding partners approached them helping a great deal in around the flood-affected areas. The children who were finding it crucial to attend schools were given study materials and necessary accessories and this Study Kit Distribution program had inspired them to return to the schools continuing their regular studies.

Empowering society through Navya Disha's Unique Training Programs



Strengthening Team Capacity

Navya Disha organises need-based training programs for Field officers, program managers and implementer from the various organizations including Government and non-Government sectors.

It provides capacity building and mentoring support through Area Level Training Programs ensuring the access to its awareness programs by the community.

Educating through videos and films

Navya Disha develops innovative, effective, interactive and creative Behavior Change Communication material like flipcharts, videos and audios. The team educates the community women about the importance of having their own toilets and using them for their own good health.



Navya Disha's unique and educative program Sushikshana conducts stress management sessions to the high school students of rural Karnataka on a regular basis. In a three days camp, the students learnt how to manage fear and stress and study effectively along with the methods to overcome the anxiety and fear they face during their examinations.



Training to rural women on creative craft making methods. The aim of the exposure trip was to encourage them to adopt useful and money-fetching techniques so as to make their life better and sustainable one with whatever limited resources they have.



Training Program on Water Management for the villagers of Hosavantamuri, Belagavi District.



Key Resolutions

More than 700 women had participated in the celebrations of the International Women's Day, organized by Navya Disha Trust in Muktimath temple of Bhutaramanahatti village, Belagavi District.

A well-known social worker Sri. Shivaji Anna Kaginekar and Kumari. Vaishnavi Hataroti of 'Business Man' fame addressed the gathering and motivated the women gathered.



Navya Disha Team took an initiative of not using plastic items in all its Social Awareness Activities and training programs across the project areas and started using steel cups, jugs and leaflet food plates during the SAC events.



Opinions and feedback matters to us the most and the participants of our Awareness events express their stories openly and confidently. Their feedback has kept us going forward in reaching the unreached and to deliver the sessions successfully.

We have created and disseminated IEC material in the languages English, Kannada, Marathi, Tamil and Hindi – around 40,000 booklets on Rainwater Harvesting and Use and Maintenance of toilets.



Celebration of Major Events

World Toilet Day was observed and celebrated at Bhutramanahatti village of Hosavantamuri cluster under Sugrama Program. The event was organised in association with Hosavantamuri GP, Astitva alumni association MSW department of Rani Channamma University.



During the year 2019-2020, various community level events and campaigns were organised such as International Women's Day, World environment Day and the World toilet Day. The purpose of celebrating these events was to create awareness among community women, students, farmers, ASHA and Anganwadi workers about protecting nature, respecting womanhood and knowing the importance of constructing and using the toilets. Various activities such as Tree Plantation Drive, Jathas, Drawing competitions and Street Plays were conducted in all the project locations across the yer 2019-2020.



Buzz Women

One of our unique programs, Buzz India, with an aim to empower rural women with financial, entrepreneurial and leadership skills, reaches the remotest villages in the State of Karnataka.

In the year 2018-19, nearly 2 lakh women with low-income were trained.

Women, who had never stepped out of their homes, have now become the rural entrepreneurs starting their own businesses. They are heading to become community leaders steering their lives ahead by strengthening their financial foundations. This impact is visibly inspiring and make us is what make us do more.

Buzz India delivers a free leadership development program that includes elements of financial literacy, business skills and life skills, to rural women at their doorstep through a travelling bus. Unlike most other capacity building programs, it trains women to look inward to find solutions for the challenges of poverty. It focuses on leadership development through behavioral change.

So far, 2 lakh women have been trained on financial literacy and self-management. The well-equipped Buzz buses have worked as mobile classrooms with all the training materials such as a tent which could open up as a classroom near the houses of these poor women. The trainers would travel on the buses to the villages and open up the classroom.

WOMEN
YORO*
WOMEN

Impact

- 90% of women shifted from money lenders to formal financial institutions
- 61% of the women availed new loans for a business or to create an asset of their own
- 20% women became entrepreneurs
- 21% started new businesses while 11% expanded their old businesses
- 86% of women mentioned that their communication improved after the training
- 41% of the women said that their savings were increased because of the training
- 399% increase in the savings compared to the first year of their training
- 70% of the women said that their financial skills improved after the training
- There is a 215% increase in their overall income after being trained in this program

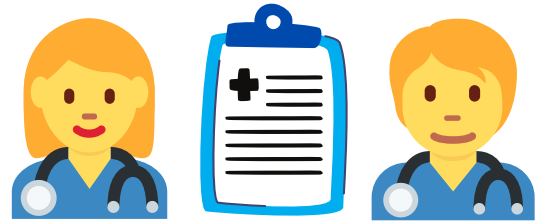
As this program was successfully growing, the management decided to hive it off into an independent entity and hence Buzz India Trust was established.

This project was supported by the Citi Foundation along with the other partners.



NAVYA DISHA'S NEW INITIATIVES

Expanding Health Awareness Campaigns to more villages of new districts in ND's operational areas



Enhancing the expanding the programs in creating awareness among adolescent girls and community women on Menstrual Hygiene Management

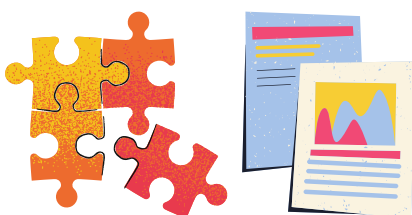
Building awareness and promoting the adoption of a healthy lifestyle and nutritious diet among women and through them within families and communities. Encourage rural women to develop kitchen garden to be able to grow greens and vegetables for their own health benefits.



Supporting the farmers to increase their sustainability and to adopt newer and natural methods along with technology to become successful farmers and to gain sustainability.

Creating Awareness on Combating COVID

Awareness Programs on importance of hand wash, wearing mask and maintaining social distance
Audio Awareness Campaigns
Covid Relief Activities across the project locations



Documentation of the activities, programs, projects and reports.

Financial Testimonials

NAVYA DISHA Avalahalli ,Anjanapura Post , JP Nagar 9th Phase , Bangalore -560108							
CONSOLIDATED BALANCE SHEET AS AT 31.03.2020							
Liabilities	Schedule	Amount Rs	Amount Rs	Assets	Schedule	Amount Rs	Amount Rs
CORPUS FUND				FIXED ASSETS			
Opening Balance	2	1,94,92,965	2,04,92,965	Gross Block	1	90,73,475	44,19,354
Add:Receipts during the year		10,00,000		Less: Depreciation		-46,54,121	
GENERAL FUND				INVESTMENTS			
Opening Balance	3	2,07,24,189	2,57,27,667	Fixed Deposits	5		1,36,80,542
Add:Surplus brought forward		50,03,478					
CURRENT LIABILITIES				CURRENT ASSETS			
Payables & Provisions	4	13,89,643	13,89,643	Cash & Bank Balances	6	2,82,11,872	2,95,10,379
				Interest Accrued	7	2,64,153	
				Security Deposits	8	2,93,850	
				Income Tax Refundable	9	3,80,265	
				Advances	10	3,60,239	
TOTAL			4,76,10,275	TOTAL			4,76,10,275

The accompanying schedule 1 to 15 are an integral part of the financial statements.

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: 08-08-2020
Place: BANGALORE



For and on behalf of the board of trustees


Vinatha M. Reddy
VINATHA M. REDDY
Chairman

Suresh K. Krishna
SURESH K. KRISHNA
Managing Trustee

Balance Sheet Document of Navya Disha

NAVYA DISHA Avalahalli ,Anjanapura Post , JP Nagar 9th Phase , Bangalore -560108					
CONSOLIDATED INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31.03.2020					
Expenditure	Schedule	Amount Rs	Income	Schedule	Amount Rs
Programme/Project Expenses	13	7,11,49,339	Grants,Donations & Contributions Received	11	7,46,90,554
Donation towards Awareness programme	14	10,00,000	Interest & Other Income	12	34,64,642
Other Administration expenses	15	73,600			
Depreciation	1	9,28,779			
To Surplus transferred to B/S		50,03,478			
TOTAL		7,81,55,196	TOTAL		7,81,55,196

The accompanying schedule 1 to 15 are an integral part of the financial statements

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: 08-08-2020
Place: BANGALORE



For and on behalf of the board of trustees


Vinatha M. Reddy
VINATHA M. REDDY
Chairman

Suresh K. Krishna
SURESH K. KRISHNA
Managing Trustee

BOARD OF TRUSTEES



Mrs. Vinatha M Reddy
Chairperson



Mr. Suresh K Krishna
Managing Trustee



Mr. Thykat Muralidharan
Member Trustee



Mr. Ravi Prakash
Member Trustee

The Trustees of Navya Disha have been in the rural development field for over 3 decades.



Our Funding Partners

Navya Disha believes in collaborations and partnerships. Since from its inception, the Trust has built a strong partnership with Grameen Koota and by leveraging its vast women SHG network across various states it was able to reach over 10 million people in various rural and urban areas at a fraction of cost. Navya Disha staff works closely with the Grameen Koota branch network and conducts various awareness campaigns, workshops, village-level training programs and district-level workshops. Women from low-income & poor households, Gram Panchayat leaders, school children, etc are organized into various training programs. Grameen Koota has been funding Navya Disha's activities for over a decade as an exclusive CSR partner.

Navya Disha has worked as an exclusive CSR partner of CreditAccess Grameen Limited (formerly known as Grameen Koota) a microfinance institution since 2009.

Navya Disha has also got funding support from various organizations such as the Citi Foundation for women empowerment programs for over 5 years. Various other funders are Yoga Gives Back, TMT, Yunus Social Business gGmbH, Germany, Shell Foundation, etc...





GET IN TOUCH

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