



# Balajee Sewa Sansthan Annual Report 2011-12



## *Executive Director's Message*



**Hon'ble ,Members , Advisors and Office bearers of the Society and other invitees,**

It is our pleasure to welcome you all to 10th Annual General Meeting of the Society . We would like to highlight some of the activities undertaken by us during 2011-12, new connections made during the year and plans ahead.

**New connections and tasks accomplished during the year:** During the year under report society got attention of various Government and developmental agencies. Uttarakhand State Aids Control Society entrusted us job of working with 10000 migrant people to know if they were indulging in unsafe sexual habits and endangering the society at large. With help from our qualified team and guidance of the Health department, Uttarakhand we accomplished the task and project is now running into its 2<sup>nd</sup> term. Agriculture Department, Government of Uttarakhand through its project ATMA entrusted us training of 100 farmers in Jaunpur block. District Rural development Agency, Dehradun gave us responsibility to form and nurture of 80 Self Help Groups in Sahaspur block, Dehradun.

In the field of Financial Inclusion, NABARD again chose us to carry forward the campaign of financial awareness in Dehradun, Uttarkashi and Chamoli districts of Uttarakhand where 30 such camps were organized. Similarly NABARD, Patna supported us in spreading message of financial awareness in Patna, Samastipur & Lakhisarai Districts of Bihar enabling us conduct 45 camps. Thousands of no frill savings accounts Were opened by the rural people linking them to institutional savings and credit,



## *Executive Director's Message.....*

Recognizing work done by the society in Financial Inclusion, leading Regional Rural Bank of Uttarakhand – Uttaranchal Gramin Bank approached us to conduct 10 such financial literacy workshops in interior districts of the state.

Uttarakhand Livelihood Improvement Project for Himalayas (ULIPH) chose us to train its BPs, BCs and other officials in Micro finance, banking services and Business planning. Eight such trainings of officials of Tehri, Almora and Uttakashi districts were organized at our Head Office during the period under report.

Being a society interested mainly in the welfare of rural poor, women, under privileged and people looking to helping hand that may take them out of the poverty web, it has been our endeavor to think of ways to help them finding new skills, provide avenues of additional income to augment family income and providing employment to the idle hands. In Uttarakhand people are deserting their homes and centuries old vocations to find alternate employment.

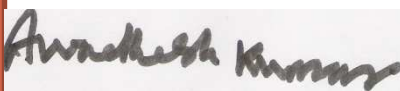
By migrating to the town and cities out of state they may earn enough to sustain themselves but the state loses local talents and resources of knowledge. To arrest the trend of migration, people should be given alternate/ additional source of employment at their place. Few areas identified by the society to concentrate upon, in this context, are Rural Tourism, establishing mini dairies and skill improvement of people.

### **Financial Highlights**

Society got financial backing from NABARD, Uttaranchal Gramin Bank , Agriculture Department, Government of Uttarakhand, Uttarakhand State Aids Control Society, Uttakhand Livelihood project for Himalayas (ULIPH), PHED, Patna and ,not to forget enlightened donors to carry forward our social activities. We expect to align with new agencies to finance us in our poverty alleviation, water and sanitation, environmental protection and employment generation endeavors in current fiscal. Society had an excess of income over expenditure (General Fund) to the tune of Rs. 74,974 as at the beginning of the financial year. With implementation of various projects Society had incurred an overall expenditure of Rs. 39,64,919 while the income has been Rs. 39,71,632 thus generating a surplus of Rs. 6,713 as on 31.3.2012. Various items of Expenditure and Income and the Balance Sheet for the year ended 31<sup>st</sup> March 2012 are given in Annual Accounts of the Society being submitted separately.

Members are welcome to discuss and comment upon the annual results. In the end we rededicate ourselves to work for socio economic upliftment of the less privileged and weaker section of the populace and provide employment to idle hands and sincerely thank NABARD, various Government establishments of Bihar and Uttarakhand state, our donors and dedicated team of workers who put in their best to get the organization a respectful place among NGOs.

Let us again join hands to serve the people who need us most.



(Awadhesh Kumar),  
Executive Director.



## *Balajee Sewa Sansthan- A decade of Social Service*

Balajee entered into its 10<sup>th</sup> year of operation carrying on the mission of socio economic upliftment of rural poor, women and financially deprived people. Main activities the NGO have been active in spreading awareness about Health and Hygiene, water, sanitation, education and eradicating social evils prevalent among economically and socially disadvantaged people. Society entered into micro finance area to help poor people access institutional funds. While working among the poorer people we realized that main requirement of these people is not awareness alone but also access to institutional funds . People had basic skills to carry on their daily chores but they always remained short of funds. Whatever these people earned as daily wage earners/ vegetable selling and other small Activities, was spent on consumption needs. Shortage of funds and ever increasing demand for consumption and productive purpose pushed them to the lap of professional money lenders who charged exorbitant interest making it almost impossible for a poor person to come out of their debt trap. It was basically for this reason that Society started Livelihood Finance operations among its client in February 2010 & that too in far off villages in Uttarakhand. Along with livelihood finance, we have provided the villagers with services of micro insurance, financial awareness workshops & livelihood related technical trainings.

**Vision-**Balajee Sewa Sansthan envisions to serve and benefited through own different activity to one lac poor urban, semi urban and rural marginal disadvantage family by 2015 & becoming one of the most preferred member centric NGO in North India by 2020.

**Mission-** To provide need based financial services to economically & socially disadvantaged groups creating opportunities for self employment & economic development.

### **Main objectives:**

- To provide sustainable self-employment generating opportunities to low income households.
- To support and help financial inclusion.
- To support govt policies aimed at ameliorating poverty, creation of jobs in the rural and semi-urban areas, and in other developmental activities.
- To create awareness amongst the low income households and to prepare them for a better economic and social life.
- To work for over all rural development and women empowerment specially for poor family.
- To construct and arrange shelter home for orphans, old age home for senior citizens.
- To promote skill development programme among youths of urban and rural area.
- To promote awareness about government policy, legal rights and Right to Information.
- To promote consumer awareness programme among the people

## Balajee Sewa Sansthan-Activities

### Livelihood Finance-

**Micro credit Loans** Realising that poor with no collaterals to offer to the Banks would find difficult to get funds from them, we started the Micro finance arm under brand "Sarthak Microfinance". Idea was to provide interest free loans to these people for productive purpose. Loan ranging 6000-12000 granted to such people in Uttarakhand aggregated Rs.120 lakhs to 1250 clients as at March end.

**Micro enterprise loans-** To promote entrepreneurship among rural & semi-urban customers by providing loans for purchasing capital assets or working capital in bulk to run business smoothly & incur more profit. Size of loan varies between Rs.15, 000 & Rs.30, 000 depending upon the creditworthiness & expertise in skills possessed by the customers. Credit limit may be increased to Rs. 50, 000 in second loan cycle depending upon the growth of business & repayment history of customer. Balajee Sewa Sansthan has identified rural tourism as key activity for which micro enterprise loans shall be provided to clients.

*Entrepreneurship does not come only from the money, even with scarce resources but with a true determination you can achieve your mission. The statement is perfect for Rekha Ji one of our valued customer. She owns a small tea stall in one of the nearby villages of Dehradun. From the very beginning she was focused to add more services & make proper utilization of loan taken from Sarthak Microfinance. Rekha Ji wants to start tiffin service from loan procured from Sarthak. This would help her in diversifying her business from tea stall to tiffin services.*

Sushila Ji purchased a cow & started to sell the milk as a business activity. She says scaling up will not be a big issue if she gets a bigger loan from Sarthak Microfinance as the demand of milk & milk products in the area is increasing.

Loan support from Sarthak enabled Sunita ji to fill up stocks in the shop as the demand of products is increasing day by day. In near future she expects a big loan from Sarthak microfinance which will help her in taking the adjacent shop on rent & put the sewing machine & Pico machine in that so that the demand of cloth stitching in the local area can be met.

Passing through the lanes of village Pondha in Dehradun district, you will be forced to stop by just taking a look on a well type structure which is none other than a reliable renewable source of energy i.e. energy produced out of cow dungs locally known a 'Gobar gas plant'. Uma ji, one of the clients of Sarthak Microfinance was very clear for construction of 'Gobar Gas Plant' as it would end her dependency on LPG gas cylinders which are very costly & hard to get in the villages. Uma Ji utilized the loan from Balajee Sewa Sansthan to construct this plant for which raw material i.e. cow dung is easily available in the villages.



## *Insurance for the poor- Micro life and Health insurance*

### **Micro Insurance and Investment:**

Balajee Sewa Sansthan has entered into an agreement with life Insurance Corporation of India to provide life Insurance cum Investment to its clients as under

**Pure insurance product-** The product provides the insurance cover to customers as well as spouse against the full loan amount sanctioned to make the customer/their family comfortable in paying back the loan amount to organization even if some accident happens & they loose the income earning member in the family. It will act as a compulsory product for every insurance client.

**Insurance cum investment product-** The product offers insurance cum investment opportunity to customers. The reach of this micro insurance product is very limited & a large set of clients are still deprived of the insurance cum saving product in spite of their interest suitability towards the product. This product of dual benefits is going of help to customers who otherwise do not have any reachable avenue to manage their small savings.

### **Medical and Health Insurance:**

It is a pity that people still don't feel a need to insure themselves and their family against sickness and major ailments which take away major portion of their savings and in some cases most of their assets. People are being educated to buy health insurance coverage for them and their family. With tie up with Vimo Sewa health insurance has picked up among the people and they are now coming forward to obtain the risk cover.

*Sudden death of husband of Rukmani devi & Rumi devi who was a beneficiary of microfinance and microinsurance get claim amount of Rs. 10000 from LIC. Sunita,s husband admitted in hospital due to maleria for his hospital charge and for medicine she got Rs. 5875 from the vimo sewa . Sudden death of Somati Devi was a big shock for her family from village Kainchiwala in Dehradun district. She had a plan to build her own house which was on the way till her sudden death. Somti Devi was a client of micro insurance extended by Balajee Sewa Sansthan. The financial support in the form of claim amount from LIC helped her children in realizing her dream of own house. Son Anuj has also decided to avail the micro insurance service.*





## *Financial Literacy...Bringing Economic Independence*

For a few services like savings and insurance, there is a need which needs to be converted into demand. There is also a need to help them change their financial behaviour – they normally live on day-to-day basis and also think on a day-to-day basis. We need to build their awareness to help them think for long-term lifecycle needs. There is a need to help them to change their habit of making financial decisions like impulsive borrowing without thinking or understanding its terms and conditions, and their repaying capacity.

Balajee Sewa Sansthan along with the financial as well as technical assistance from NABARD organized 30 financial literacy workshops in Dehradun, Uttarkashi and Chamoli districts in Uttarakhand and 45 financial literacy workshops in Patna, Samastipur & Lakhisarai districts of Bihar. Recognizing work done by the society in Financial Inclusion, leading Regional Rural Bank of Uttarakhand – Uttaranchal Gramin Bank approached us to conduct 10 such financial literacy workshops in interior districts of the state which cover Pithauragarh, Paurhi Garhwal, Uttarkashi and Haridwar.

The participants were trained on different aspects of regular savings, income-expenditure account, rational credit, smart investments & significance of insurance. More than 9000 poor people from villages benefited from these workshops. Going one step forward in financial inclusion Balajee Sewa Sansthan assisted in opening of over 3000 no-frill accounts of interested participants in different banks in Uttarakhand and Bihar.

In the coming year Balajee Sewa Sansthan proposes to run the program of financial literacy extensively in districts of Dehradun, Uttarkashi, Chamoli & Tehri Garhwal districts of Uttarakhand. Financial literacy program is done in an interactive way so that villagers can integrate the learning with their day to day life. In the workshop they interact directly with bank officials to know various banking schemes for rural areas.



## Consumer Awareness Programs

Taking our campaign on consumer awareness forward we included a session on our financial awareness workshops on misleading advertisement selling substandard and fake goods. People should always ask for a bill for every important purchase and also the Warranty card, check quality mark on the goods, ask for redressal of complaints and approach District Consumer Forum for justice. More than 90 such workshops were organized in Bihar and Uttarakhand.

Due to the absence of awareness, the people face so many problems like-when they purchase goods from the shopkeepers, they don't have any idea about the weights and quality just like ISI MARKS, AGE MARKS etc. they can't even understand the difference between guarantee and warranty. When they purchase fertilizers, medicines, they don't check the date of expiry & they don't receive the bill from the medical stores. The farmers don't have the insurance of their crops. When consumer purchases the LPG Gas then also they don't check the seal & the weight of the cylinder only because of their unawareness. At the time of purchasing the edible items the customers usually don't check the manufacturing date. For saving some money people don't care even about the doctor's registration & education.

Another area of awareness was purchasing goods with quality marking. Hallmarking on gold ornaments is one people should be aware of. Gold being such a costly commodity people can not afford to get substandard metal for such a high price .

**"JAGO GRAHAK JAGO"** - a good campaign by the government. People were asked to follow the guidelines by the govt.



*Balajee Sewa has conducted more than 45 workshops in Dehradun, Chamoli and Uttarkashi district of Uttarakhand and 45 campaign in three district of Bihar on Financial literacy in which includes saving, loan, insurance and consumer protection program through documentary film and nukkar natak to aware the people about right of claim of insurance , negotiation on premium and interest of bank loan as well as negotiation on purchasing and package foods and other consumable Items from the purchaser and service provider.*



## Skill Development Programs

Credit itself may not be a sufficient tool for poverty eradication in rural areas. They need a variety of services in which training on skill development is the most relevant. A lot of young population are migrating towards cities in the search of job leaving their villages & natural Resources. Starting small enterprises at village level will provide them an additional source of Income. To train unemployed men & women in our area of operation, R-Seti of Dehradun district supported by Oriental Bank of Commerce has come forward & agreed to provide training on livelihood generation activities. The courses covered under training ranges from Poultry farming, Tailoring, Handicraft Development, Mobile Repairing, Beauty Parlor, Fruit Processing to name a few. Once the training of clients are over, Balajee Sewa Sansthan will arrange the credit to start the enterprise either by loan from Balajee or from any nationalized or rural bank. We will further help the clients in providing backward as well as forward linkage for goods & services manufactured.

### **INDO ACADEMY : Educational Program for SC/ST/OBC and Other Poor Student**

For the children of our beneficiary Balajee Sewa Sansthan establish a wing by name of INDO Academy for providing free computer training of unemployed youths. Last three years more than 600 students avail this facility and got job in factory and other commercial institutions. On the demand of people Indo academy also provide English speaking for personality development, tally, e-accounting as well as helps in preparation for competitive examination for the government job.

*Balajee Sewa has started a computer literacy program for unemployed youths in Barh block of Patna district in Bihar with the help of local authority of urban development department under the scheme of Swarn Jayanti Shahari Rozgar Yozna. More than 150 students are benefiting from this program & are in the process of making their career in computer related profession in barh. Secretary of Balajee Sewa Sansthan Mr. Ashutosh Bharadwaj with the help of joint effort of Mr. Alok Kumar, is leading this program & is very enthusiastic to extend such vocational trainings in other interior areas of Bihar.*



## Green Energy...Saving the Environment

Considering the global warming a major issue in ecosystem imbalance, Balajee Sewa Sansthan has come up with a unique idea of creating awareness on plantation at large scale. Selected loan clients of Balajee will be provided with the saplings based on the flourishing flora in that particular topographical region & which is easy to maintain also for plantation in their home premises or nearby vicinities during the time of loan disbursement in unit office.

During the loan utilization check process, it would be ensured that the sapling has been planted properly. The growth of plant has been included as one of the deciding criteria to avail financial services from Balajee Sewa Sansthan in near future



**Philips Chulha-** Organization made a tie up with Philips to promote usage of smokeless stove which is more efficient than natural stove & saves energy. It reduces the dependency of rural people on LPG which is a non-renewable & costly source of energy.

Customers find it easy to operate & provides various benefits including smoke & ash free cooking .**Save the jungle campaign-** As its going to reduce the dependency of rural population on forest wood.

**Solar Lantern-** Balajee Sewa Sansthan has initiated to tie up with D-Light India to promote solar lantern in villages of Uttarakhand. As most part of the geography consists of forest making tough for villagers to commute in late evening. With the solar lantern they can easily travel even in the nights. It can be used for study purpose too in villages.



## *Operational Highlights of Balajee Sewa Sansthan*

### **Outreach of Institution (geographic/target sector)**

**Geographic- States- Uttarakhand-** Dehradun, Uttarkashi, Tehri Garhwal, and Chamoli

**Bihar-** Patna, Samastipur, Lakhisarai

#### **Target Sector-**

<b>Name of Projects /Programme</b>	<b>Impact/ Outcome of The Project</b>	<b>Supporting Agency</b>
<b>Livelihood Finance</b>	More than 1250 members benefitted	NABARD
	Credit for working capital & livestock more than Rs. 120 lacs	
<b>Micro Insurance</b>	Around 1450 members took life insurance	LIC, Vimo SEWA
	More than 650 members opted for health insurance	
<b>Financial Literacy</b>	9000 villagers knew about savings & credit	NABARD
	Some 2400 No-Frills/Saving account opened in campaign in Bihar and Uttarakhand	
<b>Skill Development</b>	Tie up with R-Seti for skill development training	R-Seti, Oriental Bank of Commerce
	More than 150 women members trained	
<b>HIV AIDS-TI</b>	Working with USACS for AIDS prevention	Uttarakhand AIDS Control Society
	10,000 migrants to be covered till Mar'12	
<b>Training &amp; Development</b>	Providing capacity building support	Uttarakhand Livelihood Improvement Project for Himalayas (ULIPH)
	Training on business planning & microfinance to more than 150 community leaders	
<b>Water &amp; Sanitation</b>	Providing low cost toilets to BPL family and construct up to Mar 2012 more than 1500 toilets for BPL family in Bihar for safe hygiene	P.H.E.D Deptt. Bihar
<b>SHG Formation</b>	Formation of Self Help Group for livelihood promotional activities. Currently working with 50 SHG in Bihar and 160 Groups in Uttarakhand.	DRDA, Dehradun and other agency
<b>JLG Promotional Activity</b>	Working with more than 200 JLGs in Dehradun, Chamoli and Uttarkashi	NABARD
<b>Training to Farmers</b>	Under project "ATMA" of Agriculture deptt, Govt of Uttarakhand organized training of farmers of Jaunpur block.	Agriculture deptt., Govt of Uttarakhand.



## Partner Institutions...Pillars of Success

Promoting sustainable & equitable agriculture & rural development through effective credit support, related services, institution initiatives, NABARD is the apex institution accredited with all matters concerning policy planning & operations in the field of credit for agriculture & other economic activities in rural areas in India.

NABARD has supported Balajee Sewa Sansthan by providing the revolving fund for microfinance & JLG Promotional activity. NABARD has also granted a project on Financial Literacy to be implemented in selected rural areas of Uttarakhand and Bihar



Strength in Solidarity

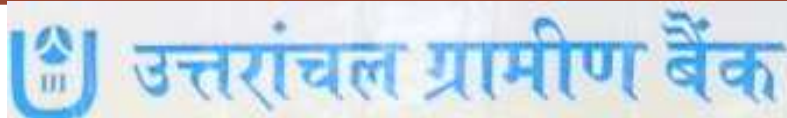
Vimo SEWA in September 2009 registered as a national cooperative - 'National Insurance Vimo SEWA Cooperative Ltd', with direct areas of operation extended to five states in India - Gujarat, Rajasthan, Madhya Pradesh, Delhi and Bihar. It was established in order to target women workers and their families beyond SEWA membership through direct marketing, tie-ups with other NGOs and to conduct the micro health insurance operations on a larger geographical scale. The primary objective of the cooperative is to carry out life and non life micro insurance for its members in a sustainable manner. Vimo Sewa has selected Balajee Sewa Sansthan to promote Health Insurance to weaker section of society in Uttarakhand.



After a finance research result that was shows that 60 percent of the Indian population still resides in rural area. LIC decide to work on a special insurance product for rural area, and low income sections of society . And these products are LIC Micro Insurance Product, sold only by Self Help Group (SHG) and NGOs.

Balajee Sewa Sansthan is among the top performing NGO partners of LIC.

Uttaranchal Gramin Bank was established on June 30th 2006. under section 3 (i) of RRBs Act 1976 (21 of 1976), after amalgamation of three erstwhile Regional Rural Banks viz. Ganga Yamuna Gramin Bank, Alaknanda Gramin Bank & Pithoragarh Kshetriya Gramin Bank, all sponsored by premier Commercial Bank of the country i.e. State Bank of India in the State of Uttarakhand. The Head Office of the Bank is situated at Dehradun, which is the Capital city of the State of Uttarakhand. The major area of operation which is extended in remote areas of the state. UGB supported Balajee Sewa Sansthan for 10 financial literacy awareness camps in remote villages of Uttarakhand.



## Partner Institutions...Pillars of Success

The Uttarakhand Parvatiya Aajeevika Sanvardhan Company (UPASaC) is a Uttarakhand state initiated Venture Capital Company formed under the aegis of Uttaranchal Gramya Vikas Samiti constituted by the state to implement the IFAD funded Uttaranchal Livelihoods Improvement Project for the Himalaya (ULIPH) popularly known as Aajeevika project. The Company has been registered Under Section 25 of the Companies Act, 1956. Currently working in five district of Uttarakhand named Tehari, Uttarkashi, Almora, Bageshwar and Chamoli.



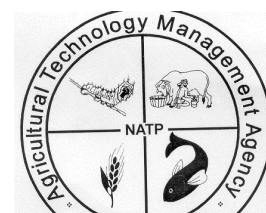
DRDAs are established for effective implementation of anti-poverty programmes in rural areas at the district level. It is an institution that acts as a delivery agency to support and facilitate the development process. The role of the DRDA is to plan for effective implementation of anti-poverty programmes co-ordinating with other agencies like Governmental, non Governmental, technical and financial for successful programme implementation. They enable the poor rural community to participate in the decision marking process. DRDA asked us to promote and nurture 80 SHGs in Sahaspur Block

NACO had established Uttarakhand State AIDS Control Society in 2001 perceiving this severe fact. Society is doing its arduous efforts for making the state HIV/AIDS free through institutional efforts of its divisions. Uttarakhand State Aids Control Society is striving hard to meet the goals of Prevention & Control of HIV through different Programmes. USACS is implementing the targeted intervention program through 24 NGOs in the state in 11 districts. There are 16 core group interventions and 4 core composite interventions. For the migrant population there are 4 bridge group interventions. USACS chose Balajee Sewa Sansthan to work with 10000 migrant people in Dehradun under target interventions programme for 2011-12 & 2012-13



Ministry of Rural Development  
Government of India

ATMA is a society of key stakeholders involved in agricultural activities for sustainable agriculture development in the district. It is a focal point for integrating Research and Extension activities and decentralizing day-to-day management of the public Agricultural Technology System (ATS). It is a registered society responsible for technology dissemination at the district level. ATMA, Narendra Nagar chose us for providing training to the 100 farmers in Jaunpur block.



## Partner Institutions...Pillars of Success



Public Health and Engineering  
Department :- With the help of PHED  
department of Bihar Govt. under total  
sanitation campaign (TSC) Balajee Sewa Sansthan played a  
key role in implementing the project in Patna and Lakhisarai  
district and with the financial support of PHED organisation  
construct more than 1,500 toilets for the BPL family and  
aware & train them about cleanness and health & Hygiene.



**R-Seti of Dehradun district supported by Oriental Bank of Commerce** has come forward & agreed to provide training on livelihood generation activities. The courses covered under training ranges from Poultry farming, Tailoring, Handicraft Development, Mobile Repairing, Dona Pattal, Beauty Parlor, Fruit Processing to name a few. Specially among the BPL family R . SETI plays



### Our Partner NGO .....Co-operation for Serving the Needy people



Indian Rural Development Society is associated with Balajee Sewa Sansthan for technical and management support. IRDS working for the needful society since last one decade, during the interventions in the different parts of the state a feeling for an intense search for enterprise-based OLD AGE HOME is very authentically. *committed to actively work for the sustainable development of the less privileged and marginalized sections of the community through appropriate strategies in primary education, community organization, income generation, health, hygiene, and empowerment activities. We believe in espousing and supporting all such causes that help the marginalized and deprived people.*



Devanshi is a more than 12 years old NGO who is specially working for traditional culture for the Jaunsari & Garhwali rural people, traditions, folklore, oral traditions, music/drama, dance, traditional social development.



## *Management Team...Leadership is the key*

**Awadhesh Kumar**-The promoter of organization, Awadhesh Kumar, is extensively experienced in livelihood generation, Co-operative promotion and micro-finance operation in NIDAN which is a leading national level NGO as well as MFI in Bihar. Working as a credit manager cum programme head of microfinance in Nidan, he started the microfinance activity & built a healthy portfolio expanding the services in four districts of Bihar. After Nidan, Awadhesh became one of the lead team members of New MFI's initiative in launching of first microfinance organization in Uttarakhand in 2006 as a Director of Finance and account and earned tons of experience in managing the finance of this business. He has earned MBA degree from IMT Ghaziabad and CA (Inter) from ICAI. Awadhesh is a dynamic professional with more than 12 years of experience in Microfinance Institution Management, Fundraising, Process Structuring and Internal Audit functions. He is well versed with Financial Analysis Tools & Systems; possess excellent communication skills with good relationship management and team supervision abilities and is currently the Executive Director cum Chairman of the Organization.



Awadhesh has reach experience in preparation and implementation of challenging development project in interior rural area. He is Energetic and team spirited with a strong work ethics. Impressive supervision quality & leadership skills. He believes "Things just don't happen Automatically, you have to make them happen, Not only the end matters but also the means."

**Anup Johar**- Anup has more than 15 years of experience in event management nationally as well as globally. He has managed big NGO meets as well as corporate events in Uttarakhand successfully. One of the core activities that Anup has been associated in his long career of event management is liaison with different government agencies as well as corporate. Anup holds degree in Hotel Management & is the key force behind the Rural Tourism initiative of Balajee Sewa Sansthan. Anup is head of administration as well as head of operation of Rural Tourism Venture of Organization "HIMALAYAN GRAM".



**Ashutosh Bharadwaj**- Ashutosh is founder member and Secretary of Balajee Sewa Sansthan and associated with all operational activity in Bihar more than 10 years & has played a key role in implementation of development activities under the banner of Balajee Sewa Sansthan. Ashutosh initiated & lead the water & sanitation campaign helping number of clients to lead a safe & hygienic life. Ashutosh is also leading the vocational training of computer education in Barh unit of Balajee Sewa Sansthan.



## *Management Team...Leadership is the key*

**Ajay Rajpal-** Ajay is a veteran having more than 12 years of experience in development sector in various positions. The development sector consisted of areas like water & sanitation, health, education & livelihood generation. He worked with Swajal- a world bank assisted project on the activities of MIS implementation & process automation. Taking another assignment Ajay contributed quite efficiently in the role of monitoring & evaluation with Pragmatix Advisory Services, Gurgaon for Ajeevika in Uttarakhand which is an IFAD funded project for creating livelihood opportunities in the hilly region of Uttarakhand. In the last assignment Ajay was holding the position of Head-Internal Audit in Mimo Finance looking after the process compliance in the area of operation. He in association with external consultancy organizations redesigned the process as well as audit manual of Mimo making it one of the best in microfinance industry. Also, he is well versed with the IT tools & has contributed well in the development of MIS system in different organizations with which he was associated.



**Kusum Shah** Having rich experience in Media and Entertainment, Kusum Shah has specialization in designing documentary movies, IEC Materials, documentation. She is also associated with Sakaar Sapney (An old age home), SPACE (Animal in distress) and voluntarily with Cancer Aid Research Foundation. She is young and dynamic professional with more than 10 year experience in film and serial, she worked as a Creative Head for various production houses in Mumbai. Worked for films and organized various serials and documentary programs for DD1, DD2, All India Radio, PVR Films and channels like Star One, SAB TV.



**Harish Upadhyay-** Having rich experience of more than 12 years in education and training sector. Harish is expert in personality development & motivational training to working staff with a rich experience in Marketing. He has earned diploma in Mechanical Engineering. He is looking training and Research & Development department of the organisation



*"The leaders who work most effectively, it seems to me, never say 'I.' And that's not because they have trained themselves not to say 'I.' They don't think 'I.' They think 'we'; they think 'team.' They understand their job to be to make the team function. They accept responsibility and don't sidestep it, but 'we' gets the credit.... This is what creates trust, what enables you to get the task done." --Peter Drucker*

## *Management Team...Leadership is the key*

**Alok Kumar**- Alok is Associated with Balajee Sewa Sansthan for over 3 years and has been active in social and skill development programmes conducted by the sansthan..He is MBA in Finance from IMD , NEWDELHI,. He heads operations of Balajee in Bihar. He has studied financial management and social impact of organizations on the lives of common men in Singapore and Malaysia in course of his internship. Besides overall operational Head he is also responsible to create awareness among target group about health, hygiene, financial literacy and eradication of social evils in the society.



**Alok Kumar**

**A S Tomar**- Ajit Tomar comes to Micro Credit arena with over 40 years of experience in Govt. and a Public Sector Bank. As a seasoned professional who has firsthand knowledge of the needs of the agricultural and horticultural industries and coming from a finance driven background he is well aware of need of retail loans, Micro Finance and also importance of skill development of the staff at all levels of an organization. He has an experience of over 14 years as a top manager with a progressive public sector bank dealing with financial needs of socially and economically deprived classes, retail lending, agriculture and priority lending at Branch and Regional office level. After retiring as Assistant General Manager he was associated with an emerging MFI in Dehradun and an NGO working for the poor and Ultra poor. Ajit has a Degree in Agriculture and CAIIB from Indian Institute of Bankers. He is Chief advisor and Chairman of the advisory board and Sanrakshak of the organization.



**TEAM OF BALAJEE SEWA SANSTHAN**



## *Our Interns.....A step of inovation*

**Laurence Pauté Foixet:-** Laurence is from France and lives in Canada. She graduates from HEC Montréal in 2008 with a degree in Marketing. Her goal is about international affairs and economy, environments, and, social and cultural development. She had done great job in her research on Rural Tourism and help to formulate the project. She submit a details marketing plan and currently our **Brand Ambassador for Canada**

**Daniel Ratner Scott,** He comes from USA, for research work on Mini Power Project (Gharat Development). He submitted a brief reports on Micro-Hydro Mills loan report to how it will be help to develop a sustainable micro-entreprenuer with or without govt. support.

**Mattia Fracchia** comes from Itali, for internship and research work on Microfinance , Rural Tourism and Financial inclusion who also visited BSS's many awareness camp in Patna & Lakhisarai district of Bihar.

**Divya Peddada,** comes from Canada For internship on Dairy Development in Uttrakhand. She is Honours in Economics and Finance from University of Waterloo, Ontario. She submitted a brief report on "The Dairy Dilema : Study of the State Dairy Situation in the State of Uttrakhand.

**G. Jan,** He comes from Austria, for internship on Micro-finance and micro-insurance

**OIER Urrutia Bilbao** is from Spain and lives in China, He BBA (Finance) from Univercity of the Basque Country and worked on promotion and devlopment of Buras Juice Processing and Marketing

**Jesse Samuel:-** Samuel is coming from Australia, for research work on Micro life and health Insurance product.

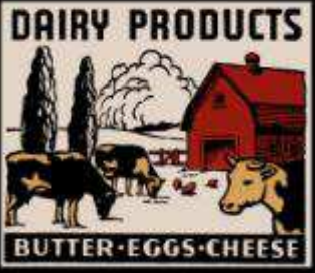


**INTERNS OF BALAJEE SEWA SANSTHAN**



## *Future Endeavors...Towards Economic & Social Prosperity of Rural Uttarakhand*

**Innovations For Rural Home Stay a new Tourist Designation in Uttarakhand in remote villages for Livelihood generation through rural & eco tourism-** Balajee Sewa Sansthan initiated to integrate Renovate and revive the traditional hilly houses and offer packaged home stay within it in village to manage rural tourism. Activities offered covers **Educational -Environmental Tourism** which will teach students about ecology of Himalaya as well as development activities in rural India. Organization has identified some villages in Dehradun, Tihari Garhwal and Uttarkashi district & selecting 5 abandon century old houses in each villages Bss also forming JLG of such house holder for forming tourism management committee on village level. The group members will be trained to look after the guests in a much professional way. The initiative will create direct & indirect employment in the village resulting the increase in living standard of the village. destinations by marketing them nationally as well as internationally.



**Supporting dairy networks in Uttarkashi & Dehradun** Balajee Sewa Sansthan is aiming to provide financial support to the members in NGO who are engaged in some productive activities. In this scenario many SHGs of Uttarkashi & Tehri Garhwal are working as small dairy network in the form of co-operatives. Due to the lack of timely access of credit their plans of scaling up has been hampered & a serious question mark has been arises against their sustainability. Identifying this as an opportunity, Balajee Sewa Sansthan has planned to provide support in the form of credit to these dairy networks which due to lack of money are struggling for their existence.

**Door of Hope :** To develop a model of self – sustaining by the elderly people through setting up a OLD AGE HOME by introducing and connecting them with several of ongoing programmes at different level according to there capability. The need to promote the care of old age people in India is keenly built in last thee- four decades in the in the whole of gross misuse of the experiences and knowledge of old people which are either virtually extinct or on the verge of extinction.






# Financial Statement 2011-12

Balajee Sewa Sansthan  
Lane No. C-18, Turner Road, Clement Town, Dehradun  
Balance Sheet as at 31st March, 2012

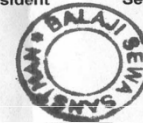
Liabilities	Sched.	Amount	Assets	Sched.	Amount
<b>General Fund</b>			<b>Fixed Assets</b>		
Opening Balance		74,974	Gross Block	3	1,540,076
Add: Excess of Income Over Expenditure		6,713	Less: Depreciation		246,579
		81,687			1,293,497
<b>Loan</b>			<b>Current Assets &amp; Loans &amp; Advances</b>		
Loan From NABARD		1,000,000	Cash & Bank Balances	4	528,512
Loan From OBC Bank		666,190	Microfinance Loan with SHG and JLG	5	2,873,781
		1,666,190	Sundry Receivable	6	270,235
<b>Current Liabilities &amp; Provisions</b>			Programme Advance	7	74,442
Promoters Revolving Fund	1	5,121,000	Salary & Other Advances	8	23,850
Provisions	2	199,287	Security Deposit	9	81,910
		5,320,287	Stock of Philips wooden stove		14,945
			Micro Enterprises Sanjeevani Loan		708,583
			TDS Recoverable		14,408
					4,590,666
			Deferred Revenue Expenditure		1,184,000
<b>Total in Rs.</b>		<b>7,068,164</b>	<b>Total in Rs.</b>		<b>7,068,164</b>

As per our Audit report of even date annexed  
For B. N. Misra & Co.  
Chartered Accountants  
Firm No. 321085E

  
CA. Ravinder Singh  
Partner  
Place: New Delhi  
Date: 30 JUN 2012

For Balajee Sewa Sansthan


*Anandhesh Kumar*  
*Abhutesh Bhardwaj*  
President Secretary



Lane No. C-18, Turner Road, Clement Town, Dehradun  
Receipt & Payment Account for the year ended on 31st March, 2012

Receipts	Amount	Payments	Amount
<b>Opening Balance</b>		<b>Payment on Activity &amp; Programme</b>	
Cash in Hand	143,884	A. Financial Literacy Programme	1,183,109
Cash at Bank	860,245	B. Training & Capacity Building	222,914
	1,004,129	C. Rural Tourism Activity	190,976
Promoters Revolving Fund	991,000	D. HIV-AIDS (TI) Programme	761,193
Vehicle loan from OBC Bank	675,000	E. Water & Sanitation Programme	119,830
Collection from (ME, JLG Loan)	3,927,060	F. Vocational Training Programme	149,500
		G. SHG & JLG Promotional Activity	48,500
<b>Grant &amp; Donation</b>		H. Farmers Training Programme	34,719
Financial Literacy Programme	1,141,600	I. Microfinance & Microinsurance	664,313
Grant for Training & Capacity	246,131	J. Financial Expenses	82,497
Grant & Income for Himalayan Gram	193,920	<b>Fixed Assets Purchase</b>	
Grant for HIV-AIDS Programme	793,859	Computers Hardware	103,900
Others Grants & Donation	655,382	Furniture & Fixtures	105,968
Microfinance operational Income	854,458	Office Equipments	132,556
		Vehicle Xylo	916,969
Sale of Solar Lamps	6,215	Purchase of Stove & Lamps	13,600
Refund of Security - Rent	80,000	Loan Disbursement (ME & JLG Loan)	5,217,000
		Car Loan Repayment	8,810
		Security Deposits	22,000
		Other Advances	61,888
		<b>Closing Cash &amp; Bank Balances</b>	
		Cash in Hand	10,994
		Cash at Bank	517,518
<b>Total in Rs.</b>	<b>10,568,754</b>	<b>Total in Rs.</b>	<b>10,568,754</b>

As per our Audit report of even date annexed  
For B. N. Misra & Co.  
Chartered Accountants  
Firm No. 321085E

  
CA. Ravinder Singh  
Partner  
Place: New Delhi  
Date: 30 JUN 2012

For Balajee Sewa Sansthan

*Anandhesh Kumar*  
*Abhutesh Bhardwaj*  
President Secretary





# Financial Statement 2011-12

Balajee Sewa Sansthan Annual Report 2011-12

Balajee Sewa Sansthan  
Lane No. C-18, Turner Road, Clement Town, Dehradun  
Income & Expenditure Account for the year ended on 31st March 2012

Particulars	Amount	Particulars	Amount
<b>Activities:</b>		<b>Grant &amp; Donation</b>	
<b>A. Financial Literacy Programme</b>		<b>Financial Literacy Programme</b>	
Staff Salary & Honarium	319,000	NABARD, Dehradun	496,000
Printing & Stationary	151,320	NABARD, Patna	620,000
Travelling Expenses	242,900	Uttranchal Gramin Bank	100,000
Telephone/Fax/Internet	52,600		
Meeting/workshop & Other expenses	417,289		
	1,183,109	<b>Grant for Training &amp; Capacity</b>	
<b>B. Training &amp; Capacity Building</b>		Building Activity From ULIPH	
Hall Rent & Honarium	65,000	DMU, Purola (Uttarkashi)	110,000
Fooding & Lodging expenses	143,561	DMU, Chamba (Tehari Garhwal)	51,578
Other Administrative Expenses	14,353	DMU, Almora	99,400
	222,914		260,978
<b>C. Rural Tourism Activity</b>		<b>Grant &amp; Income for Himalayan Gram</b>	
Staff Salary & Honarium	57,000	Educational & Enviromental Activity	
Activity & Programme Exp	75,476	Income from Banker Visit	10,000
Website expenses	30,000	Project Office ULIPH, Dehradun	25,000
Office Rent	28,500	Receipt from Schools	104,000
	190,976	Other Misc. Receipt for programme	57,000
<b>D. HIV-AIDS (TI) Programme</b>			196,000
Staff Salary & Honarium	530,376	<b>Grant for HIV-AIDS Programme</b>	
Health Camp & Clinic Expenses	94,453	Grant from USACS (TI), Dehradun	952,658
Advocacy, Meeting & Events Exp.	40,060	Less: Return to unspent Grant	158,799
Other Administrative Expenses	37,304		793,859
Office Rent for Project & DIC	59,000	<b>Others Grants &amp; Donation</b>	
	761,193	Grant from SGSY, Barh, Patna	218,130
<b>E. Water &amp; Sanitaion Programme</b>		Grant from ATMA Tihari	40,000
Materials & Wages Expenses	59,830	Grant from TSC (PHED), Patna	160,230
Staff Salary/Honarium	60,000	Other Misc. Donation & Grant	227,587
	119,830	Income from Federation Book keeping	25,000
<b>F. Vocational Training Programme</b>		<b>Microfinance &amp; Microinsurance</b>	
Staff Salary & Honarium	105,000	<b>Operational Income &amp; Incentive</b>	
Office Rent (Unit office)	18,000	Income from Group Insurance	15,330
Misc. Administrative Expenses	26,500	Interest from Bank	3,512
	149,500	Interest Income from JLG Loan	459,372
<b>G. SHG &amp; JLG Promotional Activity</b>		Interest income from ME Loan	19,567
Staff Salary & Travelling Exp	48,500	Loan Processing & Documentation Fee	139,860
	48,500	Referral Commision from LIC	69,741
<b>H. Farmers Training Programme</b>		Income from Sale of Solar lamp	385
Honarium travelling exp of Trainer	6,000	Referral Incentive from Vimo Sewa	10,081
Travelling exp for Participant	9,360	Income from SHG & JLG Promotional Acti	60,000
Admin & Other Training exp	19,359	Income from Othersurvey work	56,000
	34,719		833,848
<b>I. Microfinance &amp; Microinsurance and Other Operational Expenses</b>			
Survey Expenses	9,990		
Staff Salary & Honarium Exp	116,452		
House Rent & Medical Allowance	120,694		
Stipend/Incentive Exp	29,593		
Office Rent (HO)	209,500		
Office Rent (Unit Office)	31,350		
News Paper & Periodicals	2,837		
Printing & Stationary	4,970		
Travelling Expenses	43,417		
Repair & Maintainance Exp	7,191		
Telephone/Fax/Internet	4,004		
Electricity expenses	9,150		
Postage & Couriers	2,622		
Website Expenses	13,000		
Staff Welfare Exp	1,885		
	606,655		
<b>Bank Charges</b>	15,129		
Interest on Loan (NABARAD)	35,386		
Legal & Filing Exp	11,070		
LPF to Bank	1,862		
Interest on Vehicle loan	13,690		
Accounting Charges	5,000		
Insurance Expenses	11,572	93,709	
<b>Audit Fees</b>			
Depreciation	246,579	11,236	
Deffered Revenue expenditure	296,000	542,579	
<b>Excess of Income Over Expenditure</b>		6,713	
<b>Total in Rs.</b>	<b>3,971,632</b>	<b>Total in Rs.</b>	<b>3,971,632</b>

As per our Audit report of even date annexed  
For B. N. Misra & Co. Chartered Accountants  
Firm No. 321095E

CA. Ravinder Singh  
Partner

Place: New Delhi

Date: 30 JUN 2012

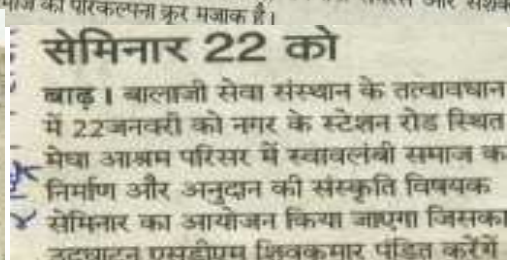
For Balajee Sewa Sansthan

President

Secretary



## We Are In News Too...





# We Are In News Too...

**31-01-12 स्कुलान**  
**वित्तीय साक्षरता पर कार्यशाला**  
 लखीसराय/गमगढ़ चौक। जिले के हलसी प्रखंड के श्रीय ग्राम के मध्य विद्यालय में वित्तीय साक्षरता पर एक दिवसीय कार्यशाला का आयोजन किया गया। कार्यशाला में उपस्थित लोगों को बैंक में खाता खोलने के लिए प्रेरित करते हुए अवधेश कुमार ने बचत को आवश्यक बताया। भारतीय स्टेट बैंक के ग्राहक सेवा केंद्र प्रेमडीला के प्रभारी शक्ति कुमार ने कार्यशाला में विभिन्न योजनाओं से संबंधित जानकारी उपस्थित लोगों को विस्तार से दी।  
 उन्होंने कहा कि बचत के माध्यम से लोग अपनी जीवन शैली में सुधार ला सकते हैं। कार्यशाला में इटली से आये नेटिया फेराडो ने बैंक से होनेवाली परेशानियों से संबंधित जानकारी प्रस्तुत किया। कार्यशाला में उपस्थित महिला एवं पुरुषों ने बचत एवं बैंकिंग की विस्तृत जानकारी प्राप्त की। नाबाई के सौजन्य से आयोजित इस कार्यशाला में यमावतार यादव, अवधेश कुमार सिंह, महेंद्र कुमार सिंह, बहाव अंसारी सहित दर्जनों उपस्थित थे। (नि.प्र./स.स.)

**कार्यशाला आयोजित**  
**समस्तीपुर।** प्रखंड के भुईधारा गांव के स्कूल में नाबाई के सौजन्य से बालाजी सेवा संस्थान द्वारा बचत एवं बैंकिंग पर एक कार्यशाला का आयोजन किया गया। संस्था के निदेशक अवधेश कुमार ने बचत एवं निवेश के गुर सिखाए। बीओआई के धर्मेरा कुमार ने बैंकिंग के बारे में लोगों को जानकारी दी। सचिव आशुतोष भारद्वाज ने बचत के लिए महिलाओं को प्रोत्साहित किया। कार्यशाला में करीब 150 महिला एवं पुरुष ने भाग लिया। मौके पर सारदा कुमारी, रजनीश कुमार, सुखिया प्रेम कुमार पासवान आदि थे। (न.प्र.)

**सामनार आयोजित 23/1/12**  
 बाढ़ : स्वावलंबी समाज का निर्माण केवल अनुदान के बलबूते संभव नहीं है। जब तक कथनी और करनी में असमानता है, तब तक समस्या और सशक्त समाज की परिकल्पना करना कठोर मजाक है। ये बातें रविवार को नगर के मेधा आश्रम में बालाजी सेवा संस्थान के वैनर तले आयोजित 'स्वावलंबी समाज का निर्माण और अनुदान की संस्कृति' विषयक सेमिनार को संबोधित करते हुए विशिष्ट अतिथि आईएमए अध्यक्ष डा. बी.पी. सिंह ने कही। कार्यक्रम का उद्घाटन एसडीओ तथा अध्यक्षता प्रो. साधुशरण सिंह सुमन एवं संचालन हेमंत कुमार ने की।

**वित्तीय साक्षरता व कौशल विकास पर कार्यशाला**  
**समस्तीपुर।** प्रखंड के नीरपुर में अनुसूचित जाति के सामुदायिक भवन में बालाजी सेवा संस्थान द्वारा वित्तीय साक्षरता जागरूकता एवं कौशल विकास अभियान के तहत कार्यशाला का आयोजन किया गया। कार्यशाला में निदेशक अवधेश कुमार ने महिला सशक्तिकरण, बीमा जागरूकता, स्वास्थ्य बीमा, एचआईवी/एड्स जागरूकता, महिलाओं के अधिकार, व्यस्क शिक्षा, आजीविका के विषय में जानकारी दी। बैंक ऑफ इंडिया के अधिकारी धर्मेरा कुमार ने बैंकों के बारे में लोगों को अवगत कराया। (न.प्र.)

**वित्तीय साक्षरता अभियान**  
**बाढ़।** प्रखंड के दरवे भदौर गांव में सोमवार को जागरूकता शिविर लगाकर ग्रामीणों को बचत करने की जानकारी दी गई। नाबाई एवं बालाजी सेवा संस्थान के तत्वावधान में वित्तीय साक्षरता जागरूकता अभियान को आशुतोष भारद्वाज, आलोक कुमार ने वित्तीय साक्षर बनने का संकल्प किसानों को दिलाया।

**कार्यशाला आयोजित**  
**बाढ़।** बेलछी गांव में नाबाई के सौजन्य से बालाजी सेवा संस्थान के वैनर तले वित्तीय साक्षरता पर एक कार्यशाला का आयोजन किया गया जिसमें ग्रामीणों को बचत, बीमा एवं बैंकिंग संबंधी जानकारी दी गई। आंगनवाड़ी केन्द्र में आयोजित इस कार्यक्रम में देहरादून से आये संस्था के निदेशक अवधेश कुमार ने सीमित कमाई में बचत करने के तौर तरीकों पर रोशनी डाली। कार्यशाला में आशुतोष भारद्वाज, आलोक कुमार समेत कई गणमान्य लोगों ने शिरकत की।

## महिलाओं ने सीखे बचत और निवेश के गुर

देहरादून। बालाजी सेवा संस्थान और नाबाई के सौजन्य से प्रखंड के दूर-दराज के गांवों में कार्य कर रही है। ये शुरुआत को सहस्रपुर के प्रौधा गांव में वित्तीय साक्षरता जागरूकता एवं कौशल विकास अभियान के तहत कार्यशाला का आयोजन किया गया।  
 कार्यशाला में बालाजी सेवा संस्थान के निदेशक अवधेश कुमार द्वारा महिलाओं को संस्थान द्वारा चलाए जा रहे विभिन्न रोजगार परक प्रशिक्षणों से अवगत कराया। उन्होंने बताया कि संस्था द्वारा पिछले आठ वर्षों से महिला सशक्तिकरण, बीमा जागरूकता, स्वास्थ्य बीमा, महिलाओं के अधिकार, व्यस्क शिक्षा, आजीविका, कौशल विकास और सरकारी सहायता से सौभाग्यवत निर्माण के लिए बिहार और उत्तरप्रखंड के दूर-दराज के गांवों में कार्य कर रही है। उन्होंने कहा कि बालाजी सेवा संस्थान और नाबाई के सौजन्य से चलाए जा रहे अभियान के तहत विभिन्न गांवों में इस अभियान को जारी रखेगा। अखिल मिहेंद्र तोमर और अजय राजपाल ने बताया कि मार्च माह से लगभग विभिन्न गांवों में 10 कार्यशालाओं का आयोजन किया जाएगा, जिसमें लगभग 600 गरीब महिलाएं लाभान्वित होंगी। कार्यशाला में महिलाओं को वित्तीय साक्षरता के तहत वित्तीय निवेश, बचत, निवेश और बैंकिंग सेवकों और योजनाओं में अलग-अलग कराया जाएगा। इस अवसर पर अनुप जोहर, शंशु पात्र मिहेंद्र, रवि कुमार, मंगल मेहता, संगीता, सविता कुमारी आदि शामिल थे।

**दैनिक जागरण**  
 मुजफ्फरपुर, 14 सितंबर 2011

देहरादून, 19 मार्च 2011 **दैनिक जागरण**

**कार्यशाला आयोजित**  
 देहरादून। बालाजी सेवा संस्थान द्वारा वित्तीय साक्षरता जागरूकता एवं कौशल विकास अभियान के तहत आयोजित कार्यशाला में महिलाओं को स्वास्थ्य बीमा, महिला सशक्तिकरण, व्यस्क शिक्षा, आजीविका, कौशल विकास की जानकारी दी गई। महिलाओं को बचत के बारे में बताते हुए बैंक में खाते खोलने की सलाह दी गई।

**कार्यशाला का आयोजन**  
**समस्तीपुर।** प्रखंड के निरपुर गांव स्थित दलित बस्ती के सामुदायिक भवन में मंगलवार को गैर सरकारी संस्था बालाजी सेवा संस्थान देहरादून के द्वारा नाबाई के सौजन्य से एक कार्यशाला का आयोजन किया गया। इसमें वित्तीय साक्षरता, जागरूकता एवं कौशल विकास अभियान की जानकारी महिला एवं पुरुष को दी गयी। कार्यशाला में संस्थान के निदेशक अवधेश कुमार द्वारा महिलाओं के हित के लिए चलाए जा रहे विभिन्न रोजगारोन्मुखी प्रशिक्षणों से भी उन्हें अवगत कराया गया।

**एकनजर**  
**महिलाओं को सिखाए बचत के गुर**  
 देहरादून: बालाजी सेवा संस्थान ने नाबाई के सौजन्य से महिलाओं को बचत व निवेश के गुर सिखाए। प्रौधा गांव में सेमिनार में महिलाओं को वित्तीय साक्षरता, निवेश, बचत, निवेश व बैंकिंग सेवाओं व अन्य विभिन्न योजनाओं की जानकारी दी गई।



## We Are In News Too...

### बैंकिंग की जानकारी दी

देहरादून। नाबार्ड और बालाजी सेवा संस्थान की जोड़ में देहरादून के विभिन्न माध्यम मासिकता एवं वित्तीय विकास कार्यक्रम का आयोजन किया गया। इसमें महिलाओं को विभिन्न वित्तीय विकास कार्यक्रमों के अलावा विभिन्न विदेशी, भ्रमण, बैंकिंग की जानकारी दी गई।

सुधार को अग्रणीय कार्यक्रमों में मुख्य व्यक्ति अजय सिंह ने बताया कि अजय सिंह के गहन अभियान में उन्हें बैंक में एक कार्यक्रमों का आयोजन कर 500 महिलाओं को सम्बोधित करने का लक्ष्य है। इसमें महिलाओं को बैंक के सुविधाओं से अवगत करने के साथ ही बैंकिंग के लक्ष्य से महिलाओं के साथ में बचत योजना, बीमा कानून के नियम भी प्रेषित किया जाएगा।

नाबार्ड और राष्ट्रीय विदेशी योजना, भारतीय सेवा संस्थान के निदेशक अशोक कुमार, एम. एम. एम. राम कुमार, अजय सिंह, अजय कुमार, अजय कुमार, अजय कुमार, अजय कुमार, अजय कुमार आदि उपस्थित थे।

### महिलाओं ने सीखे नियोजन के गुर

देहरादून। विभिन्न माध्यम मासिकता एवं वित्तीय विकास कार्यक्रम के माध्यम से देहरादून के प्रयोगिता कार्यक्रमों में महिलाओं को बैंकिंग की जानकारी दी गई। इसमें महिलाओं को बैंकिंग के लक्ष्य से अवगत करने के साथ ही बैंकिंग के लक्ष्य से महिलाओं के साथ में बचत योजना, बीमा कानून के नियम भी प्रेषित किया जाएगा।

### पेड़ बांटे, माइक्रो इश्योरेंस के लिए अधिकृत किया

देहरादून। ग्राम सभा राजावाला ब्लॉक देहरादून में बालाजी सेवा संस्थान और जीवन बीमा निगम को और से शुरू करने को ग्रामीणों के लाभ लिए एक कार्यक्रम आयोजित किया गया। इसमें पेड़ भी बांटे गए।

कार्यक्रम के दौरान एलआईसी को और से बालाजी सेवा संस्थान को अधिकृत करने के लिए अधिकृत किया गया। कार्यक्रम के दौरान एलआईसी के विभाग प्रबंधक जीपीएस बच्चन की ओर से ग्रामीण महिलाओं को पॉलिसी और पेड़ पितरित किए।

इस मौके पर उन्होंने लगभग परिवारों को बीमा करने के लिए प्रेरित किया। संस्था के निदेशक अशोक कुमार ने 251 पॉलिसी का अभियान की शुरुआत की। उन्होंने बताया कि यह खासा लोकप्रिय होगा।

## सामाजिक सुरक्षा से अब भी कई वर्ग है वंचित

देहरादून। ग्रामीण परिवारों के लिए समाजिक सुरक्षा कार्यक्रम अंतर्गत की शुरुआत शुरू करने से बालाजी सेवा संस्थान और बालाजी सेवा संस्थान को और से शुरू करने को ग्रामीणों के लाभ लिए एक कार्यक्रम आयोजित किया गया। इसमें पेड़ भी बांटे गए।

कार्यक्रम के दौरान एलआईसी को और से बालाजी सेवा संस्थान को अधिकृत करने के लिए अधिकृत किया गया। कार्यक्रम के दौरान एलआईसी के विभाग प्रबंधक जीपीएस बच्चन की ओर से ग्रामीण महिलाओं को पॉलिसी और पेड़ पितरित किए।



एक सामाजिक सुरक्षा कार्यक्रम में महिलाओं को बैंकिंग की जानकारी दी गई।

30 मार्च • 2011 उत्तरकाशी | www.rashtriyasahara.com |

### महिलाओं को बताए आत्मनिर्भर रहने के गुर

उत्तरकाशी (एसएनबी)। बालाजी सेवा संस्थान व नाबार्ड के संयुक्त उत्तरकाशी में आयोजित एक दिवसीय कार्यक्रम में ग्रामीण महिलाओं को स्थानीय संस्थानों का स्तुष्टांग करने की जानकारी दी गई। उत्तरकाशी के एक होटल में आयोजित कार्यक्रम में कुल 10 मार्च की महिलाओं ने भाग लिया। इस अवसर पर कुल 10 मार्च में बालाजी सेवा संस्थान की स्थानीय शाखा का उद्घाटन भी किया गया।

नाबार्ड के एससी वर्ग ने महिलाओं से आत्मनिर्भर बनने का आह्वान किया। उन्होंने कहा कि स्थानीय संस्थानों का स्तुष्टांग कर महिलाएं आत्मनिर्भर बन सकती हैं। नाबार्ड द्वारा संचालित योजनाओं की जानकारी भी उन्होंने दी। उनका कहना था कि ग्रामीण संस्थान भी महिलाओं को आत्मनिर्भर बनने की दिशा में कार्य करें। बालाजी सेवा संस्थान के अध्यक्ष कुमार ने संस्था द्वारा संचालित योजनाओं की जानकारी दी। उन्होंने कहा कि महिलाओं के आजीवन विकास को बढ़ाने के उद्देश्य से संस्था द्वारा ग्रामीण क्षेत्रों में कल्याणकारी कार्यों का क्रियान्वयन किया जा रहा है। एससी पाल्वा, अनुप चौहान, राम कुमार, अनिल डंगवाल, देवेश कोठारी आदि भी कार्यक्रम में उपस्थित रहे।



## TEAM MEMBERS OF BALAJEE SEWA SANSTHAN



# BALAJEE SEWA SANSTHAN

(Registered Under Society Act 1860)

- Microfinance (Livelihood Finance)
- HIV-AIDS (TI)
- Rural Tourism (Himalayan Gram)
- Education
- Skill Development
- Micro Life & Health Insurance
- JLG & SHG FORMATION
- Financial Literacy
- Water & Sanitation
- Training & Consultancy

**Address: Lane C-18, Johar Villa, Turner Road, Clement Town, Dehradun-248002, Uttarakhand**

**Phone-01352640959, 6457779**

**[Email-bssdehradun@gmail.com](mailto:Email-bssdehradun@gmail.com)**

**Web: [www.bssindia.net](http://www.bssindia.net)**