



Balajee Sewa Sansthan

Annual Report 2012-13



Message from the Executive Director



Friends

It gives me immense pleasure to present before you the achievements of our NGO during the year concluded on March 31st 2013. It is time to ponder about the goals set up in the beginning of the year and how much we have succeeded in achieving them.

In the year gone by, we **continued** with all our activities of the past year, and added a few more programmes. Micro finance, micro insurance, financial literacy trainings, health and sanitation, HIV awareness, capacity building training of federations and completion of their annual accounts continued as before.

The main highlight of the year, was that we have been able to **scale up** all these activities. During the year NABARD, Uttarakhand and Bihar entrusted us with organizing financial awareness cum financial literacy workshops in **120 villages in 3 districts of Uttarakhand and 6 districts in Bihar**. Based upon performance of the BSS in spreading the message about financial awareness, Uttarakhand Gramin Bank considered to be second only to State Bank of India in branch network- entrusted us to conduct 70 such workshops in villages spread over 8 districts of Uttarakhand. Through these workshops the NGO knocked at the door of about **20,000 families** in Bihar and Uttarakhand.

A survey designed to know the level of financial penetration in these villages was devised. Our volunteers traveled to all the **190 villages**, interviewed people, met village elders and elected representatives and gathered information about the financial services reaching these villages. The data has revealed some interesting facts about the level of financial inclusion in remote and far flung villages.

The NGO got recognition from the Ministry of Minority Affairs, Government of India, as they selected us to impart Leadership development training to **100 women from minority community in Dehradun** district. We got full support from the State welfare department, Women empowerment and Child development department, NABARD, Local Banks and socially active people in our endeavor to reach out to the minority and exhort them to come forward, know their rights and privileges and get their due share in the society.

Executive Director's Message.....

We sincerely thank all these people, organizations, Government departments and Banks in helping us to reach out to these people. Our special thanks to the **Chairman of Uttarakhand Minority Commission** for addressing the participants and management of BSS in leadership development programme for minority women.

We also attracted the attention of various NGOs working in the area and also of the premier business school and the training institutes. Bankers' Institute of Rural Development (**BIRD**) visited our office and studied our micro finance operations in the field. The **EMPI** business school, Delhi conducted a study of microfinance and skill development initiatives of the NGO. A group of **Afghan Officials** visited us and gained knowledge about our activities in various fields like skill development, sanitation, micro finance and insurance and efforts to contain the HIV-AIDS menace through the AIDS prevention programme in Dehradun.

In the field of rural tourism, we have developed a base camp in Joyalgarh near Srinagar where people from near by villages shall be trained in the concept of **Rural home stay**. They shall be encouraged to spare a room or two in their house, renovate and make it presentable for tourists to stay with the host family. The Idea is to develop a chain of rural home stays initially on the yatra route to be taken to deep interiors later on.

The list of what we did in the previous year is rather long. We shall come to them in the appropriate sections in the later part of this report. All we can say is that organizations or people are known by their deeds. The steps taken by our organisation is a humble contribution to bring positive change in the lives of the people it seeks to serve. This has also helped us to gain in-depth understanding of the issues and the communities we serve, while establishing credibility with local communities, governments and donors alike. Still there is always room for improvement and also more co-operation among various groups and stakeholders. There is a need of loud thinking to make efforts which are profitable to the society at large as well as sustainable. Let us again join hands to serve the people who need us most.

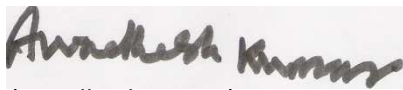
Friends, I wish I could talk on the management, governance, finance and future plans in my address but it would be more appropriate to deal with them separately in the report.

I sincerely thank all of you- the management, the Governing body, the clients, financial supporter like NABARD and Uttarakhand Gramin Bank, the State and Central Government departments and above all beneficiaries of our programmes- for your unrelenting support and encouragement at all times.

I also wish to thank all members of our team, the advisory body and other stakeholders for providing me full support in achieving our objectives.

Let us pledge again to work together for the betterment of the marginalized sections, the underprivileged, the minorities and the people deprived of financial services.

All the best,



(Awadhesh Kumar),
Executive Director.



Legal Status & Registration Details of Balajee Sewa Sansthan

Registration No Date : -	Regn. No. 453/2002-03, dated 3-9 2002.
Act/s under which registered:	Societies Act 21 of 1860
Registered under FCRA, 1976:	Reg. No. 031170484 dated 20/01/2011
Registered under IT 1961 (80G) :	AA-1/Patna/Tech/80G/11-12/1218-21 dated 16/11/2011
Registered under IT 1961 (12A) :	Reg. No. 09/2011-12 dated 05/05/201

Branch Net work: (Total 12 Field offices)

Uttarakhand- Dehradun (4 unit offices for microfinance , JLG & SHG formation work, one Sewing Centre and one computer literacy training centre, One Project office for HIV-AIDS (TI) programme as well as Three DIC centre near urban slums), Uttarakashi, Chamoli and Tehri districts (Rural home stay camp office in Joyalgarh)

Bihar- Lakhisarai & Patna district (Vocational Training centre as well as consumer awareness about financial investment centre).

Head Office- Lane C-18, Turner Road, Clement town, Dehradun.

Rural Home Stay- Village- Jayal garh, Near Kirtinagar, District Tehri Garhwal.

Mission, Vision and Objectives of Balajee Sewa Sansthan

Vision- To serve and benefit through different activities, one lakh poor urban, semi urban and rural marginalized and economically disadvantaged families by 2015 & become one of the most preferred member centric NGO's in North India by 2020.

Mission- To provide need based financial services to the economically & socially disadvantaged groups by creating opportunities for self employment & economic development. In the field of health care and environment, to strive and help build a healthy society with emphasis on environmental cleanliness and personal hygiene.

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 alleviating poverty, creation of jobs in the rural and semi urban and urban slum areas, and in other developmental activities.
- -To create awareness among the low income households as well as the totally marginalized people, to prepare them for a better economic and social life through financial awareness and planning.
- - To work for over- all rural development and women empowerment especially for the underprivileged.
- - To construct and arrange Shelter Homes for orphans and neglected Children, as well as Old Age Homes for neglected 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- continuing with the financial and social empowerment of the people

The year gone by will be remembered by us, both as a challenge and reward. Besides continuing with activities of Micro finance, micro life and Health insurance, Health and sanitation, HIV detection and counseling, community mobilization, SHG and JLGs formation, campaign for women empowerment and customer awareness and host of other activities as in past, we attracted attention of various Government and Non Government agencies who came to us for studies and field visits. National Aids Control Society through its Uttarakhand arm – Uttarakhand Aids Control Society entrusted us to continue for 3rd consecutive year, with our programme of Target Intervention for detection and counseling on HIV-AIDS among the ever expanding migrant population of Dehradun.

The Ministry of Minority Affairs, Government of India, shortlisted us to conduct training on Leadership Development of the Minority women in Dehradun. The task of bringing the women belonging to the Minority community, to the training venue, was both challenging and interesting. Though people often raise their voices for their rights, still, most of them are not aware of what exactly they want. The training was to make the group aware of their rights and entitlements and how to proceed to get their rightful dues in the society. The programme was an eye-opener for the participants and also knowledgeable and informative to for us.

Being an organization in the service of the society, particularly the economically vulnerable, BPL and other underprivileged members of the society, our emphasis has been on the economic and social empowerment of these people of the society. The attraction of Himalayas among the Indian people as well as foreigners, encouraged us to popularize the concept of rural home stays in Uttarakhand.



Balajee Sewa Sansthan-Activities Highlights of the Year 2012-13

FINANCIAL SERVICES- under brand name “Sarthak Microfinance”

While working amongst the poorest people, we realized that the main requirement of these people is access to institutional funds, apart from the lack of awareness of their rights. Some People do have the basic skills to carry on their daily chores, but they always remain short of funds. Whatever these people earn as daily wage earners/vegetable sellers and other small activities, is spent on daily consumption needs. Shortage of funds and ever increasing demand for consumption and productive purpose, has pushed them to the lap of professional money lender's, who charge exorbitant interest rates, making it almost impossible for a poor person to come out of the debt- trap. It was basically for this reason that BSS started **Livelihood Finance** operations among its beneficiaries in February 2010 in the far of villages in Uttarakhand. We are proud to say that we have expanded greatly on this service and shall continue to do so.

- **Microcredit Loans-**

- For working capital requirement.
- Starting a small business
- Customers opting for partial finance to purchase livestock.
- Size of the loan varies between Rs.10,000 & Rs.15,000 .
- Cumulative disbursement is Rs. 150 Lakh, up-till March 31, 2013.

- **Microenterprise Loans-**

- For purchasing capital assets or working capital to run business smoothly
- Individual loan
- Size of the loan varies between Rs.15,000 & Rs.50,000 in the first loan cycle.
- Credit limit may be increased till Rs. 50,000 depending upon the growth of the business & repayment history of the customer.

Lakshmi Devi (26) lives in Paundha village in Dehradun district of Uttarakhand. She is a house wife and her husband is a farmer. Her entire family depend on agriculture. She has taken Rs.10000 loan from BSS and started a cosmetic shop in her home, and now she earns Rs. 4000-6000 in a month.



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 the organization, even if some accident happens & they lose the income earning member of 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 and suitability towards the product. This product of dual benefits is going to help 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 a major portion of their savings and in some cases most of their assets. People are being educated to buy health insurance coverage for themselves and their family. With the tie up of BSS with Vimo Sewa health, Insurance has picked up among the people and they are now coming forward to obtain the risk cover.

Beena Sharma & Gayatri Deshwal were involved in a road accident in Nov 2012. Both were hospitalized in the ICU. After fifteen days, Beena recovered but Gayatri Deshwal was critical and was referred to another specialized hospital where she died. Balajee Sewa Sansthan helped her family regarding insurance claim settlement and within three months Vimo Sewa settled her claim as a medical claim up to Rs. 10000 and accidental death claim of Rs. 75,000. Therefore, Gayatri's family got a cheque of Rs. 85,000 as insurance claim against her micro-health insurance claim. Gayatri had paid a total amount of Rs. 550 /- to Vimo Sewa only once, when the accident happened.



Financial Literacy Campaign- A road to Financial Inclusion.

Like the last two years workshops on financial literacy and awareness were held with the financial assistance of NABARD, in Patna, Nalanda, Kaimure, Rohtas, Navada and Jamui districts of Bihar. Plus Dehradun, Uttarkashi and Chamoli districts of Uttarakhand. Similarly, with support from the **Uttarakhand Gramin Bank**, we conducted **70** such workshops in Hardwar, Dehradun, Tehri, Rudraprayag, Chamoli, Uttarkashi, Pauri, Almora, Pithoragrah districts of Uttarakhand.

This time an effort was made to know the level of financial penetration in villages located a little away from the cities. A baseline survey of all the villages was conducted to know the level of banking services available to the villagers. Presently there seems to be no reliable data at the village level which can show what services have actually reached them. The objective was to make people aware of the importance of planning their finances, with an eye on meeting the long term requirement of the family. Everybody is aware of earnings, savings, expenditure and borrowings but they need to get their priorities right and decide which expenditure is Necessary and what can be avoided till the funds position improved and what is of utmost necessity to carry on their business. Apart from social, educational and other family requirements. A distinction has to be made between productive and consumption needs and by pruning our wish-list we can save a lot over a period of time. Lack of planning and not sufficient earnings, come in the way of savings and wealth creation. All that is required, is Analyzing one's needs, and make a distinction between the needs and desire, avoid wasteful expenditure while saving for the future. A saving how ever small is a source of tremendous self confidence and helps in creation of wealth over a period of time.

The campaign on financial awareness, included elements on Savings, Borrowings, Investment, Insurance and skill improvement. Through a series of **Nukkar Nataks**, **Movies** and personal Contacts, we emphasized upon the need of people to connect to the banks and avail the financial services offered. People were also taught, how to avoid debt trap, multiple financing and to be wary of the tactics of money lenders.

Survey of villages: To know the exact requirement of villagers, in the field of financial inclusion a base line survey of all the families residing in the villages was conducted. The survey included data about the financial category of the people- APL/BPL, minority status, bank accounts, KCC, RSBY, Micro- insurance and



micro- credit. Knowledge of the people regarding various bank schemes and also about the presence of bank branches and various services the bank provides, was also assessed.



Financial Literacy Campaign- A road to Financial Inclusion

Movie on financial literacy- An Instant Hit-

During the workshop on financial literacy, participants were shown a documentary on “Ganga-Jamna” developed with the combined effort of Citi Center for Financial Literacy & Indian School of Microfinance for Women. This movie of about 10 minutes, covers the importance of regular savings, productive credit utilization & significance of insurance in the life of poor. There was a huge response for the movie & participants found it quite similar to their life.



Apart from the movie on financial literacy, small movies on life insurance developed by LIC & health insurance developed by Vimo Sewa too were screened. The client case stories shown in the movies helped the people to understand the importance of insurance for rural population who are more vulnerable to economic risks.

Nukkar Nataks- Role play -The play revolves around 2 central characters, one being Sukhiya and another Dukhiya. They depict two people - one who saves, plans, builds capital and plans for her life, whereas the second one continues to spend whatever comes her way, landing in debt trap and miseries. The story conveys a message of savings in a very convincing way, as to how saving wisely comes to your rescue in case of emergencies and exigencies. Savings, apart from control on wasteful expenditure, investment and insuring lives and valuables, play a vital role in financial planning.



Towards a better environment

Save wood, save forests - The forest cover in Uttarakhand is fast depleting.

Besides requirement of timber, the trees are felled indiscriminately for firewood, fodder and other forest produce. (The cutting of expensive trees for profit-making, by the timber mafia, is another Matter). To reduce the dependence of people living on the periphery of forests, BSS introduced a fuel efficient **wood –stove**, which will consume less wood and produce more heat. The Wood stove manufactured by **Philips**, has been introduced in our area of operations, which not only consumes less fuel but emits less smoke and produces more heat.



Invest in green- People are encouraged to plant more trees, either in their backyard/ courtyard. Initially we provided them a sapling of a fruit tree. Now, at present, we encourage them to plant at least one tree per family.

Going Solar - Affordable **solar lamps** have been distributed to people in Uttarakhand & Bihar mainly to replace kerosene lantern and lamps. The low cost solar lanterns have received a great response in rural areas where power cuts are very frequent . We are also trying to promote **Solar**

Cookers in the community, for which we have given a few free samples. People are amazed to experience how quick the solar energy cooks food without any consumable fuel and that too in a hygienic way.



Using Bio fuels- Gobar gas plants have been in use for quite a long time. Many innovative changes have been made in the design and fuel usage.

We are also planning environmental cleanliness awareness campaigns, to waken – up the people about the hazards and dangers of garbage accumulation which can cause deadly Diseases.

A poor landless labourer named Sarita devi w/o Sh. Gopal Mahto lives in the village of Raily of Patna district in Bihar. She has 3 school going children. Power supply to this village is erratic and seldom available in evenings. when the family needs electricity for cooking etc. kerosene lantern or a lamp which burns edible oil remains only option in such circumstances. kerosene too is not easily available. It becomes even more difficult for the students. Balajee supplied a solar lamp to the family, which carries on for 5-6 hours on one charge. BSS team teaches the beneficiaries how to use this solar lamp and what the benefits are. How It has helps the children to study when electricity is not available and how the kerosene lamp is very dangerous for the eyes, as well as being the cause of fire accidents. Before the solar lamp, the family cooked their food in early evenings and had to retire for bed early too.

Now the situation has changed. The glow on the face of the housewife is evident. Children too are happy as they can study or play in the night or early morning as per their will.

Health initiatives:

HIV-AIDS (TI) Programme for Migrant people

BSS was chosen by Uttarakhand State Aids Control Society (USACS) in 2011 to work with the migrant population in Dehradun district under Targeted Intervention Programme. We feel privileged to be able to continue with this much-needed service to society. Targeted Interventions (TI) are a specific set of intervention in HIV/AIDS Control Programmes, meant specifically to reach out to groups seen to practice high-risk behavior (HRG). The High Risk



Behavior Groups mainly comprise of Female Sex Workers (FSW), Injecting Drug Users (IDUs), Men having Sex with Men (MSM) and Bridge Groups (Migrant workers, Truckers and Local Transport Workers). Apart from prevention of HIV infection, TIs facilitate prevention and treatment of sexually transmitted diseases, as they increase the risk of HIV infection, and are linked to care, support and treatment services for HIV infected. The TI is implemented through the NGOs. We have been entrusted with working with the migrant population in Dehradun and we have focused upon migrant people in

Dehradun and Selaqui. In the year ended 31st march, we have covered 10000 People under the programme, which included interaction with the migrants, knowing their sexual behavior through persuasion, involving the community leaders, Behaviour Change Communication, Treatment of Sexually Transmitted Infections, Condom Promotion and enabling environment & Community Mobilization.



Emphasis has been on identifying the HRG people and counsel them to going for testing, treatment of sexually transmitted diseases and if found infected with HIV, to take them to the ICTC for treatment and counsel them on how not to spread the disease and how to live with the virus. Counseling helps people to understand that they can lead a normal life, provided they take ART and keep a positive attitude.

It is the policy of BSS, to always be in emotional and social touch with our beneficiaries. Our team celebrates local & national festivals, as and when the occasion arises, amongst the migrant workers every year. Contributing and sharing their joy. On the right side, is a photo showing the celebration of Ganesh Puja in Nanda ki Chauki a slum area of migrant workers & ultra poor people.



Total Sanitation Campaign:

Our NGO has been entrusted with the construction of low cost toilets in Patna & Lakhisarai districts of Bihar, for the last several years and have so far constructed over **1600** such toilets under total sanitation campaign . The programme has been running under the watchful eye of Public Health Engineering Department of Bihar. **Total Sanitation Campaign** is a comprehensive programme to ensure sanitation facilities in rural areas with a broader goal to eradicate the practice of open defecation. It follows a principle of “low to no subsidy” where a nominal subsidy in the form of incentive is given to rural poor households for construction of toilets. Our NGO has been a part of TSC regarding Information, Education and Communication (IEC), Capacity Building and Hygiene Education for effective behaviour change of the targeted group. The NGO has constructed the low cost toilets with support from the PHED. Only contribution of the beneficiary has been labor put in by the family members in construction of the toilets.



Saroj Devi is a widow, who is a poor vegetable seller, having a large family of 4 members. She had no toilet in her house. Saroj is a hard working labourer, living in Sahnaura Village of Patna District. Her children faced the embarrassment of their neighbours, as most of them had toilets at their homes. The family of Saroj had to go to the field in early hours of the morning or late evenings to ease themselves. Persuasion from Balajee made her realize the importance of having a toilet at her home. Grant from PHED Bihar, provided us an opportunity to build a low cost toilet at this house, for which she gladly provided some construction materials (Bricks).

Previously the womenfolk had to face the embarrassment of going to fields to defecate, plus it was unsafe. Things became worse in case of sickness in the family .

Now they use the facility and thank the efforts of our NGO in providing them the facility.



Consumer Awareness Programmes

This campaign is an unfunded initiative of Balajee Sewa Sansthan, in our effort to educate the consumers about their rights. The market is constantly being flooded with new products and services, making it difficult for consumers to choose the right products. Consumer awareness is about asking questions, to learn the specifics of a product or service. It is about comparing products and services from different sellers to learn more information. It is about having the freedom to choose what best suits consumer needs and will not harm the consumer.

Consumers are not without rights and consumer awareness is about advancing these rights.

Consumers do not have to silently accept substandard quality

products, poor service, billing errors, late deliveries and unordered merchandise. Consumers have the right to speak

up and voice their dissatisfaction. If problems cannot be resolved with the seller, they can seek recourse from state

and local consumer protection offices. Companies take

advantage of the consumers' ignorance or reluctance to

ask questions about the product or to take action in case of defect/ deficiency in the goods or the services and their fore the seller or company continue to cheat the people.





Of late, we have been asking people to raise their voices against such malpractices and ask for the right value of their money.

The NGO has been spreading the message on consumer awareness and rights of the consumers

in many districts in Bihar and Uttarakhand. Financial literacy campaign gave us an opportunity to talk to people in more than 200 villages and make them aware of misleading offers, especially in investments' and mutual funds.

BSS has conducted more than 100 Consumer awareness workshops along with the other projects in Utrakhand and in Bihar, workshops which include savings, loan, insurance and consumer protection program, through documentary film and nukkar natak to make the people aware about the right to claim of insurance, negotiation on premium and interest of bank loan, as well as negotiation on purchasing and packaged goods and other consumer items from the purchaser and service provider.



Telegraphic Address : "SAFARKTA, New Delhi E-Mail Address cem@gill@nic.in Website www.cvc.nic.in EPABX 24600200 फ़ैक्स / Fax : 24651186	 सत्यमेव जयते केन्द्रीय सतर्कता आयोग CENTRAL VIGILANCE COMMISSION सचिवालय, चौ.वी.ओ. कॉम्प्लेक्स, सतर्कता भवन, G.P.O. कॉम्प्लेक्स, ब्लॉक A, INA, New Delhi 110023 फ़ोन/No. 011-23750011/23750012 दिनांक / Date: 25/07/2013
To Sh. Alok Kumar, Project Director, Balajee Sewa Sansthan, Barh, Patna-802113	
Sub: Complaint against registered companies collecting money from people without approval of RBI/SEBI-Reg.	
Please refer to your letter dated Nil, the aforementioned subject.	
2. Your complaint is registered as "20719/2013" and has been forwarded to Securities & Exchange Board of India, (Shri R.K. Padmanabhan, Executive Director) Plot No.C-4-A, "G" Block, Bandra Kurla Complex, Bandra (East), Mumbai-400 051, for investigation & report.	
3. The Commission would be obtaining a report from the department in due course. The latest position of the complaint can also be accessed on the Commission's web site www.cvc.nic.in by typing complaint No. i.e. "20719" in the first field and year i.e. "2013" in the second field by logging-in to menu 'complaint status'.	
Yours faithfully  (Paritosh Sarkar) Section Officer	

Leadership Skills for Minority Women

Our organization was chosen by the Ministry of Minority Development, Government of India, to conduct programmes on Leadership Development of Minority Women in Dehradun district. Accordingly, the programme was conducted in 3 minority dominated villages of the district, and also at the Head Office of the NGO during February- March this year. The objective of the scheme for leadership development of minority women, including some neighbours from other communities living in the same village/locality, was to empower and instill confidence in the women, by providing

knowledge, tools and techniques for interacting with Government systems, banks and other institutions at all levels. In these training sessions, many people of eminence, social workers, research scholars, representatives from Banks, NABARD, elected representative and top officials of women empowerment and child development department, Uttarakhand, addressed the participants.

S. Narinderjit Singh Bindra, Chairman, State Minority Commission, Government of Uttarakhand, was kind enough to address participants and gave awards to them and also presided over the concluding session on 22nd March 2013.



Above is a photograph of minority women enjoying the discussion. On the left, is the photograph of Madam Aarti Balodi deptt. of WCD, Uttarakhand.

Events and visits:

EMPI business school: A group of management students, comprising Indian and International students, visited us to study micro finance initiative of the organization, and how it has impacted lives of the beneficiaries. They visited our centres, met beneficiaries and also met weavers and handicrafts people in the area.

BIRD visit to our Head Office: A group of NGOs led by a Dy. General manager, NABARD from **Banker's Institute of rural Development , Lucknow** ,visited us to know our model of micro- finance, micro insurance, and how the NGO is working among the poor in Uttrakhand. Our initiative to form SHGs and JLGs and linking them with Banks, attracted the attention of NGOs working in southern parts of India also. A lively debate ensued, as to how the NGOs can co-operate among each other to serve the people in a better way.



Visit of Afghan Officials: A group of 22 Afghan Officials visited our office in February. They were very interested in knowing about our financial inclusion initiative, the low premium health insurance, construction of low cost toilets and the health programme on migrant people for detection and the check of the spread of the deadly virus HIV-AIDS.

Event Organised: An outing of NABARD officials and their families was organized by our tourism arm- the Himalayan gram in March 2013.



The outing was aimed at unwinding and fostering a feeling of camaraderie among all ranks of the apex bank. While the kids enjoyed activities like fire -fox, Burma- bridge and various competitive games, the adults had a go attug -of -war and other games, testing their stamina . The day ended with a warm note of appreciation from

Mr. S. Selvaraj, Chief General Manager, NABARD , for Himalayan Gram, and about the quality of events and activities organised by us



Event organised for ONGC staff, Dehradun

Himalayan Gram- Rural Home Stay

Rural tourism is a form of tourism in which the guests get to enjoy the unique culture of village life through participation in local events, or experience the local cuisine, or buy ethnic goods, and in the process also improve the welfare of the local people. The tourists look for Quality authentic environment and meaningful experiences. More and more people prefer to stay in rural surroundings, far from the maddening crowd and noise of urban places, if the trip can give pleasure and relaxation of body and mind. Rural tourism in Uttarakhand has a great future, since it not only provides natural elements of



beauty but also exposure to the indigenous local traditions, customs and foods. Keeping the above in mind, we started a Rural Stay destination at village **Jayalgarh near Kirtinagar** under the brand “Himalayan Gram”. Idea is to present the place as a model rural stay destination, on the main yatra route. Here we train people from nearby villages to spare a room of their house, remodel the toilet and furnish the room with clean linen etc to receive the visitors. Guests stay with the host families, get to know the culture and traditions of rural folk, share their meals and have an idea as to how the people live in the hills of Uttarakhand. The idea is to supplement income of the villagers by renting out their rooms to the travelers and at the same time provide cheap, hygienic and peaceful stay to the guests. Our NGO is planning the renovation and promotion of old, traditional, heritage mountain village homes for the purpose of rural home stays. (Subject to availability of funds).



A groups of international school visited our Himalayan Gram picnic spot

Multi 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 the young population are migrating towards cities in the search of jobs 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 range from Poultry farming, Tailoring, Handicraft Development, Mobile Repairing, Beauty Parlor, Fruit Processing to name a few. Once the training of beneficiaries 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 people in providing backward as well as forward linkage for goods & services manufactured.



INDO ACADEMY (Training Centre : Educational Program for SC/ST/OBC and Other Poor Students) For the children of our beneficiaries Balajee Sewa Sansthan established a wing by the name of INDO Academy for providing free computer training of unemployed youths. In the last three years, more than 750 students have availed this facility and got jobs in factories and other commercial institutions. On the demand of people Indo academy also provided English-speaking for personality development, tally, e-accounting as well as help in preparation for competitive examination for government jobs.

Ravi Kumar S/o Sh. Sitaram Paswan belongs to a Scheduled Cast and is economically very poor. He is a resident of Salampur of Barh District Patna. Having completed his Graduation in Arts, he wanted to join as a sales assistant in a nearby town. Though the shop did't have much sales, still the owner wanted to record all his sales as well as expenses in computerized form. From a rural background and having no access to computerized accounting, he did not get the job because he had no knowledge of computers. Many educated students from villages are facing this type of common problems.

Ravi approached our training centre and shared his problems with our centre manager. Since he is very poor, unemployed youth, he was not capable of depositing the training fee. The management of Balajee Sewa Sansthan arranged his fee from SGSY scheme of local gov. authority, and then he learnt, not only the basics of computers, but he also learnt the MS system and became an expert in tally system of accounting. Balajee trains needy youth to become skilled, productive and creative workers in computer related jobs.. Now he thanks us for providing him the knowledge on computers, at a place where he could come in mornings or late evenings. Things have become so easy with the knowledge of computers. Now he is earning Rs. 6000 pm, working as an office assistant in NTPC.



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-

Name of Projects /Programme	Impact/ Outcome of The Project	Supporting Agency
Livelihood Finance	More than 1650 members benefitted	NABARD
	Credit for working capital & livestock more than Rs. 160 lacs	
Micro Insurance	Around 1450 members took life insurance	LIC, Vimo SEWA
	More than 950 members opted for health insurance	
Financial Literacy	30000 villagers knew about savings & credit	NABARD & UGB
	Some 9000 No-Frills/Saving account opened during the campaign and conducted more than 285 workshops till March 13 in Bihar and Uttarakhand	
Skill Development	Tie up with R-Seti for skill development training	R-Seti, Oriental Bank of Commerce
	More than 350 women members trained	
HIV AIDS-TI	Working with USACS for AIDS prevention	Uttarakhand AIDS Control Society
	10,000 migrants to be covered till Mar'13	
Training & Development	Providing capacity building support	Uttarakhand Livelihood Improvement Project for Himalayas (ULIPH)
	Training on business planning & microfinance to more than 250 community leaders	
Water & Sanitation	Provided low cost toilets to BPL families and constructed up to Mar 2013 more than 1600 toilets for BPL families in Bihar for safe hygienic living.	P.H.E.D Deptt. Bihar
SHG Formation	Formation of Self Help Group for livelihood promotional activities. Currently working with 50 SHG in Bihar and 150 Groups in Uttarakhand.	DRDA, Dehradun and NABARD
JLG Promotional Activity	Working with more than 200 JLGs in Dehradun, Chamoli and Uttarkashi	NABARD
Training to Farmers	Under project "ATMA" of Agriculture deptt, Govt of Uttarakhand organized training of farmers of Jaunpur block.	Agriculture deptt., Govt of Uttarakhand.

Operational Highlights of Balajee Sewa Sansthan

Outreach of Institution (Target sector).....

Name of Projects /Programme	Impact/ Outcome of The Project	Supporting Agency
Training on awareness and leadership of minority women	Trained & prepared more than 100 women leaders from minority communities, especially in Muslim community to make other women aware of their rights.	Ministry of Minority Affairs, Govt. of India.
Promotion of Solar lamps and Wooden stove	Promoted solar lamps to save electricity. More than 600 Families benefitted. We also promoted fuel efficient wood stove to save wood.	i-solarite Energy
Consultancy to Federations	Accounts training of 13 Federations of ULIPH in Tehri district to maintain books of accounts and prepare Balance sheet for Auditing.	ULIPH
Consumer Awareness Programme	More Than 6000 people were made aware about the Consumer Awareness Programme	Own initiative
Multi-Purpose Training Centre	Three Centres were opened for Sewing and Computer training. They are for the SHG & JLG members and their children.	Own initiative
Computer Literacy & Training Programme	More than 600 students and unemployed youth availed of this training facility from Bihar & Uttrakhand Centres.	Own Initiative
Multipurpose Training Centre (Sewing Centre)	More than 100 SHG & JLG members availed of this training facility from our Nakraunda centre	Individual Donor and own initiative of BSS



Partner Institutions...Pillars of Success

Promoting sustainable & equitable agriculture & rural development through effective credit support, related services and institutional 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, SHG & JLG Promotional activity. NABARD has also granted more than 200 workshops on Financial Literacy to be implemented in selected rural areas of Uttarakhand and Bihar



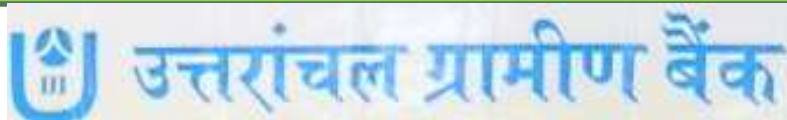
Strength in Solidarity

Vimo SEWA in September 2009 was 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 shows that 60 percent of the Indian population still resides in rural areas, LIC decided to work on a special insurance product for rural area, and low income sections of society. These products are LIC Micro Insurance Product, sold only by Self Help Groups (SHGs) and NGOs. Balajee Sewa Sansthan is among the top performing NGO partners of LIC.

Uttarakhand 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 is in remote areas of the state. UGB supported Balajee Sewa Sansthan for 80 financial literacy awareness camps in remote villages of Uttarakhand.



Partner Institutions...Pillars of Success

The Uttarakhand Parvatiya Aajeevika Sanvardhan Company (UPASaC) is an 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 districts of Uttarakhand namely Tehri, Uttarkashi, Almora, Bageshwar and Chamoli.



Uttarakhand State
AIDS Control Society

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-making process. DRDA asked us to promote and nurture 80 SHGs in Sahaspur Block

NACO had established Uttarakhand State AIDS Control Society in 2001 acknowledging this unfortunate reality. The society is making utmost 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 2011-14



Ministry of Rural Development
Government of India

The Ministry of Minority Affairs was created on 29th January, 2006 to ensure a more focused approach towards issues relating to the minorities and to facilitate the formulation of overall policy and planning, coordination, evaluation and review of the regulatory framework and development programmes for the benefit of the minority communities.



The word 'solar' derives from the language meaning 'pertaining to the sun': the source of all the energy on earth. *i-Solarlite* encourages the rural populations in South Asia and Africa to use highly efficient solar lamps and other products which are a smoke & risk free solution to the existing, dangerous and un-healthy kerosene lanterns and candles. The company was founded in 2012 with a vision to encourage the rural families to use solar lamps. These solar lamps have high efficiency and are affordable priced. This technical system caters for the needs of bottom of the pyramid families.

i-SOLARLITE
Changing lives globally



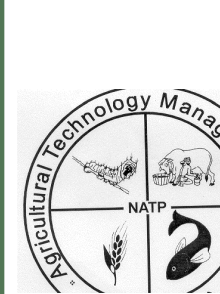
Partner Institutions...Pillars of Success



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 districts. With the financial support of PHED our organisation constructed more than 1,600 toilets for the BPL families and trained them about the importance of cleanliness and good personal hygiene. For good health



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 the training, range from Poultry farming, Tailoring, Handicraft Development, Mobile Repairing, Dona Pattal making, Beauty Parlour, and Fruit Processing to name a few. Specially among the BPL families. R . SETI plays a stellar role.



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 100 farmers in Jaunpur block.

Our Partner NGOCo-operation for Serving the Needy people



Indian Rural Development Society is associated with Balajee Sewa Sansthan for technical and management support. IRDS is working for the needy society since the last one decade.



देवांशी (DEVANSHI)

सांस्कृतिक एवं सामाजिक संस्था (रजि०)

ग्राम-मझौन (पौवा), विकासखण्ड सहसपुर, देहरादून, उत्तराखण्ड दूरभाष : 0135-3291558
 ब्रांच-ग्राम चिलामू नैनबाग, जौनपुर, टिहरी गढ़वाल, उत्तराखण्ड

Devanshi is a more than 12 years old NGO which is specially working for the traditional culture of the Jaunsari & Garhwali rural people. To promote their traditions, folklore, oral traditions, music/drama, dance, and traditional social development. BSS is proud to collaborate with Devanshi in its efforts to promote the culture of Uttarakhand.

Management Team...Leadership is the key

Awadhesh Kumar- The Executive Director and Chairman of Balajee Sewa Sansthan is an MBA from IMT Ghaziabad and CA (Inter) ICAI. He is a dynamic professional with more than 12 years of experience in micro-finance institution management as well as process structuring and internal audit functions. He has experience in fund raising too.



Awadhesh has had extensive experience in the field of livelihood generation, micro-finance and co-operative promotion, in Nidan- a leading national level NGO, as well as MFI in Bihar. Whilst working as credit cum programme manager of micro-finance, he initiated the micro-finance services and built a healthy portfolio, expanding it to four districts of Bihar. In 2006 Awadhesh became one of the leading team members of new MFI (Mimo Finance) launch of microfinance services in Uttarakhand. He was the Director of Finance & Accounts and earned valuable experience in financial management.

Awadhesh has impressive leadership and communication skills along with excellent team supervision abilities. His vast experience in the preparation and implementation of challenging development projects in interior rural areas, is being well utilized in BSS. An energetic and team spirited man, with strong work ethics, he believes “ Things just don’t happen automatically, you have to make them happen”, and “It is not just the end that matters, but also the means”.

Anup Johar- Anup has more than 16 years of experience in event management nationally as well as globally. He has managed large NGO meets, as well as corporate events in Uttarakhand successfully. One of the core activities that Anup has been associated with in his long career of event management, is liaison with different government agencies as well as corporates. Anup holds a 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, “HIMALAYAN GRAM”.



Kusum Shah: Having rich experience in Media and Entertainment, Kusum Shah has specialized in designing documentary movies, IEC Materials and 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 years experience in films and serials. she worked as a Creative Head for various production houses in Mumbai, and organized various serials and documentary programs for DD1, DD2, All India Radio, PVR Films and channels like Star One, SAB TV.



Management Team...Leadership is the key

Ajit S Tomar- Ajit comes to Micro Credit arena with over 40 years of experience in Govt. and a Public Sector Bank. As a seasoned professional who has first hand knowledge of the needs of the agricultural and horticultural industries and coming from a finance driven background, he is well aware of the 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. Mr. Tomar 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.



In the Bank he headed branches in Rural and Urban areas, various departments at the Regional level and attended training workshops conducted by Banks, RBI, NABARD, plus an exposure visit to Israel.

Jagdish Raj- Having rich experience of more than 15 Years in international Tourism and management. Raj is an expert in traditional tourism development & motivational training to working staff with a vast experience in Marketing. He has earned an MBA degree from France. He is also heading operations, product development and marketing of our rural tourism venture (Himalayan Gram).



Naresh Saklani- A young Dynamic social worker in our middle management with more than 5 years working experience with HIV-AIDS programme in different NGO. He is working with migrant workers as counsellor. His main duty is to counselling the people & aware about the HIV-AIDS. If any migrant workers/labourer found affected then with the help of ORW and other colleague send to hospital for proper check-up & medical treatment.



Laxman Singh Bhandari- Laxman has rich experience in Finance & IT sector. He is IT as well as MIS incharge of Balajee Sewa Sansthan. Laxman is very laborious and dynamic person who is looking over M&E department of HIV-AIDS (TI) programme and over all MIS system of Microfinance & Micro-insurance programme of BSS.



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 an 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 Malayasia, in the course of his internship. Besides overall operational Head, he is also responsible for creating awareness among target group about health, hygiene, financial literacy and eradication of social evils in the society.

Ashutosh Bharadwaj- Ashutosh is associated with Balajee Sewa Sansthan for over 10 years & has played a key role in implementation of development activities under the banner of Balajee Sewa Sansthan. Ashutosh initiated & leads the water & sanitation campaign, helping a number of beneficiaries to lead a safe & hygienic life. Ashutosh also leads the financial literacy programmes of BSS in Bihar.

Deepak Pokhariyal: Deepak is a young Field worker looking after operational activity like JLG & SHG formation, Micro Health & Life Insurance and Microfinance. He has spent 80% of his time with grass root level workers. He is a Commerce Graduate and has more than 5 years experience in quality audit and operational work in Microfinance & NGO Sector. Deepak is associated with Balajee Sewa Sansthan for last three years and is presently working as a District Manager.

Bir Singh:- Bir is young and dynamic, and always ready to do challenging work. He is currently looking after the entire project of Target Intervention Programme for 10000 Migrant workers (Destination) entrusted by Uttarakhand State Aids Control Society, in Dehradun. He is an expert in this field & has experience as a state level trainer on the HIV-AIDS related issues.

Rakesh Raturi: Rakesh is the district manager in Tehri Garhwal for financial literacy and rural home stays programme. He is at present, also managing our Joyalgarh Rural Resort. He is an ex-army man and a hardworking person, committed to working for the society.



"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 is 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

Our Interns.....A step of innovation

Many interns from India and different countries visit BSS every year. Some profiles are given below:-

Laurence Pauzé Foixet:- Laurence is from France and lives in Canada. She graduated from HEC Montréal in 2008 with a degree in Marketing. Her interest is in international affairs and economy, environment, and, social and cultural development. She had done great job in her research on Rural Tourism and helped to formulate the project. She submitted a detailed marketing plan and is currently our **Brand Ambassador in Canada.**

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

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

Divya Peddada, came from Canada, for internship on Dairy Development in Utrakhand. She holds an Honours degree in Economics and Finance from University of Waterloo, Ontario. She submitted a brief report on "The Dairy Dilemma", A study of the State dairy situation in the state of Utrakhand.

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

Oier Urrutia Bilbao is from Spain and lives in China, He has done BBA (Finance) from University of the Basque Country and worked on promotion and development of Buransh Juice processing and marketing .

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

Crystof Morscher: Crystof came from Austria, for 4 weeks research work on micro-finance, rural tourism and for education project of Balajee Sewa Sansthan. He is a PH.D. in Economics from University of Innusbruk, Austria.

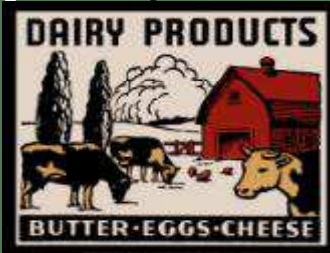
Gemina Abal:- She is a post graduate and came from USA for 8 weeks, for research work on microfinance, Health & hygiene and HIV-AIDS programme as well as other programme of Balajee Sewa Sansthan. She spent many days in villages with our beneficiaries and field workers.



INTERNS OF BALAJEE SEWA SANSTHAN

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

Innovations For Rural Home Stay, a new Tourist Destination in Uttarakhand in remote villages, for Livelihood generation through rural & eco tourism- Balajee Sewa Sansthan initiated a programme to integrate, renovate and revive the traditional mountain houses and offer packaged home stays in them. The activities offered, cover **Educational -Environmental Tourism** which will teach students particularly, about the ecology of the Himalayas, as well as development activities in rural India. Our organization has identified some villages in Dehradun, Tehri Garhwal and Uttarkashi districts & selected 5 abandoned a century old houses in each village. Bss is also forming JLG's of such house- holders, for forming tourism management committee at the village level. The group members will be trained to look after the guests in a professional way. The initiative will create direct & indirect employment in the village, resulting in the increase in living standards of the villagers. BSS is promoting the 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 of our NGO, who are engaged in some productive activities. In this scenario many SHGs of Uttarkashi & Tehri Garhwal are working as small dairy networks 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 arisen against their sustainability. Identifying this as an opportunity to help, 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 : It is one of our dreams, to develop a model of self-sustained living for the elderly people, through setting-up of an OLD AGE HOME. By introducing and connecting them with several of ongoing programmes at different levels, according to their capability. The need to promote the care of the elderly people in India his been keenly felt in the last three-four decades. Due to the crumbling of the Indian joint family and the deterioration of traditional value-systems, the elderly are lonely and neglected and are often driven to the streets.



Financial Statement 2012-13

Balajee Sewa Sansthan
Lane No. C-18, Turner Road, Clement Town, Dehradun
Balance Sheet as at 31st March, 2013

Liabilities	Schd.	Amount	Assets	Schd.	Amount
General Fund			Fixed Assets		
Opening Balance		81,687	Gross Block	3	1,396,683
Add: Excess of Income Over Expenditure		87,764	Less: Depreciation		227,028
		169,451			1,169,655
Loan			Current Assets & Loans & Advances		
Micro-finance Loan From NABARD		750,000	Cash & Bank Balances	4	1,284,041
Vehicle Loan From OBC Bank		565,252	Microfinance Loan with SHG and JLG	5	3,301,851
		1,315,252	Sundry Receivable	6	1,340,586
Current Liabilities & Provisions			Programme Advance	7	91,641
Promoters Revolving Fund	1	7,062,870	Salary & Other Advances	8	12,840
Provisions	2	721,823	Security Deposit	9	81,910
		7,784,693	Stock of Philips stove & Solar Lamp		295,339
			Micro Enterprises Sanjeevani Loan		747,840
			TDS Recoverable		55,693
					7,211,741
			Deferred Revenue Expenditure		888,000
Total in Rs.		9,269,396	Total in Rs.		9,269,396

Auditor's Report
As per our Audit report of even date annexed

For B N Misra & Co.

Chartered Accountants

CA Ravinder Singh

Partner

Member No. 95973

30 MAY 2013

For Balajee Sewa Sansthan

Awardhesh Kumar
President

Receipt & Payment Account for the year ended on 31st March, 2013

Receipts	Amount in Rs.	Payments	Amount in Rs.
Opening Balance		Payment on Activity & Programme	
Cash in Hand	10,994	A. Financial Literacy Programme	2,368,669
Cash at Bank	517,518	B. Training & Capacity Building	111,930
Loans & advances	112,700	C. Rural Tourism Activity	219,288
Promoters Revolving Fund	1,941,870	D. HIV-AIDS (TI) Programme	1,134,842
Insurance receipts	184,208	E. Water & Sanitation Programme	69,830
Collection from (ME, JLG Loan)	4,323,586	F. Vocational Training Programme	126,600
		G. SHG & JLG Promotional Activity	110,500
Grant & Donation		H. Minority Development Programme	391,500
Financial Literacy Programme	1,520,300	I. Educational Programme	510,753
Grant and Income from Training,	120,363	J. Consumer Awareness Programme	385,745
Grant & Income for Himalayan Gram	355,200	K. Microfinance & Microinsurance	353,446
Income From Educational Activity	533,019	L. Financial Expenses	116,882
Other Grants & Donation	734,500	Fixed Assets Purchase	
Grant from Ministry of Minority	305,130	Computer Hardware	17,450
Grant from HIV-AIDS (USACS) Programme	1,198,966	Furniture & Fixtures	12,550
Microfinance operational Income	1,054,002	Office Equipments	73,185
Sale of Solar Lamps	27,406	Others Purchase & Payments	
		Purchase of Stove & Lamps	307,800
		Loan Disbursement (ME & JLG Loan)	4,790,913
		Loan Repayment of NABARD	250,000
		Vehicle Loan & Insurance payments	143,664
		Other Advances	160,174
		Closing Cash & Bank Balances	
		Cash in Hand	7,454
		Cash at Bank	1,276,587
			12,939,762
	12,939,762		12,939,762

Auditor's Report

As per our Audit report of even date annexed

For B N Misra & Co.

Chartered Accountants

CA Ravinder Singh

Partner

Member No. 95973

30 MAY 2013

For Balajee Sewa Sansthan

Awardhesh Kumar
President

Annual Report 2012-13

Balajee Sewa Sansthan

Financial Statement 2012-13

Income & Expenditure Account for the year ended on 31st March 2013

Particulars	Amount	Particulars	Amount
Activities:		Grant & Donation	
A. Financial Literacy Programme		Financial Literacy Programme	
Staff Salary & Honararium	453,000	NABARD, Dehradun	220,300
Printing & Stationary	419,200	NABARD, Patna	1,500,000
Travelling Expenses	610,500	Uttranchal Gramin Bank	700,000
Survey & wall painting exp	370,000		
Telephone & other Admin exp	120,000		
Meeting/workshop & Other expenses	395,969		
			2,420,300
	2,368,669	Grant and Income from Training, Educationa and Capacity building	
B. Training & Capacity Building		Income from Training of ULIPH & Others	120,363
Hall Rent & Honararium	72,000	Income from educational training activity	530,500
Fooding & Lodging expenses	28,400		
Other Administrative Expenses	11,530		
	111,930		650,863
C. Rural Tourism Activity		Grant & Income for Himalayan Gram	
Staff Salary & Honararium	210,000	Educational & Enviromental Activity	30,600
Activity & Programme Exp	110,600	Income from NABARD Visit	66,000
Office Rent	28,500	Income from Rural Home stay & Picnic	258,600
	349,100		355,200
D. HIV-AIDS (TI) Programme		Grant for HIV-AIDs Programme	
Staff Salary & Honararium	678,099	Grant from USACS (TI), Dehradun	1,206,200
Health Camp & Clinic Expenses	89,967	Less: Return to unspent Grant	7,234
Advocacy, Meeting & Events Exp.	77,955		
Other Administrative Expenses	184,821		
Office Rent for Project & DIC	104,000		
	1,134,842		1,198,966
E. Water & Sanitaon Programme		Other Grants & Donation	
Materials & Wages Expenses	33,830	Grant from DRDA, Dehradun	76,000
Staff Salary/Honararium	36,000	Grant from NABARD for SHG formation	52,500
	69,830	Grant from NABARD for JLG work	40,000
F. Vocational Training Programme		Grant from TSC (PHED), Patna	90,600
Staff Salary & Honararium	90,000	Other Misc. Donation & Grant	300,000
Office Rent (Unit office)	18,000	Income from Federation Book Keeping	137,500
Misc. Administrative Expenses	18,600		
	126,600		696,600
G. SHG & JLG Promotional Activity		Microfinance & Microinsurance	
Staff Salary & Travelling Expn	110,500	Operational Income & Incentive	
	110,500	Income from Micro Insurance activity	22,900
H. Minority Development Programme		Interest from Bank	673
Honararium & Travelling Expenses	93,000	Interest Income from JLG Loan	798,483
Stipend/Allowance to beneficiary	60,000	Interest income from ME Loan	50,089
Admin & Other Training exp	238,500	Loan Processing & Documentation Fee	187,500
	391,500	Income from Sale of Solar lamp	68,889
I. Educational Programme (Institute)		Referral Incentive from Vimo Sewa	5,468
Honararium to faculty & Staff	330,780		1,134,002
Admin, study materials & Other exp	179,973		
	510,753	Grant from Ministry of Minority Affairs (Leadership Training)	
J. Consumer Awareness Programme			435,900
Staff Salary & Honararium	188,040		435,900
Workshop/Seminar/Meeting exp	197,705		
	385,745		
K. Microfinance & Microinsurance and Other Operational Expenses			
Staff Salary & Honararium Exp	104,640		
Miscellaneous Expenses	17,149		
Stipend/Incentive Exp	36,000		
Office Cleaning & maintainance	6,729		
Office Rent (HO)	235,500		
Office Rent (Unit Office)	20,905		
News Paper & Periodicals	5,817		
Travelling & Other exp	3,660		
Printing & Stationary	1,560		
Repair & Maintainance Exp	14,250		
Telephone/Fax/Internet	6,535		
Electricity expenses	24,769		
Postage & Couriers	3,760		
Website Expenses	15,300		
Staff Welfare Exp	21,793		
	518,367		
L. Financial Expenses			
Bank Charges	13,747		
Interest on Loan (NABARAD)	34,988		
Interest on Vehicle loan	89,062		
Insurance Expenses	48,552		
	186,349		
Audit Fees			16,854
Depreciation	227,028		
Deffered Revenue expenditure	296,000		
	523,028		
Excess of Income Over Expenditure			87,764
Total in Rs.	6,891,831	Total in Rs.	6,891,831

Auditor's Report
As per our Audit report of even date annexed.

For A.N. Misra & Co.
Chartered Accountants

CA Ravinder Singh
Partner

30 MAY 2013

For Balajee Sewa Sansthan

Arun Kumar

President



We Are In News Too...

महिला समूहों ने दिया स्वावलंबी बनने का संदेश

देहरादून (एसएनबी)। नकरौंदा गांव में बृहस्पतिवार को महिला मंगल दल से जुड़ी लगभग 300 महिलाओं का सम्मेलन आयोजित किया गया। सम्मेलन में स्वयं सहायता समूह, संयुक्त देयता समूह व कौशल विकास पर चर्चा हुई। सम्मेलन को संबोधित करते हुए नाबार्ड के मुख्य महाप्रबंधक एस सिल्वराज कहा कि समूहों ने महिलाओं को आर्थिक रूप से स्वावलंबी बनाया है। उन्होंने महिलाओं को अधिक से अधिक स्वरोजगार के लिए प्रोत्साहित किया।

सम्मेलन को क्षेत्र की जिला पंचायत सदस्य हेमा पुरोहित व अन्य लोगों ने भी संबोधित किया। महिला मंगल दल की अध्यक्ष गौरी तोमर ने सभी का आभार जताया। बालाजी सेवा संस्थान द्वारा क्षेत्र के विकास के लिए किये गए प्रयासों की भी सराहना की गई। इस मौके पर बालाजी सेवा संस्थान के सहयोग से निःशुल्क सिलाई प्रशिक्षण केन्द्र का उद्घाटन एस सिल्वराज ने किया। बालाजी सेवा संस्थान की ओर से अवधेश कुमार ने एनजीओ के कार्यों की जानकारी दी। इस मौके पर सिलाई सेंटरों को सुरेन्द्र मोहन, अजय उनियाल व करतार सिंह ने एक-एक सिलाई मशीन भेंट की।

एड्स से बचाव के तरीके बताए

देहरादून: हिन्दुस्तान लेटेक्स फैमिली प्लानिंग प्रमोशन ट्रस्ट व नाको द्वारा बालाजी सेवा संस्था की देखरेख में एक जन जागरूकता अभियान चलाया गया। क्षेत्रीय प्रबंधक मनोज ने लोगों को कई अहम बातें बतायीं। एड्स से बचाव की जानकारी दी।

ग्रामीण पर्यटन को बढ़ावा देगी हिमालयन ग्राम संस्था

देहरादून। हिमालयन ग्राम संस्था प्रदेश में ग्रामीण पर्यटन को बढ़ावा देने के लिए काम करेगी। संस्था की 12 सदस्यीय एक टीम वर्कमैप में हिमालयन क्षेत्र के दौर पर है। यह टीम हिमालय में चल रहे पर्यटन का अध्ययन करती और उत्तराखंड में भी उस क्षेत्र को लाभ करने का प्रयास करेगी। संस्था के वैयक्तिक अवधेश कुमार से यह जानकारी दी।

नाबार्ड ने आयोजित की कार्यशाला

सूर्यगढ़ा ■ वित्तीय साक्षरता अभियान के तहत प्रखंड के रामपुर गांव स्थित श्री गोविंद पुस्तकालय परिसर में शुक्रवार को नाबार्ड व बालाजी सेवा संस्थान के संयुक्त तत्वावधान में एक दिवसीय कार्यशाला का आयोजन किया गया। इसमें संस्थान के प्रतिनिधि आलोक कुमार, उमेश कुमार पाल एवं जिला प्रतिनिधि संतोष कुमार ने ग्रामीणों को बैंक में खाता खोल कर बचत के तरीकों की जानकारी दी। आयोजित कार्यशाला में ग्रामीणों को मुर्गी पालन, पशुपालन एवं कुटीर उद्योग के लिए प्रोत्साहित किया गया। बैंकों द्वारा 50 हजार रुपये तक के ऋण में संस्थान के सहयोग की जानकारी दी गयी। प्रक्रिया के प्रारंभ में ग्रामीणों को बैंक खाते की जानकारी दी गयी। कार्यशाला में पंचायत समिति सदस्य कौशलेंद्र शर्मा, मुखिया प्रतिनिधि विक्रम कुमार, सुरेंद्र पांडे सहित तीन सौ से अधिक ग्रामीण उपस्थित थे।

निशुल्क सिलाई प्रशिक्षण केंद्र का उद्घाटन

देहरादून। नकरौंदा में गुरुवार को महिला मंगल दल के निशुल्क सिलाई प्रशिक्षण केंद्र का उद्घाटन नाबार्ड के मुख्य महाप्रबंधक एस सिल्वराज ने किया। केंद्र बालाजी सेवा संस्था के सहयोग से चलाया जाएगा। सम्मेलन में सुरेंद्र मोहन ने दो, अजय उनियाल एवं करतार सिंह ने केंद्र को एक-एक सिलाई मशीन भेंट की। इस मौके पर जिला पंचायत सदस्य हेमा पुरोहित, गौरी तोमर, अवधेश कुमार, अजीत सिंह तोमर सहित काफी महिलाएं मौजूद थीं।

चंदनपुरा के लोगों को दी गयी वित्तीय जानकारी



कार्यशाला में उपस्थित अधिकारी व ग्रामीण।



कौशलेंद्र शर्मा

सूर्यगढ़ा ■ वित्तीय साक्षरता अभियान के तहत शुक्रवार को प्रखंड के चंदनपुरा गांव स्थित मध्य विद्यालय में नाबार्ड व बालाजी सेवा संस्थान के संयुक्त तत्वावधान में एक दिवसीय कार्यशाला का आयोजन किया गया। इसका उद्घाटन पंचायत के मुखिया मो मोहन हसन ने किया। मुखिया ने सरकार द्वारा चलाये जा रहे कार्यक्रमों की सराहना की और कहा कि इस कार्यक्रम से लोग अपने

पाने में सक्षम होंगे, कार्यशाला में बैंक में खाता खोलने, कमाई की कुछ बचा कर बैंक में जमा करने, मनीरंगा योजना से होने वाले लाभ आदि की जानकारी दी गयी। कार्यशाला में मुख्य अतिथि के रूप में बालाजी सेवा संस्थान के सचिव आशुतोष भारद्वाज ने ग्रामीणों को बैंक से

दिले जाने वाले कृषि ऋण के फायदों की जानकारी दी। संस्थान के प्रतिनिधि उमेश पाल ने ग्रामीणों को मुर्गी पालन, बकरी पालन, गाय पालन के फायदे व तरीकों की जानकारी दी। जबकि संस्थान के जिला मैनेजर संजय कुमार ने बैंक खाता नही होने से होने वाले नुकसानों की

जानकारी दी। चंदनपुरा ग्राम कचहरी के सचिव मनोज कुमार ने ग्रामीणों को केश सल्लाही की जानकारी दी। कार्यशाला में गंगा यमुना नामक एक डक्यूमेंट्री फिल्म भी दिखायी गयी। इसके माध्यम से बचत के लाभ व कर्ज से होने वाले नुकसान के प्रति आगाह किया गया।

महिलाओं को जागरूक किया

देहरादून: महिला मंगल दल की ओर से नकरौंदा गांव में आयोजित महिला सम्मेलन में नाबार्ड के मुख्य महाप्रबंधक एस सिल्वराज ने महिलाओं को आत्मनिर्भर बनाने पर जोर दिया। जिला पंचायत सदस्य हेमा पुरोहित ने महिला सशक्तिकरण पर जोर दिया। इस दौरान अवधेश कुमार, अजित सिंह, सुरेंद्र मोहन, अजय उनियाल, करतार सिंह मौजूद थे।

प्रशिक्षण केंद्र शुरू

देहरादून: बालाजी सेवा संस्थान की ओर से आमवाला में बच्चों के लिए बहुउद्देशीय प्रशिक्षण केंद्र खोला गया, जिसमें क्षेत्र के बच्चों को कंप्यूटर की शिक्षा दी जाएगी। उद्घाटन सेवानिवृत्त ब्रिगेडियर एसपी नंदा ने किया।

We Are In News Too...

6 | दैनिक जागरण

महिलाओं को आत्मनिर्भर बनाने की तैयारी
देहरादून: बालाजी सेवा संस्थान की ओर से अल्पसंख्यक महिला नेतृत्व क्षमता विकास पर प्रशिक्षण कार्यशाला का आयोजन किया गया। कार्यशाला का शुभारंभ पूर्व मेयर मनोहरा शर्मा डोबरियाल ने किया। कार्यक्रम में प्रशिक्षण के लिए 25 अल्पसंख्यक महिलाओं को चुना गया। प्रशिक्षण के बाद उक्त सदस्य महिला सशक्तिकरण, अधिकार, घरेलू हिंसा से रोकथाम, पंचायती राज एवं अन्य सरकारी योजनाओं के बारे में अन्य महिलाओं का नेतृत्व कर सके। कार्यक्रम में बाल विवाह, दहेज प्रथा, महिला उत्पीड़न, घरेलू हिंसा पर चर्चा की गई। इस अवसर पर मुख्य सलाहकार अजित सिंह तोमर, अवधेश कुमार, जिला समन्वयक दीपक पोखरियाल, बीना शर्मा, शाहिद अंसारी ने भी विचार व्यक्त किए।

कार्यशाला शुरू

देहरादून: सहसपुर के ग्राम लक्ष्मीपुर में बालाजी सेवा संस्थान की ओर से अल्पसंख्यक महिला नेतृत्व क्षमता विषय पर प्रशिक्षण कार्यशाला का शुभारंभ हुआ। कार्यक्रम के तहत 25 अल्पसंख्यक महिलाओं को प्रशिक्षण के लिए चयनित किया गया। संस्था के मुख्य सलाहकार अजित सिंह तोमर ने महिला अधिकारों के बारे में जानकारी दी।

महिलाओं को जागरूक किया

देहरादून: अल्पसंख्यक मंत्रालय केंद्र सरकार के 'अल्पसंख्यक महिलाओं का नेतृत्व विकास' कार्यक्रम के अंतर्गत बालाजी सेवा संस्थान की ओर से छह दिवसीय प्रशिक्षण कार्यशाला का आयोजन किया गया। इसमें अल्पसंख्यक महिलाओं को उनके अधिकार, घरेलू हिंसा रोकथाम, पंचायती राज व अन्य सरकारी योजनाओं के बारे में जानकारी दी गई। इस मौके पर मुख्य अतिथि राज्य अल्पसंख्यक आयोग के अध्यक्ष नरेंद्र जीत सिंह बिंद्रा, अजित सिंह तोमर, अवधेश कुमार, संजय गुप्ता आदि मौजूद थे।

वित्तीय साक्षरता की सीख दी

देहरादून: बालाजी सेवा संस्थान ने नकरौदा में वित्तीय साक्षरता शिविर का आयोजन कर 150 महिलाओं व पुरुषों को वित्तीय साक्षरता समेत कौशल विकास का प्रशिक्षण दिया। इस अवसर पर नाबाई के प्रतिनिधि डीके मिश्रा, उत्तराखंड ग्रामीण बैंक के क्षेत्रीय प्रबंधक एलएस बडवाल व उत्तराखंड ग्रामीण बैंक के शाखा प्रबंधक दिनेश कक्ड आदि ने प्रशिक्षणार्थियों को वित्तीय साक्षरता व बैंक की योजनाओं के बारे में विस्तृत जानकारी दी।

महिलाओं ने जाने अपने अधिकार

देहरादून। बालाजी सेवा संस्थान ने शुक्रवार को छह दिवसीय कार्यशाला का आगाज किया। अल्पसंख्यक मंत्रालय द्वारा प्रायोजित इस कार्यक्रम में अल्पसंख्यक महिला नेतृत्व क्षमता विकास पर प्रशिक्षण हुआ। इसके अलावा महिला सशक्तिकरण, महिलाओं के अधिकार, घरेलू हिंसा से रोकथाम व पंचायती राज एक्ट पर महिलाओं को जानकारी दी गई। कार्यक्रम में बतौर मुख्य अतिथि राज्य अल्पसंख्यक आयोग के अध्यक्ष नरेंद्र जीत बिंद्रा ने कहा कि आज महिलाओं को अपने हर अधिकार के प्रति जागरूक करने की जरूरत है। उन्होंने बाल विवाह, दहेज प्रथा, महिला उत्पीड़न, व घरेलू हिंसा के खिलाफ महिलाओं से आवाज बुलंद करने को कहा।

4 | सहायता

संक्षिप्त खबरें

शिविर आयोजित

थराली। बालाजी सेवा संस्थान देहरादून के सौजन्य से ग्राम पंचायत लोल्टी में आयोजित एक दिवसीय शिविर में ग्रामीणों को स्वरोजगार के बारे में महत्वपूर्ण जानकारियां दी गईं। कोआर्डिनेटर दीपक पोखरियाल ने गांवों में स्वयं सहायता समूहों के जरिये स्वरोजगार दिए जाने पर जोर देते हुए कहा कि इस कार्य में नाबाई के सहयोग से बैंकों से वित्त पोषण की व्यवस्था की गई है। इस दौरान संस्था के कार्यकर्ता सुनील कुमार निरमोही, जयदीप रौथाण तथा गिरीश जोशी आदि मौजूद रहे।

महिलाओं से स्व-रोजगार अपनाने का आह्वान

देहरादून। महिला मंगल दल नकरौदा की ओर से बृहस्पतिवार को स्वयं सहायता समूह की महिलाओं का सम्मेलन हुआ। इसमें कौशल विकास पर चर्चा हुई। नाबाई के मुख्य महाप्रबंधक एस सेल्वराज ने बालाजी सेवा संस्थान के सहयोग से निशुल्क सिलाई प्रशिक्षण का शुभारंभ किया। सुरेंद्र मोहन ने दो, जबकि अजय उनियाल और करतार सिंह ने एक-एक सिलाई मशीन भेंट की।

कार्यशाला का आयोजन

जमुई ■ प्रखंड क्षेत्र के लोहरा गांव में नाबाई व बालाजी सेवा संस्था के तत्वावधान में बैंक से मिलने वाले लाभ को लेकर कार्यशाला का आयोजन किया गया। कार्यक्रम का उद्घाटन पंचायत के मुखिया हसन इमाम ने किया। अपने अध्यक्षीय संबोधन में मुखिया श्री इमाम ने कहा की सरकार द्वारा चलायी गयी यह कार्यक्रम काफी सराहनीय है। इस कार्यक्रम के माध्यम से पंचायत व गांव के लोग भी अपने अधिकार व कर्तव्य के बारे में आसानी से जान पाते हैं। कार्यशाला में बैंक में खाता खोलवाने, अपनी कमाई से बचत पैसे को जमा करने तथा दूसरे प्रदेश न जाकर सरकार द्वारा दी जा रही मनरेगा योजनाओं का लाभ लेने पर जोर दिया। कार्यक्रम के मुख्य अतिथि आशुतोष भारद्वाज ने ग्रामीणों को बैंक व अपने अधिकार के बारे में जानकारी दी। कहा कि सरकार द्वारा ग्रामीण लोगों की सुविधा के लिए जीरो बाईलेंस पर खाता खोलवाया जा रहा है। इस खाते के माध्यम से ही मनरेगा, वृद्धापेंशन आदि की राशि दी जाएगी। कार्यशाला में उमेश कुमार पाल एवं जिला मैनेजर संतोष कुमार ने लोगों को बैंकों से मिलने वाली लाभ की बात बतायी। कार्यक्रम में जनार्दन यादव, उपमुखिया मकेश्वर महतो, पूर्व जपि अध्यक्ष मो इरफान, सिद्ध महतो, वार्ड सदस्य सुनील कुमार आदि उपस्थित थे।

टंड से एक की मौत

जमुई ■ प्रखंड क्षेत्र के बुध्वाबथान निवासी 35 वर्षीय भीम यादव की मौत

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वित्तीय साक्षरता पर नाबार्ड का जोर

बिहारशरीफ, निज प्रतिनिधि : बचत की प्रवृत्ति विकसित करने व धान का उत्पादक उपयोग की ओर ग्रामीणों को अग्रसर करने के लिए राष्ट्रीय कृषि व ग्रामीण विकास बैंक यानी नाबार्ड ने वित्तीय साक्षरता पर जोर दिया है। वित्तीय साक्षरता एवं कौशल विकास के माध्यम से सुरक्षित भविष्य बनाने के इस अभियान में बाला जी सेवा संस्थान की महत्वपूर्ण भूमिका है। गांव-गांव में शिविर लगाकर महिलाओं व पुरुषों को वित्तीय आयोजनों के बारे में जानकारी दी जाती है। बताया जाता है कि बच्चों को शिक्षित करना क्यों जरूरी है। अनुसूचित वर्ग के फंडे से कैसे निकाला जा सकता है। मवेशी खरीद कर कैसे धन कमाया जा सकता है। वाहन क्यों खरीदें और पूंजी जमा होने के क्या फायदे हैं।

बताया जा रहा है कि उधार न लें। यदि वास्तव में उधार लेने की जरूरत है और कर्ज उतारने की क्षमता है तभी उधार लिया जा सकता है। साथ ही बीमा के द्वारा आर्थिक जोखिम को कम करने के उपाय बताये जाते हैं।

कुमार सिंह ने कहा कि अधिकांश ग्रामीणों को नहीं मालूम कि पैसे का उपयोग कहां और किस तरह से करें। ग्रामीणों को प्रशिक्षण दिया जा रहा है कि कैसे सावधानी पूर्वक खर्चों का नियंत्रण कर रकम बचाने में सफलता मिलती है। उन्होंने कहा कि नाबार्ड बचत की आदत डालने के लिए स्वयं सहायता समूहों एवं संयुक्त देयता समूहों के निर्माण पर जोर दे रही है।

क्या कहते हैं अधिकारी

नाबार्ड के डीडीएम अशोक

नाबार्ड ने आयोजित की कार्यशाला

सूर्यगढ़ा ■ वित्तीय साक्षरता अभियान के तहत प्रखंड के रामपुर गांव स्थित श्री गोविंद पुस्तकालय परिसर में शुक्रवार को नाबार्ड व बालाजी सेवा संस्थान के संयुक्त तत्वावधान में एक दिवसीय कार्यशाला का आयोजन किया गया। इसमें संस्थान के प्रतिनिधि आलोक कुमार, उमेश कुमार पाल एवं जिला प्रतिनिधि संतोष कुमार ने ग्रामीणों को बैंक में खाता खोल कर बचत के तरीकों की जानकारी दी। आयोजित कार्यशाला में ग्रामीणों को मुर्गी पालन, पशुपालन एवं कुटीर उद्योग के लिए प्रोत्साहित किया गया। बैंकों द्वारा 50 हजार रुपये तक के ऋण में संस्थान के सहयोग की जानकारी दी गयी, प्रक्रिया के प्रारंभ में ग्रामीणों को बैंक खाते की जानकारी दी गयी। कार्यशाला में पंचायत समिति सदस्य कौशलेंद्र शर्मा, मुखिया प्रतिनिधि विक्रम कुमार, सुरेंद्र पांडे सहित तीन सौ से अधिक ग्रामीण उपस्थित थे।

बचत की दी जानकारी

बाढ़ ■ नाबार्ड व बालाजी सेवा संस्थान के संयुक्त तत्वावधान में स्थानीय अचुआरा गांव में वित्तीय साक्षरता जागरूकता अभियान के तहत सुरक्षित निवेश का प्रशिक्षण दिया गया। इस सत्र पर प्रशिक्षक उमेश कुमार पाल तथा आंचल कुमारी ने बैंक खाता खोल कर बचत करने के तरीके विस्तारपूर्वक बताते हुए कहा कि ग्रामीण इस प्रक्रिया से जुड़ कर सरकार की विभिन्न योजनाओं एवं ऋण का लाभ उठा सकते हैं। मौके पर ग्रामीणों को बैंक में खाता खोलवाने के लिए लोगों को बताया था।

छोटी-छोटी बचत की आदत डालें

पंडारक ■ प्रखंड के सरहन गांव में नाबार्ड व बालाजी सेवा संस्थान के तत्वावधान में एक दिवसीय वित्तीय समावेशन कार्यक्रम का आयोजन किया। इलाहाबाद बैंक के प्रतिनिधि आशीष कुमार ने कार्यक्रम में भाग लेने आये लं कहा कि बैंक से जुड़ने से आप राष्ट्र से जुड़ेंगे, उन्होंने खातों के बारे में लो जानकारी दी, वहीं संस्था के प्रतिनिधि आशुतोष भारद्वाज ने ग्रामीणों से कहा छोटी-छोटी बचत की आदत डालें, इससे आपकी आर्थिक स्थिति मजबूत भविष्य भी उज्वल होगा, संस्था के को-ऑर्डिनेटर उमेश कुमार पाल ने जीवन के बारे में जानकारी दी, मौके पर आलोक कुमार आदि मौजूद थे।

साक्षरता अभियान की कार्यशाला

बिक्रमगंजा ■ नाबार्ड एवं बालाजी सेवा संस्थान द्वारा वित्तीय साक्षरता अभियान की कार्यशाला दावथ में हुई। जिला प्रबंधक वेदप्रकाश दुबे व संस्थान के प्रतिनिधि उमेश पाल ने लोगों को बैंक से जुड़ी योजनाओं एवं बचत के गुर सिखाए। (ए.प्र.)

बचत करने के तरीकों पर दिया बल

अस्थावा (नालंदा) : वित्तीय साक्षरता अभियान के तहत संवार को नाबार्ड एवं बालाजी सेवा संस्थान के तत्वावधान में अस्थावा प्रखंड के कवहरी गांव में बचत के विभिन्न गुर सिखाये गये। संस्थान के सचिव एवं को-ऑर्डिनेटर उमेश कुमार पाल एवं मध्य बिहार ग्रामीण बैंक कवहरी के वी.सी.अरविन्द कुमार ने बचत के विभिन्न तरीकों को बताते हुए श्रृंखला वेलेंस पर गाता खोलवाने के लिए लोगों को बताया।

'कुल आमदनी का पांच प्रतिशत जरूर करें बचत'

हरनौत । भोजन, निवास, वस्त्र, बच्चों की शिक्षा और दवाइयां हमारी आवश्यकताएं होती हैं, वहीं हमें खुशी अथवा संतुष्टि देने वाली दावतें, धुम्रपान, रिवाज आदि आवश्यक नहीं हो सकती हैं। परिवार की कुल आमदनी का पांच प्रतिशत बचत करें। इस राशि का निवेश आय बढ़ाने वाली वस्तुओं की खरीद में किया जा सकता है। इस तरह का आयोजन हमें अपने और अपने परिवार के लिए स्वतंत्र वित्तीय निर्णय लेने की सामर्थ्य देता है। ये खाते नाबार्ड द्वारा बराह गांव के सामुदायिक भवन में वित्तीय साक्षरता कार्यक्रम के अंतर्गत आयोजित कार्यशाला के दौरान मध्य बिहार ग्रामीण बैंक के प्रतिनिधि आलोक कुमार ने कही। इस दौरान सचिव आशुतोष भारद्वाज ने ग्रामीण स्तर पर बचत को बढ़ावा देने के लिए सरकार के द्वारा चलाई जा रही योजनाओं की जानकारी दी। कार्यक्रम में उमेश पाल, आंचल कुमारी सहित दर्जनों ग्रामीण उपस्थित थे। (नि.प्र.)

वित्तीय समावेशन पर कार्यशाला

अस्थावा (नालंदा) : बाला जी सेवा संस्थान के द्वार नाबार्ड के तत्वावधान में अस्थावा प्रखंड के बहादुरपुर में वित्तीय समावेशन पर एक दिवसीय कार्यशाला का आयोजन किया गया। इसमें एमबीजीबी के वित्तीय समावेशन पदाधिकारी चन्देश्वर राम, स्थानीय शाखा प्रबंधक रामस्वरूप प्रसाद, संस्था के समन्वयक उमेश पाल समेत गौतम कुमार एवं अंचला कुमारी आदि उपस्थित थे।

जागरूकता अभियान

बाढ़ : अचुआरा गांव में नवाडी तथा बालाजी सेवा संस्थान के संयुक्त तत्वावधान में वित्तीय साक्षरता जागरूकता अभियान के तहत सुरक्षित निवेश का प्रशिक्षण दिया गया। प्रशिक्षक उमेश कुमार पाल तथा आंचल कुमारी ने कहा कि ग्रामीण इस प्रक्रिया से जुड़ कर सरकार द्वारा संचालित विभिन्न योजनाओं का लाभ उठा सकते हैं।

बचत की दी गयी जानकारी

बख्तिरारपुर ■ प्रखंड के मोगलपुरा गांव में नाबार्ड व बालाजी सेवा संस्थान के संयुक्त तत्वावधान में वित्तीय साक्षरता पर एक दिवसीय कार्यशाला हुई। कार्यक्रम का उद्घाटन करते हुए भाजपा जिला महामंत्री बबन शर्मा ने नाबार्ड व बालाजी सेवा संस्थान से लोगों को जुड़ने की अपील की। संस्थान के प्रतिनिधि आशुतोष भारद्वाज, उमेश कुमार पाल व संजय कुमार ने लोगों को बचत करने के बारे में जानकारी दी।

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महिलाओं को बताए आत्मनिर्भर रहने के गुर

उत्तरकाशी (एसएनबी)। बालाजी सेवा संस्थान व नबाई के संयुक्त तत्कस्थान में आयोजित एक दिवसीय कार्यक्रम में ग्रामीण महिलाओं को स्थानीय संस्थाओं का स्वरूप करने की जानकारी दी गई। उत्तरकाशी के एक टोल में आयोजित कार्यक्रम में डेढ़ सौ आमतौर के 10 गांवों की महिलाओं ने भाग लिया। इस जनसम्मेलन पर बुद्ध गवि ने बालाजी सेवा संस्थान की स्थायी शक्ति का उद्घाटन भी किया गया।

नबाई के एसडीएम ने महिलाओं से आत्मनिर्भर बनने का आह्वान किया। उन्होंने कहा कि स्थानीय संस्थाओं का स्वरूप बनाने का उद्देश्य है, जब तक समाज और प्रयत्नों में अभाव है, तब तक समाज और प्रयत्नों में अभाव है। समाज और प्रयत्नों में अभाव है। समाज और प्रयत्नों में अभाव है।



पेड़ बांटे, माइक्रो इंश्योरेंस के लिए अधिकृत किया

देहरादून। ग्राम सभा राजावला ब्लाक सहसपुर में बालाजी सेवा संस्थान और जीवन बीमा निगम को और से शुरूआत 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 प्रशिक्षण में ग्रामीण क्षेत्रों के दूर दूरान के परिवारों के साथ माइक्रो इंश्योरेंस करने के लिए अधिकृत किया गया। कार्यक्रम के दौरान एलआईसी के विभाजन प्रबंधक गोपीएस मजान की ओर से ग्रामीण महिलाओं को पॉलिसी और पेड़ वितरित किए।

इस मौके पर उन्होंने तमाम परिवारों को बीमा करने के लिए प्रेरित किया। संस्था के निदेशक अजय कुमार ने 251 पॉलिसी कर अभियान की शुरुआत की। उन्होंने बताया कि यह काम लोकार्पण होगा।

सामाजिक सुरक्षा से अब भी कई वर्ग है वंचित

देहरादून। ग्रामीण महिलाओं के लिए स्वास्थ्य सेवा कार्यक्रमों को बढ़ावा देने के लिए नबाई के संयुक्त तत्कस्थान में आयोजित एक दिवसीय कार्यक्रम में ग्रामीण महिलाओं को स्थानीय संस्थाओं का स्वरूप करने की जानकारी दी गई। उत्तरकाशी के एक टोल में आयोजित कार्यक्रम में डेढ़ सौ आमतौर के 10 गांवों की महिलाओं ने भाग लिया। इस जनसम्मेलन पर बुद्ध गवि ने बालाजी सेवा संस्थान की स्थायी शक्ति का उद्घाटन भी किया गया।



खुद सुधरें, जग सुधरेगा : SDM

बाढ़ (एसएनबी)। स्वावलम्बी बनने की दिशा में आगर योग्य व्यक्ति को अनुदान अधिकारों से वंचित करने वाले लोगों का सामाजिक बहिष्कार किया जाना चाहिए। सरकारी योजनाओं में लूटखसोट करने वाले समाज के हतथ हैं। हर नागरिक इस बात की समझ ले कि वह पहले स्वयं सुधरे, व्यवस्था सुधरे सुधरे जाएगी। ये बातें मेधा आश्रम स्कूल में रिकार को बालाजी सेवा संस्थान द्वारा आयोजित स्वावलम्बी समाज का निर्माण और अनुदान की संस्कृति विषयक सेमिनार में अनुमंडल दक्षिणकाशी शिवकुमार पंडित ने कही।

एसडीएम ने कहा कि समाज को मजान और अग्रणी योग्यता पर प्रोत्साहित करने वाले लोग जीवन में दूसरे पर निर्भर नहीं होंगे। स्वयं तो वे स्वावलम्बी बनते हों, दूसरों के लिए भी समाज की परिकल्पना कर सकेंगे।

उन्नति के लिए स्वावलम्बन अति आवश्यक

बाढ़ : समाज में खुशहाली व उन्नति के लिए स्वावलम्बन अति आवश्यक है। स्वावलम्बन के बिना विकसित राष्ट्र की परिकल्पना नहीं की जा सकती है। उक्त सेवा संस्थान द्वारा आयोजित सेमिनार में कर्मी, मोके पर शाहु शरण सिंह सुमन, डॉ गोपी सिंह, अश्विक्ता संघ बाढ़ के अध्यक्ष मधुसूदन शर्मा सहित थे।

सेमिनार 22 को

बाढ़। बालाजी सेवा संस्थान के तत्वावधान में 22 जनवरी को नगर के स्टेशन रोड स्थित मेधा आश्रम परिसर में स्वावलम्बी समाज का निर्माण और अनुदान की संस्कृति विषयक सेमिनार का आयोजन किया जाएगा जिसका उद्घाटन एसडीएम शिवकुमार पंडित करेंगे।

We Are In News Too...

31-01-12 विद्युत्
वित्तीय साक्षरता पर कार्यशाला
 लखीसराय/गमगढ़ चौक। जिले के हलसी प्रखंड के श्रीग्राम 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 मेटिया फेराडी ने बैंक से होनेवाली परेशानियों से संबंधित जानकारी हासिल किया। कार्यशाला में उपस्थित महिला एवं पुरुषों ने बचत एवं बैंकिंग की विस्तृत जानकारी प्राप्त की। नाबाई के सौजन्य से आयोजित इस कार्यशाला में समावतार यादव, अवधेश कुमार सिंह, महेंद्र कुमार सिंह, बहाव अंसारी सहित दर्जनों उपस्थित थे। (नि.प्र./सं.सु.)

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 संशक्त समाज की परिस्मपना तबना कूर मजाक है। ये बातें रविवार को नगर के मेधा आश्रम में बालाजी सेवा संस्थान के बैनर 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 बैनर 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 सुरुवार को सहसपुर 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 उत्तराखंड 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। अजित सिंह 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 सेवाओं और योजनाओं में अवगत कराया जाएगा। इस अवसर पर अनुप जोहर, शंश पाल सिंह, 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।

Projects & Initiatives of Balajee Sewa Sansthan

- Livelihood Finance (Sarthak Microfinance)
- HIV-AIDS (TI) Programme
- Micro-Life & Health Insurance
- JLG & SHG Formation Programme
- Financial Literacy Programme
- Consumer Awareness Programme
- Skill Development Programme
- Training & Consultancy Programme
- Rural Tourism Programme (Himalayan Gram)
- Water & Sanitation Programme
- Computer Literacy & Training Programme
- Multipurpose Centre (Sewing Centre)
- Solar Energy (Saving the environment)
- Leadership Training for Minority Women
- Surveys

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