MelJol is a Non-Governmental Organization (NGO) registered under the Societies Registration Act. It firmly believes that children have rights and that children must participate in the creation of child-friendly world. MelJol seeks to develop children’s citizenship skills by focussing on child rights and responsibilities and providing them with opportunities to contribute positively to their environment. MelJol has been working with children and youth from socio economic backward regions for the past 20 years, and using the tools of social and financial education to help them break the cycle of poverty and face life with confidence.

MelJol works with children in order to help them and to become aware and financially independent. The colors of MelJol are yellow for the children and blue for the people behind meljol. The color green which represents economy is formed when these two mix, which is the basis for the color scheme of this book.
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CEOs NOTE

Let me start with expressing my heartfelt gratitude towards the children and adolescents of Aflatoun programme across India. They have been our greatest inspiration and teachers.

I am happy to share two achievements of MelJol as we approach closure of this financial year. The first one is from Himachal Pradesh where the Education Department of the state has given MelJol permission to work closely with it to pilot the Aflatoun Programme in three districts and explore possibilities of integration of Social Financial Education (SFE) in the state curriculum. Aflatoun International has been an active partner in this program and has provided financial and technical support to kickstart the program. The second achievement is that the Director of Primary Education of Odisha State, having scaled the programme to all the schools in one of the districts, has agreed to have Training of Trainers in five other districts so that the programme is implemented in those districts. This would allow a great number of children to be part of the SFE programme.

Working closely with the state education department for integration of SFE-related curriculum would be the key area of MelJol interventions in all the states.

This year has also been a year of introspection and reflection for MelJol. It has constantly reviewed its performance through formal and informal assessments either done directly by its own team of professionals or through carefully selected partners. It was observed that the programme was doing excellently in some spheres and needed reworking in others. MelJol was quick to address the issues raised. It streamlined its monitoring, strengthened capacity building of its team and rationalized human resource available to provide support to the programme.

The programme in the institutions and community was comparatively new and was largely based on the existing programme in the schools. Learning from past experience, training modules were modified and developed to suit the needs of the children from these locations.

A couple of new dimensions were added to the MelJol programme during the year. In view of the needs of adolescent youth, who have to face a challenging world outside school, the Entrepreneurship Lab and employability preparedness components were added to the Aflateen programme. This is proving to be a welcome addition. The programme teams across MelJol partners were trained periodically to ensure effective implementation of the renewed programme.

MelJol consolidated its role as Knowledge Partner by strengthening existing partnerships and forging new ones. We hope to see more of such partnerships in the coming year. We have initiated the component of play in to our ongoing programme locations by signing a partnership with One Million Hockey Legs, an initiative of the Netherlands Government in collaboration with the Indian Hockey Federation. The pilot program will start in Ranchi and Buldana districts from Jharkhand and Maharashtra respectively.

The MelJol team, including three programme committee members from the board, has developed a MelJol Strategy document for three years. The process was facilitated by an independent consultant, Ms. Anita Borkar. I would like to acknowledge her help in putting together this valuable document through a participatory process.

Availability of uninterrupted financial resources for a reasonable time of the project cycle remains a major challenge. Continuous efforts will be made towards creating a sound financial resource base. Citi Foundation has been one of MelJol’s key support organisations and we are very grateful to them for their continuous support. I also would like to express my gratitude towards all funding and support organisations that have made it possible to reach the large number of children that we have.

Our NGO Partners have shown tremendous tenacity to overcome challenges in the programme. I appreciate their commitment and the way in which they have brought their individual strengths and skills to enrich MelJol.

Aflatoun International continues to guide and support MelJol in its endeavour to effectively implement Aflatoun programme. It has provided technical and other support whenever needed. I cannot thank the Aflatoun International Team enough for their help.

My colleagues in MelJol team have always been part of the smooth and rough terrains of the journey. I could freely bounce ideas off of my Senior Management Committee which has been patient and has always responded with positive critiques. I value their contribution in the growth of the organisation. The Program Committee and Governing Board of MelJol have provided guidance, support and have always inspired the team. I owe them my thanks as well.

Pramod Nigudkar
CEO
MelJol
At the end of another year of growing, changing and thriving, we at MelJol know for a fact that it is the support of several entities that keeps us in motion. We would like to convey our immense appreciation and gratitude to everyone who has had a hand in starting and keeping the wheels of MelJol’s programmes and initiatives rolling. Our patrons and funding organizations keep us going ever forward on the path to our goals and objectives. Our NGO partners and associates make sure we run smoothly and steadily. Every single part of this mechanism is integral to its ability to function, and so we’d like to thank every single teacher, parent, official, and stakeholder for their invaluable contribution as parts of the whole that is MelJol. Our club members, our Aflatot, Aflatoun, and Aflateen children, are the persons driving the vehicle. It is their enthusiasm and the way that they have taken ownership of the programmes that serves as our motivation. Last but most definitely not the least, we owe our gratitude to the Governing Board of MelJol who have been the guiding lights of the organization that illuminate the way ahead with their inputs and feedback.
MelJol at a Glance

Our Aim and Vision

**Vision**
To work towards an equitable social structure with a pluralistic society i.e. one that is an integrated society, where different cultures co-exist.

**Aim**
To develop children’s citizenship skills by focusing on children’s rights and responsibilities and providing them with opportunities to contribute positively to environment using social and financial education tools.

MelJol believes that children have rights, linked to these rights are responsibilities that the children need to be made aware of. We believe that it is critical for children to understand their rights. After working for more than 24 years in the field of child rights, MelJol is today a well-recognized non-profit organization that has developed unique expertise in the field of social and financial education for children.

MelJol’s flagship ‘Aflatoun Social and Financial Education’ programme provides children with the building blocks of life encouraging them to manage their resources better and start social and financial enterprises.

MelJol’s programmes and activities are designed to impart life-skills education to children helping them bridge the gap between school education and life experience. MelJol primarily works with underprivileged children in Municipal schools, Zilla Parishad schools and tribal schools across the country. Through fun games, activities, songs and workbooks, children are encouraged to take an active role in the learning process. This includes school-based savings clubs, financial and social enterprises and group activities within the community.

MelJol operates within the framework of the United Nations Convention of the Rights of the Child (UNCRC). Initiated in 1991 as a field action project of the Department of Family and Child Welfare, Tata Institute of Social Sciences (TISS), MelJol was registered under the Societies Registration Act (1860) and Bombay Public Trust Act (1950) in 1999.

At MelJol, we realise that financial literacy can be achieved by working across three key dimensions – financial knowledge, financial attitudes and financial behavior. Thus we work to inculcate sound financial among the young. Children are shown the importance of “saving” and “planning”. We seek to develop a strong sense of citizenship in the children by focusing on educating them about what they are entitled to, what they can accomplish with that knowledge and providing them with opportunities to apply that knowledge.

Aflatoun
The Aflatoun Programme for children is aimed at helping young people think critically, learn about rights and responsibilities, and gain financial knowledge and skills that will enable them to achieve their dreams. It also helps them to reflect and make sense of the life transitions they are going through, and how they can best be engaged in the world. Social Education teaches them to believe in themselves and become responsible citizens by understanding and being involved in social issues that affect them while Financial Education teaches the important skills of saving, appropriate spending, budgeting, planning and engaging in age-appropriate Social and Financial Enterprises. Children also learn the optimum and effective utilization of resources (financial & non-financial).

Aflatenne
The Aflateen programme is designed as a journey for young people (Generally 15-18 years of age) to reflect on their lives, learn to explore issues and problems in society, acquire skills that help them become engaged citizens and enact enterprises and projects with other young people from their communities. Young people have prominent roles in these inspirational stories as well. The Aflateen programme can help youth realize their potential and become agents of change.

Aflatot
The Aflatot programme for children who have not yet entered primary school (usually 3-5 years of age) provides an early childhood education programme that lays the foundation for this social and financial education. The programme builds on the evidence in early childhood education that such early investments provide children with advantages that are amplified and reinforced over time.
THE GOVERNING BOARD MEMBERS

Dr. Lata Narayan
President
Professor, Tata Institute of Social Sciences (TISS)

Ms. Jeroo Billimoria
Board Member
Founder, MelJol
Founder/MD Child and Youth Finance International

Mr. Denzil Saldanha
Board Member
Retired Professor, TISS

Mr. Jeronimo Pinto
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Mr. Jeronimo Pinto
Executive secretary
Journalist and writer

MELJOL TEAM

SENIOR MANAGEMENT TEAM AND OTHER TEAM MEMBERS

Mr. Pramod Nigudkar
CEO, MelJol

Mr. Subrat Nayak
Deputy Executive Director, National Programme, Global Master Trainer, SFE

Ms. Sangita Malshe
Deputy Executive Director, Maharashtra Programme

Ms. Sumathi Shriram
Manager Finance & Accounts

Anil Saini
Senior Coordinator, National Programme, National Trainer, Aflatoun SFE

Ms. Pankaja Kshirsagar
Manager Resource Mobilization

Nagsen Khadse
Coordinator Maharashtra Programme

Rahul Ballal
Coordinator National Programme
MELJOL OUTREACH

MelJol’s social and financial education programme has spanned 29 districts across 11 Indian states in 2015-2016. We could reach out to 444035 children from 3508 schools, 120 villages and 11 Child care Institutions (CCI). This year we have expanded our programme in Pune, Delhi and Himachal Pradesh. In Pune and Delhi we have partnered with “NEW VISION” and CHETNA respectively to implement the programme at ground. In Himachal Pradesh, we have launched a pilot project in partnership with the state government. The project reaches out to 90 schools across 3 districts of Himachal Pradesh.

In **Maharashtra**, SFE is implemented in Nasik, Buldana, Nagpur, Amravati, Pune, Yavatmal, Thane and Mumbai district with 123544 children from 809 Units (Schools, community and Child Care Institutions).

In **Odisha**, SFE programme is implemented with 27296 children from 300 schools in Nuapada, Boudh & Bhubaneswar.

In **Uttar Pradesh**, SFE is implemented in Varanasi district with 72 children from 3 Child Care Institutions and with 22863 children from 100 schools.

In **Telangana**, MelJol is implementing SFE programme in Hyderabad with 12400 children from 100 schools.

In **Odisha**, SFE programme is implemented with 27296 children from 300 schools in Nuapada, Boudh & Bhubaneswar.

In **Chhattisgarh**, SFE is implemented in Mahasamund district of Chhattisgarh with 15000 children in 150 schools.

In **Kerala** State, MelJol is implementing SFE programme with 18030 children from 100 schools in Mallapuram.

In **Himachal Pradesh**, in the programme year 2015-16, MelJol could establish partnership with Himachal Pradesh government to roll out Aflatoun Programme in 90 schools across Shimla, Bilaspur and Solan. The programme will reach out to 9000 children.

In **Rajasthan**, SFE is implementing in Dhaulpur and Jaipur district with 10908 children from 100 schools. MelJol is also a knowledge partner in implementing SFE with plan India in Bikaner district. The programme reaches out to 150000 children from 1447 schools.
STORIES BEHIND THE NUMBERS

Sanga becomes an entrepreneur
Sanga is a 15-year-old girl studying in the ninth grade in Kalmati High school, Khunti, Jharkhand. She has been a part of the Aflateen programme and an active member of Aflateen club. MelJol’s partner NGO, LEADS, has also launched Entrepreneurship Lab in Sanga’s school as an extension of the Aflateen program. During the Lab session Sanga learned how to make flower pots and ‘jhumers’ (decorative hangings seen in halls). She invested some money from her savings to purchase the raw materials and prepared two sets of jhumers and flower pots.

She sold the jhumar and the flower pots to her neighbours and relatives and earned a little profit. Encouraged by this her mother also learned the skill from Sanga and now they sell the jhumers and flower pots in the weekly market in the village. Sanga’s friends have also learnt the art to making various home decorations. All of them were so proud when they organized an exhibition of such products for their parents and the other villagers.

Aflateoun club children stop child marriage
MelJol is implementing the Aflateen programme in Jharkhand in the community of Paljori through NGO partner ‘NEEDS’. Riya Kumar is fourteen years Aflateen girl and she has just graduated from 9th std to 10th std. Riya lives in Shimla village of Paljori block, Deoghar district, Jharkhand.

In one of the Aflateoun Club meetings, Riya shared that her parents have arranged her marriage and she was not ready to accept it. The club members discussed about this with the teacher and with Aflateoun Facilitator and a special group session on ‘Early and forced marriage and legal provisions’ was arranged for the children. The session furthermore encouraged Riya to go back home and tell her parents that she is not ready for marriage and it is illegal for a girl child to be married off before she is completes 18 years and they could be arrested and penalized for this act.

This resulted in an argument within the family and she had to go through a lot of struggle. However, all throughout, she did not feel alone even once as the Aflateen club members were with her and they kept visiting her home regularly to talk with her parents to convince them to change their minds. It took time but finally Riya’s parents changed their decision and have postponed her marriage till she completes 18 years of age.

Aflateoun Children say “GO GREEN!”
Gramin Samsya Mukti Trust (GSMT), MelJol’s partner NGO implements Aflateoun programme in Wani block of Yavatmal district, Maharashtra. Zilla parishad school, Naygaon is one of the schools where the programme is implemented. Aflateoun programme encourages children to identify issues around them and try to address them collectively.

During one of the Aflateoun meetings the children discussed the scarcity of water in their village and how destruction of greenery is contributing to the issue. They realized that there is a need for water and “green” conservation to combat the issue.

The school Headmaster, Mr. Dhore, also added value in the discussion by providing pertinent inputs to the children to help them understand the importance of saving the environment.

It was summer hence the trees and plants in the school compound were drying up as no one was watering them. Children took up the responsibility of watering them from the school hand pump. 25 Aflateoun club children took turns to water the plants at 8 am every day. Through their efforts, the school campus has become a lush green campus.

Word of the initiative taken by these Aflateoun club members spread and children from other schools felt inspired. Children from Mahurli, Dahegaon, Navargaon, and Rasa and Boorda also started similar initiatives and additionally decided to plant more trees and plants during the month of June. These small efforts will surely bring a big change.

Fatima’s teaches her parents to earn livelihood
Fatima Safa is a 12 years old girl studying in standard seven at a government upper primary school Cheruvakkara, Mallapuram, Kerala. Fatima was an introvert and did not generally open up to fellow classmates or to teachers. She comes from village and her parents work as potters.

It was a great excitement for Fatima’s peers when Aflateoun programme started in their school but Fatima hardly took any interest in the initial stages. However slowly she understood how much fun it was to learn through activities such as song and dances. As part of Aflateoun programme activity, a workshop on incense stick making was organized for the Aflateoun club children when they could learn how to make incense sticks and the raw materials required for that. Fatima saw an opportunity in this to help her family fight poverty. She went back home and taught the skill to her parents. Her parents invested a little to buy a small amount of raw materials to make incense sticks and gradually pursued it as a small enterprise. Luckily, they found a good market to sell the incense sticks. Now it has become an alternative source of livelihood for the family.

“The entire process has made Fatima confident and happy. It was a complete transformation that I saw in Fatima,” says her Aflateoun Teacher Suharabi.

Pallavi’s experience with savings
MelJol’s NGO partner “Abhyasakari Media for Development” is implementing the Aflateoun program in Nashik. Pallavi Vasant Sakat studies in grade 4 in Mahatma Phule Madhyamik Vidyalay, Nashik. Her teachers vouch for her sincerity and hard work and she is one of the most regular students of the school which is noteworthy considering the tiny number of students on the school roll and the poor attendance records.

Pallavi comes from an underprivileged family where even the most basic needs are barely met. She became a member of the Aflateoun program last year. With the init-
Hi, I am Riya Kumari studying in 10th class. I live in a village called Shimla in Deoghar district of Jharkhand state. I am a member of Aflateen group and elected as treasurer (one of the representative member of Aflateen club) of Aflateen bank. After graduating 10th grade, my parents did not want me to study further so they had stopped my schooling and started looking for a groom for my marriage. In my home everyone was talking about my marriage. But I wanted to study further to fulfill my dreams and achieve my goals. I tried many times to talk to my parents but they were not ready to listen to anything.

Meanwhile in my village Aflateen club was formed by Needs (an NGO partner of MelJol). I also took part in it and learnt many things like democratic voting process, rights and responsibilities. I nominated myself for the post of treasurer and was elected too. We all club members started sitting together on weekly basis. Jitender and Aarti (Facilitator of Needs) helped me to understand myself, my rights as well as responsibilities. Earlier I was not aware but now I know children too have rights which they must get.

One day, I decided to talk to my parents about child rights. I told them I want to study further and this is my right. If they won’t allow me to study then they are violating my right to education. I also told them I do not want to get married at this age as this is illegal and if I get married at this age then they can get into trouble as child marriage is a punishable offence. Aflateen club members supported me through out. After trying for several times our hard work paid off and finally my parents agreed to continue my schooling and send me to 11th class. They also agreed that they will look for a groom when I complete 18 years and ready for marriage. Now I am happy and all the credit goes to Aflateen club members who helped me to gain confidence to convince my parents. Without their help it was impossible.
**HIGHLIGHTS OF THE YEAR**

**TRAINING AND WORKSHOPS**

**Dissemination Workshop**

MelJol organizes dissemination workshops every year to create a buzz in the Aflatoon movement to impact stakeholders’ and the decision makers’ understanding of the importance of social and financial education for children. The workshop for this year was organized on 12th May, 2015 in Bhubaneswar where Mr. Mahendra Mallick, Director, Odisha Primary Education Programme Authority (OPEPA) graced the event as a chief guest along with various education officials from the state, representatives from MelJol’s partner NGOs, other leading NGOs, and International NGOs. Local media were also invited to cover the workshop. Demonstrations by children, presentations by MelJol and its partner NGOs and valuable discussions & inputs from the guests helped us visualize a road map to propagate the Aflatoon programme specifically in Odisha and also in other parts of the country.

**Workshop on participatory training methods by Tata Institute of social sciences (TISS)**

Child Participation is the core ethic for MelJol, hence all employees are careful to nurture the skill of facilitation of child participation. It was a great occasion for a couple of professionals from MelJol to attend the workshop in participatory training method organized by TISS. This has sharpened their skills not only to facilitate child participation with children but also to train others to do so.

**SBC (SchoolBank Champ) training for Bankers and school level teachers**

With a vision to build the next generation of economic citizens in India, Indian Banks Association (IBA) in partnership with MelJol, Child & Youth Finance Institute and Aflatoon International has launched a SchoolBank Champ Programme to provide financial education and access to financial products to school children in India. MelJol is playing a significant role in development of curriculum and conducting the training of Bank officials and others at various levels. As a knowledge partner MelJol is training the bankers and the teachers so that both social and financial aspects of the programme can be dealt with at the same time. In total, 24 training sessions for SchoolBank Champs have been conducted out of which 13 were with bankers and 11 with teachers and NGO staff. In these sessions, 665 participants (368 bankers and 297 teachers and NGO staff) have been trained to deliver dynamic and participatory lessons to school children. The NGO staff was from MelJol Partner Organizations across India.

**Training of Plan India’s partner organization – URMUL SETU staff of Aflatoon Programme**

MelJol and Plan India, together, are implementing Aflatoon social and financial education program in Bikaner district. In January 2016, MelJol conducted an Aflatoon master training for the staff of Urmul Setu, the NGO partner of Plan India in Lunkaran Sar, Rajasthan. 45 of them participated in the training. Urmul Setu is working in 1500 government schools with the support of the Government. The program has been appreciated by Government officials and it can turn out to be a very good step towards advocacy.

**Highlights of the year**

**National Master Trainer Workshop, Mumbai**

MelJol organized a three day National Workshop for Master Trainers on the Aflatoon Program between 9th and 11th February, 2016, at the Vinayalaya Retreat House, Andheri East, Mumbai. Representatives from all 14 partner NGOs were in attendance and a total of 41 participants took part in the training which also included MelJol’s staff.

The presence of Dr. Lata Narayan, President (Board Member), Ms. Vijaya Chauhan (Board Member), Ms. Ria Vaidya (Assistant Vice President, Corporate Citizenship, Citibank India) and Mr. Floris Jan Bovelander (Olympian and World Champion hockey player from Holland, Assistant coach of the Dutch national Men’s hockey team; Ambassador and Advisory Board Member, Right to Play The Netherlands; Founder of the Bovelander Hockey Academy and Board member of One Million Hockey Legs) as guests for the workshop added immense value to it.

**Training of the School Management Committee (SMC) members**

MelJol conducted training workshops for the School Management Committee Members in Bhavnagir, Mundra, Mirpur, and Jhargram while conducting SBC (SchoolBank Champ) training for bankers and school level teachers.

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Sri Lanka-Aflatoun delegation visits MelJol’s work in Mumbai

A team of 20 preschool teachers, along with Aflatoun partner Network for Education, Children and Youth (NECY) from Sri Lanka, which is a network of over 160 organizations working with children and youth from socio-economically disadvantaged districts in Sri Lanka, came for a visit in August to see how MelJol implements Aflatoun and Aflatot programmes.

They visited the schools and Integrated Child Development Scheme centres (ICDS), and interacted with teachers and children. The delegation also shared with the children how they interact with children back home. According to Mr. Dharma, one of the visitors, there are great similarities between these countries and we can learn much from each other.

MelJol also organized to train the Sri Lankan delegation on Aflatot programme. During the training, Mr. Jerry Pinto, board member of MelJol, had an interaction with the visitors about MelJol’s child friendly approach in conducting these programmes.

Programme manager, Asia Aflatoun visits India.

It was in the summer when Mr. Dipankar Datta joined Aflatoun International as Programme manager for the Asia Pacific region. As Aflatoun International has its secretariat in Amsterdam, the Netherlands coordinates Aflatoun Programme across the globe. The importance of MelJol as the birth place of Aflatoun was acknowledged and Mr. Datta was sent for two weeks to be based in the MelJol head office in Mumbai. The idea was to help Mr. Datta understand the programme concepts and implementation patterns and dynamics. It was a good two weeks of mutual learning.

Afghan counterpart visits MelJol to develop understanding on Aflatoun programme

Mr. Mohammad Zia Noori, Program Director and Ms. Zamina from the Womanytity organization in Afghanistan visited MelJol programmes in Mumbai to develop their insights on Aflatoun program. Both were oriented about MelJol and its rich experiences of working with children on social and financial education. They visited the Pratiksha Nagar Hindi Primary Municipal School on 25th January 2016 in Sewri and observed Aflatoun sessions in the 6th and 7th grades. It was a great opportunity for Aflatoun children also to ask lots of questions about Afghanistan and life there.

Country Business Manager of Citibank India visits MelJol’s Aflatoun programme

Mr. Kartik Kaushik (Country Business Manager- Citibank India) visited Ghatkopar Urdu medium school, Mumbai, on 15th Jan 2016 where MelJol implements the Aflatoun programme. Mr. Kartik’s wife and his son accompanied him for the visit. They even conducted a session with the children about the history and evolution of currency. Coincidentally 15th January was Mr. Kartik’s birthday, and he celebrated his birthday with the children.

Enterprise visits for children to gain practical exposure

MelJol organized a series of visits to enterprises for children who are in Enterprise Labs run by MelJol under Aflateen Programme. This gave the children actual exposure to see the real world of enterprise. MelJol organized the first enterprise visit for the children on 29th December, 2015, at the Sunshine Paper Mill Company, in Wada block of Thane district. A total of 47 students from 5 schools visited Paper Mill Company. The main objective behind this visit was to make children understand the importance of recycled materials as a resource for making paper of various sizes and colors.

Additionally, a series of visits were organized to the Yusuf Meherally Centre, Tara, and Panvel in Raigad district to show the children the important aspects of small scale and cottage industries. Yusuf Meherally center produces various agriculture-based items. The children understood the steps in preparation of raw material, production process, planning of any product, and budgeting and pricing any items that were produced at the centre.

Exposure visit of Himachal Pradesh state government officials to Bangladesh

Between 7th and 11th December, 2015 MelJol organized a field visit to Dhaka for Mr. Prem Chand Dhiman, Principal Secretary - Education and Social Justice &Empowerment (SJE), Himachal Pradesh, and Mr. Raj Krishan, Director, Elementary Education, Himachal Pradesh. The participants from MelJol, in the exposure visit, were Mr. Pramod Nigudkar, CEO, MelJol; Mr. Subrat Nayak, Deputy Director, MelJol and Mr. Dipankar Datta, Program Manager, Asia-Pacific region, Aflatoun.

This exposure visit provided a unique opportunity to the high officials of the Government to experience the power of Aflatoun at the grass root level, which in turn contributed to strengthening our effort in implementing Aflatoun with and through the state education system. More specifically, it provided an opportunity to the participants to understand (a) the importance of SFE for children with a special focus on marginalized children, (b) the modality of running Aflatoun in the classroom environment, (c) The power of Aflatoun in bringing attitudinal change among the children, (d) the power of Aflatoun methodology in improving quality education, and (e) the approach of running SFE in a resource-constrained situation.

Soni, the Aflatoun child visits South Korea

It was a great experience for Soni Sonavani (15 years), a young girl who was a part of MelJol’s Aflateen programme to travel to Seoul and attend a Youth Camp organized by YWCA South Korea during the days of 11th to 15th January, 2015. Soni was accompanied by Ms. Sangita Malshe, Deputy Director, Maharashtra Programme. Sangita represented MelJol in the Youth Financial Education to transform future society organized by YWCA.

Twenty five youth from six different places also participated in this exposure visit.
countries had participated in the camp. The camp was conducted to spread awareness about financial education among youth in South Korea.

Soni had demonstrated tremendous potential in becoming an entrepreneur by motivating her friends and fellow Aflatoun club members to cultivate papayas in the school kitchen garden. They sold the papayas to the local vendor and earned profit hence Soni was nominated to represent India. As a girl from Rural Maharashtra this meant a lot to her, her family, and her teachers. Feeling greatly encouraged, Soni came back and kept inspiring her friends to practice social and financial education values.

Mr. Alok Pandey, Director, Ministry of Finance, Government of India visits Municipal school

MelJol is proud to be a knowledge partner of the Indian Banks Association to roll out the SchoolBank Champ Programme, which is a joint initiative of IBA, CYFI and Aflatoun International. The Department of Financial Services (DFS) planned to launch a capsule course for the children on financial literacy. MelJol was invited to the DFS to make suggestions about the content of the course and suggest appropriate child-friendly activities. Subsequently Mr. Alok Pandey, then Director, Ministry of Finance, visited one school in Mumbai where MelJol implements its Aflatoun programme.

Mr. Pandey had an interesting interaction with the children specifically on the saving and banking concepts. To his pleasant surprise, children explained to Mr. Pandey about the importance of saving, the procedure of opening a bank account, the type of accounts etc. which they had learned under Aflatoun Programme. While concluding his brief interaction with the children, he appreciated MelJol’s efforts in making children socially and financially aware and helping them become responsible citizens of India. He also mentioned that these children could become instrumental in making their parents financially literate to contribute to and sustain the nation’s economic growth.

Aflatoun children attend Disney event in Mumbai

It was quite an experience for the 52 Aflatoun children from 5 BMC schools when they got the opportunity to attend the Disney Event and see the live enactment of the movie “Beauty and the Beast” by professional international artists in Sardar Vallabhbhai Patel stadium in Mumbai on 1st November 2015. It was possible thanks to MelJol’s long standing donor CITI Bank, who sponsored the children.

This event served as an exposure for the children to the performing arts and also to develop the perspective that beauty is more to do with what is inside us and that how we think, feel and act has very little to do with how we look on the outside. It was great to see the children excited and happy after the show.

Christmas Celebration at Phoenix Mall, Kurla

MelJol’s donor Reliance Foundation organized a Christmas party for children at Hamley’s, a toy store in the Phoenix Mills shopping complex on 23rd December 2015. 12 students from MelJol’s Aflatoun Programme in Mumbai were invited to attend the party and have fun. It was a great experience for the children from K. D. Gaikwad Marathi School No. 1 to be part of such an elite celebration. There were so many child-centered activities planned which the children enjoyed to the optimum level. The children shared that they really loved the food at the party. The icing on the cake was the magic show which the children enjoyed a lot. Mrs. Nita Ambani was the guest of honor for the party and she presented the children with gifts and thanked them for having accepted the invitation and for being a part of the celebration.

GLOBAL MONEY WEEK 14th – 20th March 2016

Global Money Week (GMW) is an international campaign initiated and coordinated by Child and Youth Finance International (CYFI). The core objective of the campaign is to propagate the importance of saving money and make people realize the importance of financial education especially when young. This year the GMW was celebrated between 14th and 20th March, 2016.

MelJol along with partner organizations celebrated Global Money Week campaign and organized various events and activities across project locations to help children and youth participate, encourage and be encouraged to learn how to save money and other resources. Activities such as debates, children visiting banks and processions drew the attention of large groups of people and on many occasions the passers by enquired about the activities.

From among the many activities conducted, one that stood out was the poster competition among children across project locations on the theme of saving money and other resources and the exhibition of the best posters in places like the Tata Institute of Social Sciences (TISS) The Mumbai campus and The JehangirArt Plaza, Mumbai. The bystanders were impressed by the understanding and creativity of the little Aflatoun artists.

EVENTS & CELEBRATIONS
Aflatoun Day Celebration

The Aflatoun Programme started in India has now reached more than 100 countries, thanks to the propagation and coordination of Aflatoun International, a Dutch INGO and partner organization of MelJol. Every year, Aflatoun Day is celebrated globally where network organizations and agencies organize various activities to spread the word on social and financial education. This year, March 17th was celebrated as Aflatoun day. One of the major attractions of the day was Skype calls between Aflatoun children across countries. Aflatoun International organized Skype calls for Aflatoun children from Mumbai to interact with their counterparts in Pakistan and Tunisia. Children asked each other about their learning and practices of the Aflatoun programme and also shared information about life in their respective countries. One could see the curiosity and excitement among the children during the call.

Once again this year, MelJol participated in the Standard Chartered Mumbai Marathon on 17th January 2016. It was a great experience and the solidarity shown by civil society, corporates, and government agencies certainly lifted spirits.

Aflatoun children cheering in IPL match

On 25th April 2015, the Reliance Foundation arranged for school children to have the exciting experience of watching an IPL cricket match between the Mumbai Indians and the Sunrisers Hyderabad. Around 270 students and 18 volunteers enjoyed this match at the famous Wankhede Stadium in Mumbai. It was a one-of-a-kind experience for the children to be in a roaring stadium and cheer for their team.

Varshik Bal Anand Mela (Annual Aflatoun Event)

The culmination of Aflatoun and Aflateen Social and Financial Education programme supported by TectmontiCB was held in Thane in February 2016. Two hundred thirty children participated in the annual event. A team of 14 teachers from different schools were also present to applaud the children’s skills and talents. MelJol teachers worked as a support team for the children. There were different stalls at the event and participants took great interest in them. The children demonstrated what they had learned through the programmes and the teachers and school authorities shared their experiences and offered valuable feedback.

Awareness Campaign on prohibition of Child Labour

An awareness campaign on prohibition of child labour was launched in 15 Municipal Corporation of Greater Mumbai (MCGM) schools in Mumbai in the month of October 2015. With the approval and support from school authorities, MelJol conducted sessions with children on the issue of Child Labour and those children from grades 8th and 9th were divided into pairs. They were accompanied on visits to shopkeepers, hotels, and enterprises to make them aware of the evils of child labour and the law of the land in this regard. They were also informed that people could be penalized/punished by the court of law if they engaged children in work. A total of 274 children were able to visit more than 1000 shops, hotels and small establishments and ask the owners to sign on a pledge paper to show solidarity for the cause.

Children’s Aflatoun Newsletter

In order to understand and reflect upon the feelings of the children about the Aflatoun and Aflateen programmes, MelJol Children’s Aflatoun Newsletter was published where success stories of children, drawings, Aflatoun programme activity photos, testimonials of children and teachers were captured. It was printed in Hindi, Marathi and English and was distributed across Aflatoun project schools in Mumbai and Thane.

Meeting of MelJol Board and senior management to decide on the strategy of intervention

With an ever-widening outreach, MelJol has reached close to 1.5 million children so far, the majority from disadvantaged sections of society. A well thought out road map is required to do so and hence MelJol Board members and the senior management called for a two day meeting to discuss and draft the strategy document. An external consultant Mrs. Anita Borkar who is an expert on organization development, was hired to support the process.
With the intention of expanding outreach into Himachal Pradesh by partnering with the state, MelJol sought to roll out the Aflatoun programme and subsequently advocate for the inclusion of the SFE curriculum into the state education system. This would assist teachers in focusing on the larger goals of education through SFE. MelJol decided to undertake an assessment of the Himachal Pradesh (HP) curriculum to understand the state education system carefully, so that scope of integration of SFE in the HP education system could be identified.

The overall aim of the study was to capture SFE components present in subjects like Social Science, Geography, Language and Mathematics and to gauge how these elements, if any, were conveyed in HP schools. The study was undertaken during mid-November 2015 to end December 2015. Mr. Kishor Darak was engaged as a consultant for this.

The study clearly identified the areas where SFE could contribute to the overall scholastic goals of the education department. A detailed presentation on the outcome of the study to the senior-level bureaucrats helped them realize the importance of SFE and the state opened their doors for MelJol to start a pilot in 90 schools across 3 districts.

Hockey, like any other sport, teaches children to work together as a team, and to rely on each other. This fits extremely well into the beliefs upheld in Aflatoun and hence MelJol is happy to bring Hockey to Aflatoun schools across India.

MelJol has collaborated with “One Million Hockey Legs” (1MHL), a Dutch organization established by a group of former Hockey Olympians from The Netherlands. 1MHL has set out to spread Hockey across the globe. 1MHL has a vision to take Hockey to 5 million children across India and has decided to partner with MelJol to leverage on MelJol’s outreach. Initially the project will be piloted in 1 district of Jharkhand and 1 of Maharashtra.
THE LESSONS LEARNED

The year 2015 - 16 has been fruitful and satisfying. However there are remarkable learnings to reflect upon and introspect about:

- MelJol programme should invest more in supporting teachers and building their capacities for active participation and sustain their motivation in the programme as they are the ones who form the backbone of the programme.

- Rapport with tand continuous feedback to the local education department about the programmes necessary to obtain timely permission.

- A funding cycle of one year adversely impacts the outcome of the programme as Aflatoun programme essentially demands a minimum project period of two years.

- Partnership with NGOs is the best model for scaling up the programme, however selecting appropriate partners and maintaining high quality delivery of the programme can be a challenge.

- Establishing and documenting strong linkages between the outcome of the quality education and Social and Financial Education programme is very important to advocate the programme for large scale coverage. E.g. programme in Himachal Pradesh.

- The path of building ownership of the state in to the programme is difficult and ever evolving.

- One size does not fit all... We need to create manuals, books, Teaching Learning Methodologies (TLMs) with reference to the socio-economic status of participants we are working with. E.g. children in schools, school-drop outs and children in care.

- MelJol programmes need to reinforce their commitment to protection and promotion of child rights and child development and the Aflatoun programme should be seen as one of the strong tools in achieving it and it should be adapted as per the local needs and demands.

- MelJol’s Aflateen programme must incorporate learning’s related to entrepreneurial skills and employability preparedness as the programme is reaching out to adolescent youth.

- The programme continuum across the age group needs to be documented to strengthen the modules utilized for implementation of the program.

- Child sexual abuse has remained one of the serious areas of concern. MelJol programme must deal with the same in the SFE.

- The Aflateen financial entrepreneurship skill building programme proved to be one of the successful initiatives of MelJol last year. MelJol learned that the soft skill development programme would open a wide range of opportunities for the adolescent youth.

NEW FEATURES OF MELJOL PROGRAMMES

Entrepreneurship Lab Programme

In 2015, MelJol conceptualized and launched an innovative program named ‘Entrepreneurship Lab Programme’ to intensify the Entrepreneurship component of the Aflateen programme. Initially it was piloted in schools of Mumbai and Thane and later in the early part of 2016, it was scaled up to 10 Indian states.

The concept behind the Entrepreneurship Lab was to provide opportunities for the young learners to think critically and develop entrepreneurial instincts. MelJol teachers and coordinators guided the children through the concept of an enterprise, clarified the basic concepts of economics, and discussed rudimentary requirements for starting any enterprise. The program also had a clear focus on core, and soft financial entrepreneurial skills. The envisaged outcome was that the young leaders would learn to apply them to different contexts in a variety of settings, starting with practicing financial entrepreneurship skills at home with their guardians, and being encouraged to develop an enterprise model and initiate an enterprise. It was also important to ensure that the children should understand the difference between youth enterprise and child labour through discussions, debates, question-answer sessions, and participation in various exposure visits to get acquainted with the processes of financial enterprises.

Tools for monitoring: Tik Tik Aflatoun/Aflateen

MelJol has developed monitoring and guiding tools to ensure timely quality implementation of the programmes and they are called Tik Tik Aflatoun and Tik Tik Aflateen. The facilitators have to tick mark the activities accomplished and hence the name is derived. It was launched during the Aflateen Master Training and soon it will reach MelJol’s partners across India.

Knowledge partnerships

Being the birth place of Aflatoun social and financial education program, MelJol has experience in implementing the programme directly as well as supporting other NGO partners in implementing the programme in different locations. MelJol is also the global Aflatoun network partner and the nodal NGO in India for Aflatoun Social and Financial Education Programme.

During the program year 2015-16, MelJol has established Knowledge partnership with PLAN INDIA in Rajasthan, Ruchika Social Service in Bhubaneswar and Utkal Sewak Samaj in Odisha. MelJol has shared the Aflatoun series curriculum and has trained the field staff of these NGOs. MelJol has also provided support on project implementation and monitoring by providing the tools that have been developed and used by MelJol.

This kind of partnerships has given a significant advantage to MelJol to reach out to the unreached and to roll out Aflatoun program beside other interventions the NGOs have.
WHAT OUR PARTNERS SAY

NGO PARTNERS VOICE

The Rabo Foundation Employee Fund supports MelJoL’s implementation of the Afla­toon programme, because we believe in the lasting positive effects of their methods. It is a wonderful thing to see just how many children and young people are reached by MelJoL. Supporting the Aflateen Financial Entrepreneurship Programme allows us to provide access to the right knowledge and skills for young people to build a self-suffi­cient existence. The way MelJoL cooperates with local communities creates real chanc­es for these young people to realize their dreams.

Dorine
Rabo Foundation Employee Fund

MelJoL has been a valuable source of sup­port to Vikas Sahyo Pratishthan since 2012 in conducting activities for the children in the local schools of Buldana district of the Vidarbha region. In the last year we have reached out to 56,180 children through their unique programs, ‘Aflatoon’ and ‘Aflateen’. The Social and Financial Entrepreneurship enhancement activities create hope and joy among the children for whom education is not easy due to the apathetic situation faced in the villages with their farming fam­ily background. The training, exposure, and materials provided by MelJoL have been al­ways interesting and useful to our team.

Mohan Surve, CEO
Vikas Sahyo Pratishthan

Exploring a new area on Child Rights along with MelJoL has been a good experience for Rajagiri Outreach. It taught us the basic concepts of Social and Financial Education on the one hand and the need for propag­ating the theme among the children on the other. Each and every step taken to pro­mote social and financial education among the school children of Malappuram and Wayanad districts in Kerala are a fruitful jour­ney with respect to communicating a little about child rights to every child. The credit goes to MelJoL for linking us with Aflateen International, Citi Foundation, Child and Youth Finance International, banking insti­tutions, and Kudumbasree. We believe that we have miles to go to reach out to all the children of Kerala. We are grateful to Ms. Joseph Billimoria on the Governing Board of MelJoL and all others in building up the partnership for a better future to all the chil­dren of Kerala and the World at large.

M.P. Antoni, Project Director
Rajagiri outreach

Our partnership with MelJoL has given us new insights, especially with reference to inculcation of financial literacy among un­derprivileged children. In the present sce­nario, where even Reserve Bank of India has shown faith in children’s wisdom, and has issued circulars to let children operate their accounts themselves, it becomes our responsibility to ensure that that oppor­tunity is used for empowerment of children.

Through MelJoL, we entered almost 80 gov­ernment schools in Delhi, and got an over­whelming response. Partnership with them is like chocolate topping on an ice cream. One can further enhance one’s existing pro­grams when working with children, through MelJoL.

After we intervened in schools, many ideas cropped up. Schools that were struggling to get children’s accounts activated and oper­ational observed that children were keen to know how their accounts actually worked. The parents showed interest with consid­eration to the fact that all scholarships will now come through these personal accounts only.

What our partners say

Abhiyakti and MelJoL’s partnership is now nearly four years old. It was through MelJoL’s offer that we were able to reach school stu­dents and teachers – a segment in society which is very important to us – in Malegaon initially and have now also incorporated Nashik. Programs working with school stu­dents need fresh and innovative thinking, which the MelJoL programme, in associa­tion with Abhiyakti’s facilitation, has been able to provide. The partnership is able to stimulate the teaching-learning process in a large number of schools, with focus on child rights and responsibilities, which we think is critical and necessary to the ways in which the learning process is organized in our school system. We all agree a change in favour of being child-centered is necessary, and that is what the MelJoL’s Aflateon and Aflateen programmes strives to achieve.

Nitin Paranjape, Director
Abhiyakti

Apkeha has been committed to social development through the child centric approach since 1980. The significant part­nership with MelJoL’s Aflateon proved ben­eficial for more than 1 lakh children from Amravati district. Outcomes of this partner­ship include a decrease in the proportion of irregularity of attendance and drop out chil­dren. This can be credited to the innovative
MelJol's Aflatoun is working on the welfare of young girls. The program has significantly furthered the social and financial development of the children and has served as a true agent of change in the schools. MelJol's entire team is cooperative and they played an important role in the effective implementation of the programs. Our best wishes towards the future endeavors of MelJol.

Dr. Madhukar Gumble, Director Apeksha

Since 1990, our organization has been working on the welfare of women through the women savings group. Along with it, efforts are being made to take care of the welfare of young girls.

MelJol provides monetary benefits for education to students, who are the future of our society, thereby ensuring their welfare. This opportunity is created by MelJol's Aflatoun. This initiative was initially incorporated in the rural areas of Gadchiroli for their school-going boys and girls.

Despite the fact that the project organized by MelJol in Gadchiroli district came to an end, the teachers still go for sessions regularly and help out the students and ensure that the Aflatoun savings bank is working well. There are trained teachers for this program who conduct sessions from one district to another. One example would be the program being conducted in a school at Gondiya District.

In this project, one person or worker would be responsible for the entire district. It was initially thought to be bit daunting as a task for one person. However, the teachers of the project took up the idea and shared the responsibility. That was why it was so easily and firmly established. Even after the project ended, the sessions continue and that continuity and consistency was the intention of the organization.

MelJol has been successful in supplementing the idea of this project and making it a reality. We thank MelJol once again for useful programs like Aflatoun and Aflateen.

Dr Satish Gogulwar Convener Amhi Amchya Arogysathi

I have known MelJol for the past 10 years, when we were part of a campaign for eradication of child labour, though I never got a chance to work with them directly. Luckily this time we have had a chance to work with them directly through Aflatoun/Aflateen project. It has been a pleasure working with them as a project partner; they have supported us in all the aspects of the project, right from training, to understanding the project, individual concentration, to helping with project implementation. We have always had the support of all team members and no pressure or stress due to their constant availability and readiness to help, and with regular follow-up and project visits. We hope that our partnership goes a long way into the future.

Manish Shroff, Founder Director
New Vision – Every Right for Every Child
ASHA-Odisha with MelJol: It’s almost a decade that we are enjoying our partnership with MelJol, which has not only given us the support and strength to move ahead in fulfilling our mission & vision but empowered & enabled us as a catalytic change agent in bringing smiles to the faces of “Aflatouns” in making them valuable citizens of society. It also provided us the foundation in mustering the courage and potential to coordinate and converge with different programmes and organizations in bringing about a sustainable and just society. The love, support and mentoring from the MelJol team is always a spark of inspiration and support.

Saraswati Mohanta, President
Association for Social & Health Advancement,Odisha

I would like to express my gratitude towards MelJol for giving us an opportunity to work together through project AFLATOUN. This is a first project for us which gives a breath of life to the organization. With the support of Aflateen project we are linked with education department to build the capacity and capability of more than 200 government teachers and about 15000 children of Mahasamund district of Chhattisgarh in skill building, value of self & social responsibilities, child rights & responsibilities, planning & budgeting and social & financial entrepreneurship components through training and hands on activities. This project has helped to bring out the talent of the children and has helped them learn about banking processes & importance of saving.

The Education department has appreciated and fully supported the implementation of project AFLATOUN. We would always like to be associated with MelJol (Mumbai) to initiate greater & newer projects in future.

S. Baghel Secretary,Association for Social and Health Advancement,Raipur
# FINANCIAL REPORT

## Table 1: Income and Expenditure Account for the Year ended 31st December, 2015-16

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Revenue</td>
<td></td>
</tr>
<tr>
<td>Expenses</td>
<td></td>
</tr>
<tr>
<td>Net Income</td>
<td></td>
</tr>
</tbody>
</table>

## Table 2: Balance Sheet as at 31st December, 2015-16

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Assets</td>
<td></td>
</tr>
<tr>
<td>Liabilities</td>
<td></td>
</tr>
<tr>
<td>Net Worth</td>
<td></td>
</tr>
</tbody>
</table>

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*Signed:* [Signature]  
*Date:* 21 SEP 2016
GRATITUDE TO OUR FUNDERS

Citi Foundation
Programme supported: Aflatoun and Aflateen
Total Units: 1566
Children: 208,922

HDFC Bank
Programme supported: Aflatoun
Schools: 300
Children: 30000

Bombay Community Public Trust (BCPT)
Programme supported: Aflatoun
Schools: 15
Children: 2,288

Standard Chartered Mumbai Marathon (SCMM)
Rabo Bank
Programme supported: Aflatoun
Schools: 100
Children: 14,000

HT Parekh Foundation
Programme supported: Aflatoun
Schools: 20
Children: 2,400

Principle Mutual Fund/Financial group
Programme supported: Aflatoun
Schools: 125
Children: 15,000

Tecnimont ICB
Programme supported: Aflatoun & Aflateen
Schools: 60
Children: 21862

Sesame workshop India
Community: 80
Children: 1500
SHG’s: 165
Women: 2310

Reliance Foundation

one million hockey legs

And Special Thanks to
Aflatoun International
Child & Youth Finance International

PARTNERING NGOS & ALLIANCES

MeJol works with Partner NGO’s across the country to help implement the Aflatoun & Aflateen programme. The partners bring expertise through regional language skills, rapport with local education department officials and schools, and local knowhow.

Each of the partner NGOs is trained by MeJol with regard to the Aflatoun/Aflateen programme – from curriculum and contents to implementation of the program like acquiring permissions, training teachers, and reporting. MeJol, for its part, monitors each of its partners by periodically visiting the Aflatoun/Aflateen schools, institutions and communities in the respective regions and the partner NGOs’ offices to check on progress and effectiveness of programme implementation.

Below is a list of State NGOs that partner with MeJol in implementing the various programs.

Telangana
Divya Disha
(www.divyadisha.org)
Aflatoun & Aflateen
Hyderabad

Jharkhand
Life Education and Development Support (LEADS)
(www.leadsindiajh.org)
Aflatoun & Aflateen
Ranchi & Khunti

Jharkhand
Network for enterprise Enhancement and Development Support (NEEDS)
(www.needsngo.in)
Aflateen
Deograh

Bihar
Network for Enterprise Enhancement and Development Support (NEEDS)
(www.needs ngo.in)
Aflatoun Banka

Kerala
Rajagiri Educational Alternatives and community Health
(Rajagiri outREACH)
(www.rajagiroutreach.org)
Aflatoun & Aflateen
Mallapuram

Odisha
Youth Council for Development Alternatives (YCDA)
(www.ycdaindia.org)
Aflatoun & Aflateen
Boudh and Bhuneshwar

Odisha
Association for Social and Health Advance ment (ASHA)
(www.ashaindia.in)
Aflatoun & Aflateen
Naupada

Chhattisgarh
Association for Social and Health Advance ment (ASHA)
Aflatoun & Aflateen
In addition to our funders and partners NGOs, MelJol works closely with the Aflatoun Secretariat, and Child and Youth Finance International (CYFI) to further the causes of child rights and financial literacy.

**Aflatoun Secretariat**
(http://aflatoun.org)
Aflatoun Secretariat is the worldwide nodal organization that promotes and supplements the growth of the Aflatoun programme across the globe. With India being the birthplace of the Aflatoun programme, MelJol partners with the secretariat in improving the programme and providing its training expertise when needed.

**Child and Youth Finance International (CYFI)**
(http://www.childfinanceinternational.org)
CYFI promotes the concept of financial access through the school banking model. MelJol is working closely with CYFI to help adapt this model in Indian Schools.

### Name and Address of Bankers:
- **Bank of India**
  Mumbai Central Branch, Mumbai 400051

### Name and Address of Auditors:
- **Parekh Sharma and Associates**
  228, 2nd Floor, Hubtown Solans, N.S Phadke Marg, Andheri East, Mumbai 400069

### ALLIANCES

**Rajasthan & Uttar Pradesh**
- **Prayatn**
  (www.prayatn.org)
  Aflatoun and Aflateen
  Jaipur & Varanasi

**Delhi**
- **Childhood Enhancement through training and action (CHETNA)**
  (www.chetnango.org)
  Aflatoun and Aflateen

**Maharashtra**
- **Abhivyakti Media for Development**
  (www.abhivyakti.org.in)
  Aflatoun and Aflateen
  Nashik
- **Vikas Sahyog Pratishthan**
  (www.vspindia.org)
  Aflatoun and Aflateen
  Buldhana
- **Amhi Aamchya Arogyasathi**
  (www.arogyasathi.org)
  Aflatoun and Aflateen
  Gadchiroli
- **Apeksha Homeo Society (AHS)**
  (www.apeksha.org)
  Aflatoun and Aflateen
  Amravati
- **Gramin Samasya Mukti trust (Aflatoun)**
- **New vision**
  Aflatoun and Aflateen
  Pune

**Knowledge Partner**

MelJol has recently started working as a knowledge partner with different NGOs, where we are playing a significant role providing curriculum and conducting training of NGO staff members and others at various levels.

MelJol knowledge partners are listed below:

- **Indian Banks Association (IBA)**
  (www.schoolbank-champs.com/ School-bank Champs project
- **Plan India, Delhi**
  (www.planindia.org)
- **Ruchika Social Service Organization**
  (www.ruchika.org),
  Bhuneswar, Odisha
- **Utkal Sevak Samaj (USS)**
  (www.utkalsevaksamaj.org)
  Odisha

**Rajasthan & Uttar Pradesh**
- **Prayatn**
  (www.prayatn.org)
  Aflatoun and Aflateen
  Jaipur & Varanasi

**Delhi**
- **Childhood Enhancement through training and action (CHETNA)**
  (www.chetnango.org)
  Aflatoun and Aflateen

**Maharashtra**
- **Abhivyakti Media for Development**
  (www.abhivyakti.org.in)
  Aflatoun and Aflateen
  Nashik
- **Vikas Sahyog Pratishthan**
  (www.vspindia.org)
  Aflatoun and Aflateen
  Buldhana
- **Amhi Aamchya Arogyasathi**
  (www.arogyasathi.org)
  Aflatoun and Aflateen
  Gadchiroli
- **Apeksha Homeo Society (AHS)**
  (www.apeksha.org)
  Aflatoun and Aflateen
  Amravati