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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

PROGRAM OFFICE

23-D, 1st Floor, Kurla Kamgar Nagar, Chsl, S. G Barve Marg, Kurla East

Mumbai 400024

022 25241050

meljol.org

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This year there were a couple of bright spots for MelJol to celebrate. MelJol won a prestigious grant award from HCL Foundation and earned recognition from CNBC TV 18 for contribution towards advancing financial inclusion by promoting financial education among children. MelJol also received its certificate from the Ministry of Home Affairs for receiving foreign contributions.

There were grey spots as well. We could not advocate successfully with Department of Women and Children to support our efforts to run Aflatoun Program in Child Care Institutions. With the focus on deepening the intervention rather than achieving spread numbers, the overall reach of the MelJol has not risen to the expectation in comparison to the last year.

The idea of the Entrepreneurship Lab has added tremendous value to the Aflateen Social and Financial Education program. It has successfully been grafted onto the Aflateen program during the year and has received positive feedback from the participants. It is also emerging as an independent program in its own right. During the year, MelJol has strengthened its position as Knowledge Partner by forging partnerships with INGOs such as Child International and Child Fund in addition to the one with Plan India. As CEO of MelJol, I was invited by Unicef Madhya Pradesh Office as a technical expert for the curriculum development on Life Skill education for sixth to eighth standard students of the state.

During the year MelJol has played an important role in organizing a number of related programs such as Young Entrepreneurs Event in Mumbai, supported by Child Finance International which was attended by over 50 entrepreneurs across the country. 'Bol Bindas' was another program, a one-act play on Child Sexual Abuse supported by Terre Des Hommes. It was organized in five schools and in a large auditorium with the help of Thane Municipal Corporation. The performance was attended by over 2,000 children from Thane and Mumbai Corporation schools. This year MelJol had many students from Tata Institute of Social Sciences

and S.P. Jain Institute of Management Research for their internships.

Resource management is a continuous process that demand attention and follow up. In view of making concerted efforts toward mobilising financial resources, the position of a Resource Mobilisation Manager was created during the year. This has added momentum to our fund-raising efforts. Citi Foundation is one of the important funders of MelJol and HCL Foundation is a welcome addition to the list of MelJol patrons. MelJol will always be thankful to them for their support.

At MelJol we have a small but dynamic team, ever ready to take up challenges. The team has shown a high level of commitment and hard work. All my colleagues have demonstrated a great sense of responsibility and have been often multitasking to meet the deadlines. My sincere thanks to all of them. I appreciate the work of students and volunteers from Tata Institute of Social Sciences and S. P. Jain Institute of Management and Research. They have contributed to the MelJol work in special ways. The Program Committee and the Governing Board Members have always been important for support and guidance. They have shown a high level of confidence in MelJol team. My sincere gratitude to them.

Pramod Nigudkar

MELJOL AT A GLANCE

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

Mission

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

Objectives

To create awareness about child rights and responsibilities with reference to the United Nations Convention on the Rights of the Child, 1990

To provide children with opportunities to be active participants in building a socially sensitive and equitable society

To promote responsible citizenship building amongst children, adolescents and youth



OUR PROGRAMS

MeJol consists of three programs at present, which are designed to meet the needs of children of different age groups. Aflatot works with children aged between 3 years 6 years, Aflatoun with 6 to 14 years of age and Aflateen with children and adolescents between the ages of 15 and 18 years. All three programs aim to provide children with social and financial education. They also focus on rights and responsibilities of children, self-understanding and exploration as well as the basic concepts of social and financial enterprise. All three programs use active learning methodologies as a method of transferring knowledge and skills.

Aflatot

With age-appropriate games, lessons and other activities, it is possible to start inculcating social and financial awareness in children from a very young age (3 to 6 year olds). This in turn lays the foundation upon which they can acquire more knowledge and awareness, making them well equipped to deal with the various stages of life as they grow up. This program engages more with the parents on how best can they partner in the education of their children.

Aflatoun

Through the establishment of the clubs in the schools, alongside lessons and discussions on planning and budgeting, responsible saving and spending, this program inculcates social and financial awareness in children between the ages of 6 to 14 years. Group activities and debates as part of the program processes not only guide these children through the basic concepts and requirements of economy and enterprise, but also expose them to the idea that they have rights and responsibilities even if they are not adults. This also prepares them to take their place as citizens of a democracy. Thus, we hope to strike a balance between social and financial education.

Aflateen

The methodologies used are intensified in accordance with the age of the children in this program. With the introduction of the Entrepreneurship Lab, Aflateen is geared more towards partnering with adolescents in the age group of 15 to 18 years to enhance their skills for future career opportunities and build an understanding of human values, relationships and life in general. Visits and field trips to different entrepreneurial practices and talks conducted by successful entrepreneurs augment program activities and lessons to provide a combination of financial and social knowledge to the participants.

Financial Entrepreneurship Skill Building Program

The Financial Entrepreneurship Lab program is a platform for the youth to provide opportunities to develop core soft skills, and acquire necessary information about economic activities, enterprises and to develop an ability to transfer and apply them to different contexts in different work surroundings. It is an extension to Aflateen program. This program takes the youth through the journey of enterprises with a grassroots perspective. It provides a gamut of different life choices that youth can exercise in their lives to become successful leaders, confident individuals, responsible economic citizens and effective contributors to society.



***Life is like a flower
and Aflatoun fragrance!***

- Nilakshi Vijay Thak, Grade 7
ZP school, Chinchala,
Maregaon, Yavatmal

THE GOVERNING BOARD



Jeroo Billimoria

Founder, MeJol

*Founder, Child and Youth
Finance International*

Jeroo Billimoria founded MeJol in 1991 and is part of the Program Committee on MeJol's Board. She is a pioneering social entrepreneur and the founder of several award-winning international NGOs. Her work has been featured in Business Week, The Economist and several books. Currently, she serves as the founder board member of Child and Youth Finance International. Her most recent initiatives include Aflatoun (Child Savings International), Childline India Foundation and Child Helpline International. She was also a professor at the Tata Institute of Social Sciences. Ms. Billimoria is a globally respected speaker and an advocate of economic empowerment for children. Her social and humanitarian work has reached the lives of millions of children around the world. Ms. Billimoria received an MA in Social Work from TISS and an MS in Non-Profit Management from the New School for Social Research University in New York.

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Dr. Lata Narayan

President, MeJol

*Retired Professor, Tata In-
stitute of Social Sciences,*

Dr. Lata Narayan is the President on the Governing Board of MeJol and is also a part of the Program committee. She has been a faculty member at TISS since 1984. She joined the Unit for Child and Youth Research in 1984 and shifted to the School of Social Work, Centre for Equity for Women, Children and Families in 2006. Since 2011, Dr. Narayan has been with the Centre for Lifelong Learning at TISS. She has worked on the thematic areas of children, social work, and human rights. The current thematic areas of her interest are social work education and practice, youth, lifelong learning and dance movement therapy.



Mr Jerry Pinto

Executive Secretary, MeJol

Journalist & Writer

Jerry Pinto is Executive Secretary of the governing board and is also part of the Program Committee. Mr. Pinto is from Mumbai and is a National Award winning writer and journalist. He won the Windham-Campbell prize awarded by Yale University, USA in 2016 and the Sahitya Akademi award for his fiction. He is a trustee of Sound and Picture Archives for Research on Women (SPARROW) and of the People's Free Reading Room & Library, Mumbai. He is also a guest lecturer at the Social Communications Media department of the Sophia Polytechnic and has taught journalism at various colleges in Mumbai. Mr. Pinto received a liberal arts degree from Elphinstone College, University of Mumbai, and a law degree from Government Law College, Mumbai.



Mr Rishad Byramjee

Treasurer, MelJol

*Director, Casby Logistics
Group of Companies*

Rishad Byramjee is the Treasurer of the Governing Board of MelJol and is part of the Finance Committee. Mr. Byramjee is the Managing Director of the Casby Group of Companies since 2003. Established in 1857, the group is a market leader in stevedoring and other port services in India. Prior to taking on his current post, Rishad was actively involved in the Operations of the family business. In 2002 he gained a Master of Science degree with a specialization in Logistics and Supply Chain. He leads the diversification and expansion program at Casby and has successfully initiated new businesses such as Solution Design, Warehousing and Refrigerated solutions. He is also involved in the growth of the other Group offerings that include Construction & Real Estate development, Financial Advisory Services, Digital Security & Surveillance, telecommunications and Software Development.



Dr. Denzil Saldanha

Board Member, MelJol

*Retired Professor, Tata
Institute of Social Sciences*

Dr. Denzil Saldanha is part of the Program Committee on MelJol's Board. He is a retired Professor from the Centre for Studies in Sociology of Education, Tata Institute of Social Sciences, Mumbai. Dr. Saldanha's research interests have been in the areas of social movements, voluntary social action groups, development organizations, and elementary, non-formal and adult education. He has taught, carried out research and contributed to policy-decisions in these areas for over three decades. He has been an active member in the National Literacy Mission Authority, various state and national level committees for policy-making, and planning sub-committees. He has also provided his expertise as a consultant to governments, funding agencies and multilateral organizations



Vijaya Chauhan

Board Member, MelJol

Development Professional

Ms Vijaya Chauhan is part of the Program Committee on MelJol's Board. Currently retired, Ms. Chauhan was the former Program Officer at UNICEF for a major part of her career. She has also been an activist associated with various Human Rights movements. Developing action oriented work plans with the communities and ensuring implementation through Government machinery as well as with the support from NGOs and people themselves has been a key aspect of work. She travels widely to monitor and support implementation of programs at field level. Prior to UNICEF, Ms. Chauhan worked with various voluntary organizations providing services to women, children, communities, and helping them to help themselves to increase their participation in the development process.



Mr E.N. Venkat
Board Member, MeJol
*Partner, Aavishkaar Venture
Management Services*

Venkat Narayan is part of the Finance Committee of MeJol's Board. He has over 20 years of experience in the Financial Services and Corporate sector. His specialties include Infrastructure, Project Finance and Corporate Finance in India. His experience along with his educational background gives him a multidisciplinary capability to look at a wide-variety of business situations and find ways to take them forward into the global marketplace. Mr. Narayan completed his BE (Hons) in Electrical & Electronics from Birla Institute of Technology & Science, Pilani and his MBA from Indian Institute of Management, Ahmedabad (IIM-A).



Mr. Gaurav Doshi
Board Member, MeJol
*Senior Vice President, IIFL
Alternate Asset Advisors*

Gaurav Dosh is the governing board member and also part of the Finance Committee. Mr. Doshi's association with the stock markets began after his graduation, He currently works with IIFL Alternate Asset Advisors and has previously worked with Mahico Private Limited, DSP Merrill Lynch, Morgan Stanley and Standard Chartered Bank. Mr. Doshi has addressed finance conferences during his time at Merrill Lynch and represented Morgan Stanley on Television for over 4 years. He used to write a daily stock market column for a financial newspaper. He is also a recipient of The Principal's Special Award at The Stock Market Club. After completing his Graduation in B.com, Mr. Doshi completed his MBA in Finance from MET Educational Trust.



MELJOL TEAM



Mr. Pramod Nigudkar
CEO, MelJol



Ms. Sangita Malshe
Deputy Executive
Director, Maharashtra
Program



**Tamreiwon
Shokwungnao**
Coordinator
Maharashtra Program



Mercy K
Coordinator
National program &
Communication officer



Pallavi Shelar
Accountant



Mr. Subrat Nayak
Deputy Executive
Director,
National Program



Ms. Sumathi Shriram
Manager Finance
& Accounts



**Ms. Pankaja
Kshirsagar**
Manager
Resource Mobilization



Gayatri Karekar
Accountant



Priyesh Keluskar
MIS administrator



Laxmi Yadav
Facilitator
Maharashtra
Program



Anil Saini
Senior Coordinator,
National Program,
National Trainer, Aflatoun
SFE and EL



Nagsen Khadse
Senior Coordinator
Maharashtra Program,
National Trainer,
Aflatoun, SFE and EL



Rahul Ballal
Coordinator
National Program



Vijay Pawar
Office Assistant



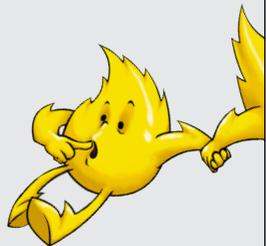
**Prathamesh
Kaspale**
Office Assistant

***Aflatoun club is the one
where girls and boys are equal!***

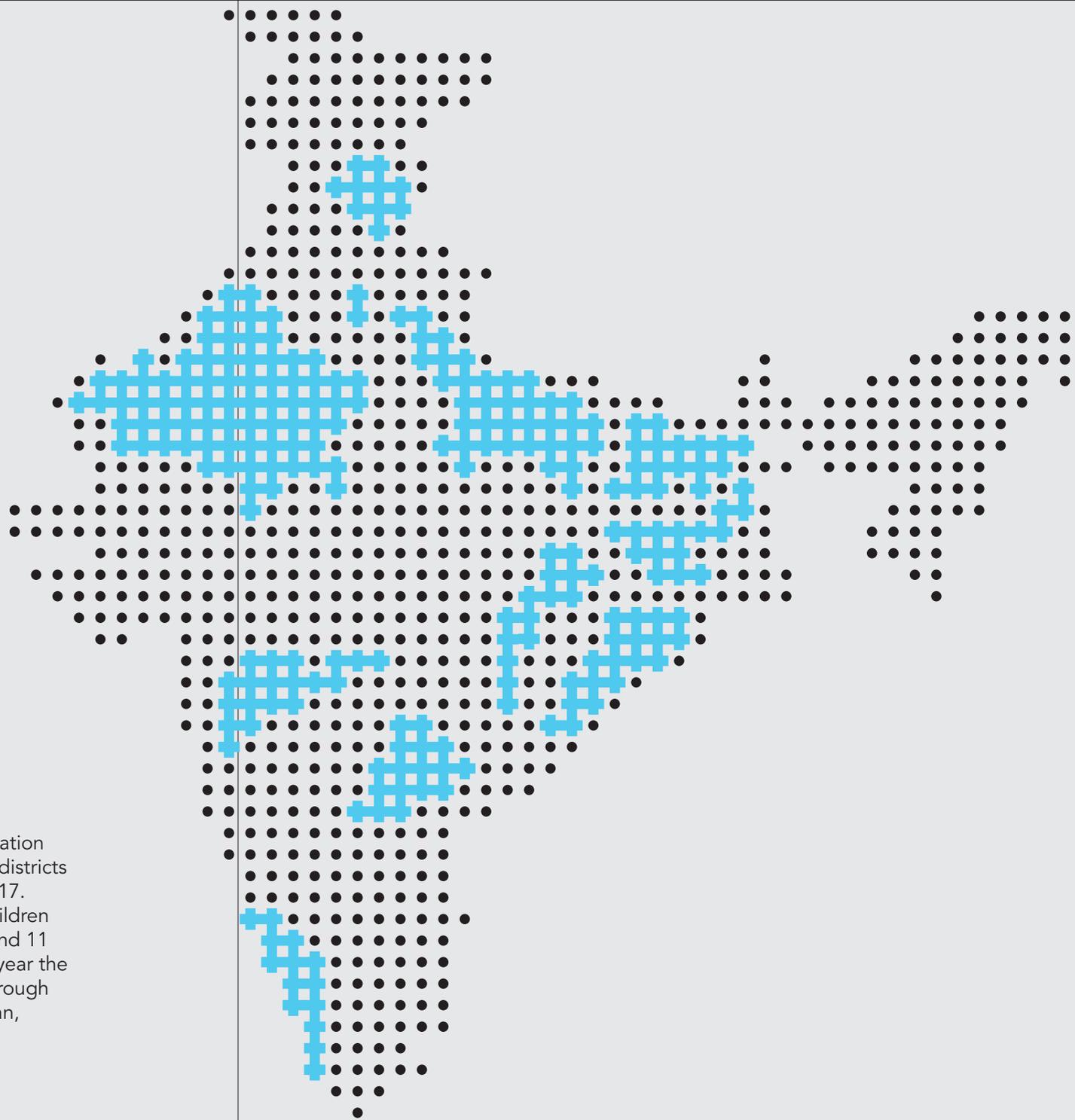
- Ganesh Santosh Chamate, Grade 6
ZP school, Devala,
Maregaon, Yavatmal

MELJOL OUTREACH

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MeJol's Social and Financial Education (SFE) program has spanned to 32 districts across 11 Indian states in 2016-2017. We could reach out to 473,551 children from 3,688 schools, 120 villages and 11 Child Care Institutions (CCI). This year the MeJol program was expanded through knowledge partnership in Rajasthan, Odisha and Delhi.



In **Maharashtra**, SFE program was implemented in Nasik, Buldana, Nagpur, Amravati, Pune, Yavatmal, Palghar, Thane and Mumbai districts with 140,987 children from 862 Schools and 10,000 children from 80 communities. SFE was also implemented with 208 children in 8 Child Care Institutions in Mumbai.

In **Uttar Pradesh**, SFE program was implemented in Varanasi district with 72 children from 3 Child Care Institutions and with 14,750 children from 125 schools.

In **Odisha**, SFE program was implemented with 25,790 children from 300 schools in Nuapada, Boudh and Bhubaneswar.

In **Telangana**, MelJol implemented SFE program in Hyderabad with 12,400 children from 100 schools.

In **Bihar**, SFE program was implemented in Banka district with 15,000 children from 150 schools.

In **Kerala State**, MelJol implemented SFE program with 16,873 children from 100 schools in Mallapuram.

In **Jharkhand**, SFE has been taught in Khunti, and Ranchi district with 8,771 children from 220 schools and 16,500 children from 80 villages Deogarh district.

In **Chhattisgarh**, SFE has been taught in Mahasamund district of Chhattisgarh with 15,000 children in 150 schools.

In **Rajasthan**, SFE has been taught in Dhaulpur and Jaipur district with 16,260 children from 105 schools. MelJol is also a knowledge partner in implementing SFE with plan India in Bikaner district. The program reaches out to 150,000 children from 1,439 schools.

In **Delhi**, SFE program was implemented with 9699 children from 65 schools and 20 slums.

Himachal Pradesh, SFE program has covered 120 schools across Simla, Bilaspur and Solan. The program has reached out to 12,000 children.



***Due to Aflatoun Program, dropped
out students are re-joining schools and
attendance has increased to 92%.***

- Mr. Radha Raman, HM
Govt. Upper Primary Graded High School,
Nauapada, Odisha

Amazing mission

Shivshankar is a 15 yrs old lad from Noida. Shivshankar used to sell water bottles in the Hazrat Nizamuddin railway station in Delhi far away from his home. He could make 300-400 bucks in a day and usually spent all his earnings on eating junk food, watching videos and spending time with friends. Shiv Shankar would often sleep on the streets with his local friends away from his parents living in the slums of Noida. He would do anything in the pursuit of happiness.

Things begun to change when he was motivated to attend sessions on Aflateen Social and Financial Education Programme conducted by Animators of Chetna the NGO partner of MelJol in Delhi. It was for the first time when Shiv was asked to introspect and understand his strengths and how can he capitalize on them. This was the process that built the confidence of Shiv and he could dare to dream to work towards a better future.

It was in the sessions where Shiv could realize that saving is important and small saving on regular intervals can actually become a great resource to support life goals. He started saving in the community based Aflateen bank run by children. Now he got into the habit of saving, he was also helped to open a formal bank account in the nearest bank. In no time Shiv found that he has saved a decent amount of money and now he could plan things for himself.

During the course of time Shiv had become sensitive about the issues in his community and he also wanted to do something about it. He bought some children books from the money he had saved and distributed those to the children in his community who had hardly received any gifts leave alone books. Shiv feels its important to read books as it can change the attitude of the person. In the entire process, Shiv has finally found some direction in his pursuit of happiness...

A teacher inspired by change

Jitendar Kumar Mandal is a Aflateen programme facilitator working with MelJol partner NGO Needs in Deoghar, Jharkhand. His first visit to Gopalpur village for conducting session with children was a memorable one. For some reasons the villagers of Gopalpur unwilling to cooperate, yelled at him saying that people like him come to village only to teach children how to be rebellious and create divisions in the families and villagers. His attempt to persuade them went futile.

It was disappointing for Jitendra as he thought he would be welcomed in the villages for his noble endeavor to facilitate social and financial empowerment process with the kids in the village. However thrusting away the disappointment, he thought of taking one chance and requested the villagers to give him one opportunity to conduct a session with the children and that adults can also take part in the session if they wish. He also assured them that If they find anything, objectionable, then he would never come back to the village. Finally, the villagers agreed.

Using all his skills and knowledge he gathered during the training and interactions with his colleagues Jitendra conducted session with children using one of the active learning methods. The initial hesitation of the children vanished in 10 minutes and they participated in the activity enthusiastically. So as the adults who found these activities fun and at the same time very useful.

Now Jitendra is welcomed in the village and the children and youth are super excited to engage in the Social and Financial Programme.

Emerging leader

Sanjana is an active child and a proud member of Aflateen children's club in her village 'Chalbali' in Palajori block of Deoghar district Jharkhand. She comes from a very humble socio-economic background where her family depends on seasonal cultivation as only means of livelihood. As Girl, she hardly had an opportunity to travel and move out of villages due to restrictions in her family and the community. But those who have dreams will never stop.... so, as Sanjana

She proudly illustrates "when Aflateen team of NEEDS came to my village and I got a chance to be the member of Aflateen group, I had a different feeling and was hesitating to join the program. Good I did. As I observe myself I realize that I am a different person with new knowledge and ability to think". Sanjana leads the programme in her community by conducting Aflateen sessions with the children younger to her. Sanjana has also received trainings on how to be an effective facilitator. Now Sanjana has also learned to operate a tablet and use that for the demonstration of Audio visual material to the community members as an effective facilitator. She is an empowered girl now and her parents are proud of her.

Students demand their Right of Play

The Children had formed Aflatoun Club in Zilla Parishad School of Vagdara village, in Vani block of Yavatmal district. The club members decided to meet every month to discuss the topics that matter them. Vagdara School Aflatoun club had once discussed about the cleanliness issue in the meeting. They felt that hygiene and cleanliness should become a practice in their life. They decided to practice what they learn and clean their classroom and decorate it well.

The members found a cupboard full of toys during the cleaning work. They were very excited to see the sports material. They observed that some of the games were not in a working condition. The members felt that they should approach the school Head Teacher and informed him about the same. They also felt that the sports material should be made available for the children regularly.

As a process, they wrote a request letter to the Head Teacher and requested him to allow the children to use the sports material.

After receiving the letter and discussion with the club members, the Head Teacher agreed to repair the sports material and make it available for the children. Now the children are very happy as they have got many types of sports material and now they play games during the play hour of school every day.

Young Citizens become socially aware

Aflateen Clubs in Nasik Municipal Corporation Schools had an innovative initiative to learn about democratic values and power of Democracy. The adolescent girls from grade 8 and 9 discussed in their club meetings about the problem of drop out of the girls and found that safety of girls is one of the important reason in such dropouts. They decided to find solutions. During the discussions in the regular Aflateen sessions they learnt about their rights to have safe and clean places for them to stay, play and educate. Although they knew that they can't vote before 18 years of their age, they felt the need of approaching various representatives and speaking out about such issues. They decided to approach people's representatives (Municipal Councilor) to get assurance of safe and clean spaces for girls when they come to schools. They also developed the charter of recommendations and submitted to the various potential people's representatives in the corporation.

70 to 80 leaders were approached and were sensitized on the importance of child rights and of having safe and clean atmosphere for the girls to continue their education. Over 600 girls from 15 School clubs participated in this program. The initiative was driven by the girls of Aflateen clubs.

Sakshi, A smart entrepreneur...

Sakshi Dohe is a 15 years old girl studying in 8th std at Dadasaheb Thakare school in Nagpur.. She learnt about entrepreneurial skills in the Aflateen program sessions. As she like doing craft activities, she thought of making Rakhi as part of the session on enterprise. She bought the material and made the costing based on the lessons learnt in the sessions. She considered cost of all raw material for making rakhi and time she invested in making Rakhi. She with her calculation, sold off Rakhis for Rs. 15 each. She was confident while selling her Rakhi as explained about the costing and budgeting of material, her skills and time. It was a good experience for her as she could learn concepts of profit and loss, calculation of cost including depreciation, transportation, labor charges, raw material, taxes to be paid in a business and Gross and Net profit.

She is now confident that she can easily make Rakhis and start a small enterprise of Rakhi in her leisure time. She deposited her profit in her Aflateen Bank, formed in the school.

She says, "I have a skill of making craft. But Aflateen Program gave me the vision of becoming a entrepreneur. Thanks to Aflateen!

***I helped three girls of my village
to enroll themselves in school.***

- Kunta Kumari 8th std.
PMV Kadarsha, Banka, Bihar

HIGHLIGHTS OF THE YEAR

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Studies

Impact Study of Aflateen Program

The Aflateen program, an extension of the Aflatoun program for adolescents, was piloted in the Netherlands and India simultaneously. It was then up-scaled in twelve states in India. After three years of pilot intervention, Aflatoun International and MelJol decided to capture the impact of the program.

The study was conducted during February to April, 2016 in the sample locations of 13 intervention schools and 4 control schools. Methods like focused group discussions, discussions of members of MelJol and Aflatoun international, desk review of program material and reports, data collection and analysis were followed for the study. Mr. Kishor Darak, the renowned education expert has conducted the study. The observations and recommendations of the report have helped MelJol to develop future intervention strategies. It was suggested that the clear and explicit connect between Aflateen Social and Financial Education (ASFE) and regular school curricula would be very useful. Such connections would increase the acceptability of the program with teachers. The need to revise education material was also shared. More opportunities should be made available for teachers to employ methods of ASFE in their day-to-day teaching and classroom interaction.

Training on Social and Financial Education in China

As part of the contribution to the global Aflatoun network, MelJol accepted the request to conduct a Social and Financial Education Program training from Acorn Chin, A Chinese Company engaged in conducting camps for children on personality development, social development and various other life skill education. The training was conducted in Beijing during 23rd May to 27th May 2016 by Mr. Subrat Nayak, Dy-Executive Director, National Program, MelJol. He is also a Certified Global Master trainer on Aflatoun Social & Financial Education Program.

MelJol Perspective building Workshop with Dr. Denzil Saldhana

Dr. Denzil Saldanha, the respected member Governing Board of MelJol conducted a perspective building workshop on 3rd August, 2016 for MelJol staff. The focus of this highly interactive workshop was on the understanding of urge of working with MelJol and especially with children. Dr. Saldhana emphasized that social norms play a decisive role in making decision especially financial decisions in people's lives and demonstrated how the socio-cultural environment has an impact on value system of the society.

As part of the discussion, he also explained the philosophy and vision of the organization and emphasized core values such as equity, inclusion and justice. He affirmed the role of each one in contributing to the society to make it just and inclusive.

Training of Knowledge partners across India

In the year 2016-17, MelJol continued its Knowledge Partnership with Plan India through Urmul Setu, in

Workshops, Capacity
Building and Trainings

Rajasthan, Humana People To People in Delhi and established new partnerships with Children International, India chapter in Delhi, Child Fund India in Odisha.

As Knowledge Partner, MelJol has made efforts to build the capacity of the partners, has provided assistance to them in implementing and monitoring Aflatoun program at their respective locations. The program has been implemented at school and community levels. Through these partnerships MelJol is indirectly reaching out to 14664 units and over 150,0000 children.

Contribution of BankSight

BankSight is an upcoming software company targeting the banking industry who want to explore the possibility of using their employees' time, resources and software to help make a difference in the arena of financial literacy. Adam Christensen and Kartik from BankSight visited MelJol to understand the program. MelJol would like to put on record its appreciation of the donations received from BankSight, as a gesture of solidarity. Half day sensitization and orientation workshop was conducted in the BankSight office to understand the possible interface and support to the program data management and reporting,

BankSight with its existing Android phone application, has promised to see how it can help MelJol in the future.

Up-scaling Aflateen Social and Financial Education Program

Aflateen Social and Financial Education Program is based on the five core elements of Aflatoun. It is a natural progression of the Aflatoun program for older children. This specially-designed program not only deals with finances but also encourages the youth to question the world around them. It

also empowers the youth to take action and apply skills by setting social and financial goals in life. This exciting program was first introduced in five districts in Maharashtra and Telangana States of India (Buldhana, Gadchiroli, Amravati, Palghar and Hyderabad) as a pilot in 2013. The program had covered 189 schools. Now the program has reached up to 12 states covering adolescent youth in India. Helping adolescent become more serious and focus about their future is one of the important feature of program. The reflections are enriching.

In many locations, youth have handled issues like Eve-teasing, addiction, social discrimination and dowry. In some locations, they have started helping young children in enhancing learning abilities through providing academic support; some youth in tribal locations have taken responsible steps towards conservation.

Girls, lets go to school to become Aflatoun girls and wise!

-Ankita Dilip Sidam, Grade 5, ZP school, Devala, Maregaon, Yavatmal



Up-scaling of Entrepreneurship Lab skill building program

MeJol in 2016 developed a separate manual as an extension of Aflateen program. The training manual exclusively focuses on the world of enterprise. It speaks about existing enterprises, the basic necessary steps and guidelines to follow before starting any enterprise, the qualities and skills required to become an effective entrepreneur, current legislation, the policies and schemes made for the enterprises, the financial and non-financial institutions that provide strategic support to enterprises.

The manual provides opportunities to the youth to learn soft skills and to think in an entrepreneurial manner. The manual is not meant to provide any vocational training to the youth; rather it speaks about possible range of opportunities available in India. The youth are oriented about their career plans as well to make them understand about possible opportunities of livelihood available around them.

The manual has received wide acceptance in municipal schools in Thane. After completing a year of the pilot program, MeJol up-scaled this across India. The Entrepreneurship Lab has become the most popular among MeJol interventions.

***The spirit of discipline has developed among the students,
Aflatoun members are like magicians.***

-Mr. Abhinav Kumar, teacher, Khunti, Jharkhand

MelJol Retreat 2016

MelJol team members from Mumbai had a retreat during 25th & 26th August, 2016. This was organized at Khopoli in Raigad district of Maharashtra. The place was quite peaceful with lots of greenery and natural beauty during the Monsoons. MelJol's strategy and objectives for the next three years were discussed with the team members. Pramod Nigudkar conducted a session on MelJol's Strategic Plan. The discussions were held around the strategy and how MelJol can contribute effectively with its efforts to accomplish the plan. The retreat included lots of fun and team building activities, games. This was a platform for the team members to interact with each other.

Aflatoun Story Book

Stories attract all ages, be it small kids, youth or elder people. Most of the stories are fictions and imaginations of a writer. Some stories are based on real life experiences of people. MelJol has much to share about real stories of little Aflatouns who have learnt various social and financial values through regular reflective processes.

These children are from tribal, rural, semi urban and urban areas. They belong to disadvantaged sections of the society, who have least access to resources. These are the children from MelJol Programs who have formed their groups, have brainstormed on difficult issues that matter them and have tried to discover best possible way out for them. MelJol has selected ten vibrant stories of such children from across India.

Rujuta Khare, a young creative writer has given shape to these stories in Marathi. Saumitra Deshmukh, a young artist, has made the book attractive by his creative sketches for the stories. The book will soon be translated into English and Hindi and will be published for wider distribution.

Lucky Visits MelJol, India

Mr. Lucky Lumingkewas, Asia Manager, Aflatoun International visited MelJol during 5th-6th August 2016. Mr. Lumingkewas shared Aflatoun International's vision of reach out to 20 million children across the globe by 2020 and emphasized that MelJol is expected to contribute to it significantly. Discussion was also held on the current status of Aflatot along with other initiatives of MelJol and how Aflatoun International can provide strategic support to MelJol in up-scaling the program.

Mr. Lumingkewas also travelled to Bhubaneswar, Odisha to visit an Aflatoun School and understand the field level SFE Program. He interacted with the children and the partner organization of MelJol in Bhubaneswar.

***I learnt about saving and I am doing a
short term course on tailoring with
the money I saved.***

- Gudiya, 15 years, standard student
Varanasi, Uttar Pradesh

Ye! Pitching Event

Many entrepreneurs struggle to get the funding they need to start or grow their enterprises. Ye! connects young entrepreneurs to fund opportunities via pitching events and global network. It is the largest online community and network for young entrepreneurs under the age of 30. The Ye! Pitching Events and Awards Ceremony organized on 26th October 2016 was the first Ye! Event in India. This event was organized by CYFI (Child Youth and Finance International), Netherlands and MeJol hosted the event in C. K Nayadu Hall, The Cricket Club of India.

The program was divided in two sections, in the first half there was a workshop conducted by Ms. Jeroo Billimoria to inspire young entrepreneurs and give them tips on how to present their business ideas. In the second half, it was an Awards Event where the young entrepreneurs presented their business ideas. The juries gave their final recommendation after reviewing the actual demonstration and exhibition of the contestants. All the contestants were felicitated by the juries for their attempts to develop innovative initiatives.

Aflatoun International Meeting

The International meeting of all Aflatoun Network partners was held on 2 – 4 November 2016 at The Hague. The meeting was attended by over 180 representatives from over 120 organizations and 70 countries. Pramod Nigudkar represented MeJol and Lata Narayan was present as part of the Aflatoun international Board.

This was the fifth such meeting of partners to make commitment towards empowerment of children and adolescents. The theme for this year's meeting was 'Social and Financial Education contributing to the sustainable development Goals'. The inaugural video speech of David Naborro, UN Special Adviser on the 2030 agenda for Sustainable Development recognized the role of Networks like Aflatoun in achieving SDG 2030. Mr. Roeland Monasch, CEO, Aflatoun international explained in detailed how the work of SFE is closely linked to some of the Sustainable Development Goals e.g. Quality Education, Poverty, Gender etc.

The panel discussions on international experiences of empowering children and young people to achieve SDGs brought up many examples from the Global Network and discussion points on to the table.

The International meeting also marked the 10th Anniversary of Aflatoun International where the new curriculum tool on 'Life Skills and Financial Education for Peace' was launched along with Aflatoun International Strategy 2020. The strategy clearly states the need for expansion, quality and partnership. Two other takeaways: brand-building is important and the Aflatoun brand needs to be built by all the partners. The second was that partnering with governments and with governmental organisations.

In the session on Regional and National Partnerships/Coalitions, Pramod Nigudkar CEO MeJol presented the India experience along with the co-panelists from Egypt, Ethiopia and Serbia. The International Meeting provided a platform for Aflatoun Network Partners to meet and share their experiences.



MelJol receives CNBC TV 18 Award

The objective of the CNBC TV 18 Financial Inclusion Agenda Conclave has been to generate conversations and converge on divergent views on the possibilities on banking the unbanked and including the excluded sections of society in a formal financial system. MelJol won the award for "Financial Inclusion" along with organisations like Mann Deshi Foundation, Centre for Digital Financial Inclusion & Edel Give.

I know that I am an Aflatoun!

-Rakhi Santosh Gajab, Grade 5, ZP school, Devala, Maregaon, Yavatmal

Binadhas Bol - A play on issue of Child Sexual Abuse

MelJol organized five shows of play on child sexual abuse named 'Bol Bindhas' for the children of Municipal schools in Mumbai and Thane cities. The play was performed by a professional team of Maharashtra Cultural Center (MCC) and produced by Terre Des Hommes. The play addressed the issue of 'silence' maintained by the victim child and the family due to various reasons such as fear, stigma etc. The underline message was that "We must speak out" (Bindas Bol). Around 1485 children and 68 teachers from 42 schools attended the shows. This was possible due to cooperation and support of the authorities MelJol received from Mumbai and Thane Municipal corporation and Education department.

Working with child care institutions

MelJol works with Children in Child Care institutions. During the year we have worked in 8 such institutions in Mumbai to take the children and youth through a process of learning social and financial education. Different kind of activities such as interactive sessions, training for the care givers, meet the expert, exposure visits were conducted. The institute management and officials of Department of Women and Child have given necessary permissions and cooperation for effective implementation of the program. We are thankful to them.

MelJol Partners meet

MelJol had organized an Annual Meet of its partners working across 12 States of India. It was held in Nagpur city during 8th to 10th December 2016. Senior persons and Directors of 14 organizations attended the meet. The main

objectives of the Meet were to learn by experience sharing and also to review how effectively SFE would be integrated in school curriculum. The session on realizing Sustainable Development Goals was very interesting. The good wishes sent by Roeland Monasch and a speech of David Naborro, UN Special Adviser on the 2030 agenda for Sustainable Development was screened in the meeting. Further to this, a discussion on how to achieve SDG through MelJol was conducted. A presentation on rating NGOs in terms of their financial compliance was done by MelJol finance team and was highly appreciated by all the partners.

Aflatoun Day and Global Money Week Celebration:

Aflatoun began in India and has now reached more than 119 countries across the world. Hence, the celebration of Aflatoun Day has become an International Event. A varied range of International networks, civil society organizations, children, teachers' fraternity and peoples' agencies celebrate this day by organizing creative programs and activities at several levels. Programs such as felicitating teachers as Aflatoun Ambassadors, conducting sessions, performance of role play by children, local rallies were conducted to mark the day. Aflatoun day was also celebrated in MelJol office. Pramod Nigudkar, CEO of MelJol felicitated MelJol facilitators as Aflatoun ambassadors. MelJol also sent selfie of entire team of 15 members for the selfie competition organized by Aflatoun secretariat at Amsterdam as part of Aflatoun Day celebration.

Volunteering Program

MelJol has been a place for people from different walks of life who possess learning attitude and zeal to serve the community unconditionally. Professionals and students from different walks such as management, communications, journalism and

social work have been volunteering with MelJol. Some of these volunteers were from abroad as well. Few organizations and institutions such as Tata Institute of Social Sciences (TISS), S.P. Jain Institute of Management and Research (SPJIMR) have their students for the field work placement and employees to volunteer with MelJol.

Angelica Ody from Brazil has dedicated six months for MelJol as a volunteer. She helped MelJol in developing Whistleblower Policy. She also helped MelJol in validating the institution-based training modules of Aflatoun and Aflateen. Shezaan Daya has volunteered his time in MelJol for developing Branding Strategy for MelJol.

Team of UPS Company volunteered with MelJol and a volunteering event was conducted on 21st January, 2017 in Thane Municipal School no. 42. Fifteen employees from UPS have given their time and conducted activities around saving and child rights with the children.



HCL Grant Award 2017

MelJol applied for the HCL Grant Award 2017 in the Education category, to HCL foundation. The due diligence process was done by Grant Thornton Agency. The due diligence involved the in-depth review the programs/projects, processes, people, impact, etc. Out of 3131 applicants, 9 NGOs, 3 in each thematic area were shortlisted, for the panel of Jury to select one winner in each category. MelJol was declared award winner on the February 21st, 2017 and was felicitated by Hon. Finance Minister Mr. Arun Jaitley. A short film to showcase MelJol's intervention was made as part of the process by HCL foundation. The coffee table book of HCL foundation features MelJol and its cause. HCL grant will be utilized to implement Aflatoun with children in Yavatmal (Maharashtra), Barabanki and Gonda (Uttar Pradesh) and Chatra & Hazaribagh (Jharkhand). MelJol would reach out 720 schools with 72000 children through this intervention.

Aflatoun Programme is a unique programme. I invite teachers of other blocks in my home block to know more about it.

-Mr. Dharamsagar, Headmaster, PUPS. Nauapada, Odisha

Indian Premier League (IPL) Match

Reliance Foundation India organized IPL match and invited the children under the banner of 'Education for All'. Around 449 children from 8 schools and 30 volunteers (including school teachers) participated and enjoyed the match. It was a huge gathering of children and the Wankhede Stadium, in Mumbai. The larger motive and huge contribution of Reliance Foundation was appreciated by civil society organizations. The Foundation provided travel facility and snacks to the children. Many children have expressed their excitements about the event and they mentioned that the match was one of their ever-memorable events in life.

Aflatoun Library Program

MelJol has established 40 Aflatoun libraries in Municipal schools in Mumbai and Thane cities. Each library has a set of 40 books. The books are in different languages with stories about Indian leaders, fictions, and also about grammar and mathematics. Aflatoun clubs formed in the schools, actively run these libraries with the help of school teachers and principals. The children are expected to give their remarks about books in the registers provided to them. Over 2000 children have enjoyed reading books in the schools. The initiative is seen as a major step towards enhancing reading and writing skills as well as articulation and imagination capacities of children.

Addition to the General Body of MelJol

We take pride in sharing the additions of few experts in various fields to the General Body of MelJol:

Roshni Nair

Chairperson, Centre for Criminology & Justice, TISS

Andrea Pinto

Assistant Librarian, University of Mumbai

Rewati Bhagwat

Proprietor, Rewati Bhagwat Consultancy Services

J G Menon

Worked with NABARD

Mohan Tanksale

Ex. CEO Indian Bankers Association

Rustom Billimoria

Service, HDFC Bank Limited

Twelve months every year, Aflatoun cheer cheer

-Shruti Raut, 5th Std. Z. P. School, Botoni village Maharashtra

***I have started attending school regularly.
Aflatoun Programme is fun and
I love learning this way.***

- Manish Kumar, Student
Varanasi, Uttar Pradesh

OUR DONORS AND WELL WISHERS

Here Solutions

“ We at HERE India, partnered with ‘MelJol’ by contributing to their social and financial education flagship program ‘ Aflatoun’. It was a sheer pleasure to see students understanding the importance of regular savings and that too with utmost willingness and joy. We were extremely delighted to see this wonderful habit being inculcated in students at such tender age and this being further percolated to their families through them for strengthening the model of financial and social independence in the society where they come from. We wish MelJol all the very best to continue working towards the society for a better India.”

Reliance Foundation

“ Reliance Foundation and Mumbai Indians has been implementing Education for All program to improve the lives of children from underprivileged communities. The initiative is partnering with organisations that work with underprivileged children covering large number of issues including promoting girl-child education, imparting life-skills and supporting differently abled children and the children of construction workers. So far, the program has touched the lives of 100,000 children.

MelJol has been one of the partners with Reliance Foundation under EFA initiative. The organisation has been making lasting impact in the lives of children by educating about their rights and responsibilities and financial knowledge, and helping them achieve their dreams and aspirations. Project Aflatoun has made this early childhood development possible and achievable.”

Rabobank Foundation

“ I’m convinced that the MelJol program (Aflateen Financial Entrepreneurship Program) is very relevant and has a great impact on many adolescents. I’m confident that MelJol will be of significant meaning for many more young entrepreneurs, by helping them grow in knowledge, skills and confidence towards their future.”

*Warm regards,
Dorine Leenman-Pellegrom
Program manager Employee Fund
Rabobank Foundation*

Aflatoun International

“ As our founding partner MelJol has paved the way for Aflatoun’s vision to equip every child with social and financial skills. Its efforts and advocacy for children’s rights play an important role in providing children with the tools required for an increasingly complex world and stimulating the economic development of their communities through social enterprises. MelJol’s implementation of Aflatoun Social and Financial Education Program has been welcomed by government leaders across India and has now spread to eleven states in the country, reaching more than half a million children.

Since MelJol is operating in the second largest country of the world, in terms of population, through a strong network of local NGOs, we foresee that the organisation will double this number by the end of next year. Furthermore, MelJol is one of the leading organisations in Aflatoun’s network of national integration initiatives across the world. Therefore, MelJol is taking the lead in accelerating scale-up of high-quality social and financial education, for all children, especially the most vulnerable, which will chiefly contribute to Aflatoun’s goal of reaching 20 million children in 2020.”

Roeland Monasch, CEO Aflatoun International

HCL Foundation

“ MelJol is a unique endeavour that believes in the potential of young people. It is an innovative model that believes that each child has the capability to be transformed into a responsible citizen. Inspired and built around the Child Rights philosophy, MelJol promotes children’s participation in all matters that affect their lives directly or indirectly.

A self-transforming model, MelJol is built around the concept of citizenship. Acknowledging that every child is a citizen of today. By encouraging meaningful participation of children in issues that matter, MelJol has been able to turn around thought processes of many children in India transforming them into highly aware and responsible citizens. Essentially a school based financial literacy concept, the model is very popular amongst children as ‘Aflatoun’, not only in India but across the world.

MelJol received the HCL Grant 2017. One amongst more than 3000 NGOs who applied for the HCL Grant in FY 2016-17, the major win for MelJol was the test of time in the aftermath of demonetisation. When we enquired with the parents of children who were a part of the MelJol programme, maximum had bank accounts. The concept of ‘saving’ which is so critical in the current times, is what is inculcated by ‘Aflatoun Social and Financial Education Programme’ of Meljol. The HCL Grant supports the upscaling of this initiative with a financial support of INR 5 Crore. The HCL Grant is a flagship programme of HCL Foundation, that seeks to support such replicable, scalable and sustainable models of development from all over the country. We wish MelJol the very best in successful implementation of their programme.”

Nidhi Pundhir, HCL Foundation



FINANCIAL REPORT

Renewal of FCRA registration, A statutory requirement:

MelJol had applied to seek renewal of registration under the Foreign Contribution (Regulation) Act, 2010. MelJol on 09-06-2016 has received the approval of competent authority for renewal of registration of MelJol in terms of the provisions contained in Section 16 of Foreign Contribution (Regulation) Act, 2010 read with Rule 12 of Foreign Contribution (Regulation) Rules, 2011 as amended from time to time, as follows: Registration Number of MelJol under FCRA is 083780815 and the nature of registration is Educational. The renewal is valid for future transactions is from 1 st November, 2017 up to 31 st October, 2022.

| THE BOMBAY PUBLIC TRUSTS ACT, 1956 SCHEDULE VII (Under Rule 17 (D)) Name of the Public Trust :- MELJOL Balance Sheet as on 31st March, 2017 | | Registration No. F-2174 AS 31/03/2017 AS 31/03/2017 | |
|--|-------------------------------|--|-------------------------------|
| FUNDS AND LIABILITIES | Amount (Rs.) AS 31/03/2017 | PROPERTY AND ASSETS | Amount (Rs.) AS 31/03/2017 |
| Trust Fund de corpus | 711,577 | Immovable Properties (at cost) | - |
| Balance as per last Balance Sheet | - | Balance as per last Balance Sheet | - |
| Add: Receipts during the year | - | Additions during the year | - |
| Corpus Donations | - | Less:- Sales during the year | - |
| Depreciation Fund | - | Depreciation up to date | - |
| Sinking Fund | - | Investments :- | - |
| Reserve Fund | - | Bank Deposits | 363,093 |
| Loans (Secured & unsecured) | - | - ICICI Bank | - |
| From Trustees | - | - Standard Chartered Bank | - |
| From Others | - | Fixed Assets | 235,629 |
| Liabilities | 258,615 | Balance as per last Balance Sheet | 92,513 |
| For Expenses | 6,056,053 | Additions during the year | 327,944 |
| For Advances (Unspent Grants) | - | Less:- Deduction during the year | 17,879 |
| For Rent and other Deposits | - | Depreciation during the year | 51,693 |
| For Sundry Credit Balances | - | Loans (Secured or Unsecured) | - |
| Income & Expenditure Account | 6,325,669 | Good | - |
| Balance as per last Balance Sheet | 466,026 | Doubtful | - |
| Add: Surplus as per Income & Expenditure Account | - | Loan Scholarship | - |
| | - | Other Loans | - |
| | - | Advances | - |
| | - | To Trustees | - |
| | - | To Employees | - |
| | - | To Contractors | - |
| | - | To Others | 585,232 |
| | - | Financial Receivable | - |
| | - | Income Outstanding | - |
| | - | Rent | - |
| | - | Interest | - |
| | - | Other Income | - |
| | - | Cash and Bank Balances | 13,390,586 |
| | - | (a) In Current / Saving Ac with Bank | - |
| | - | (b) With Trustees | - |
| | - | (c) With a Manager | - |
| | - | | 13,390,586 |
| | - | | 14,597,282 |
| | - | | 14,597,282 |

As per our report of even date
For Parshu Sharma & Associates
Chartered Accountants
CA. Suresh Sharma
M. No. 141944
ICAI Firm Reg. No. 132081W

For MelJol
For MelJol
For MelJol

Mumbai
Date : 20 SEP 2017

THE BOMBAY PUBLIC TRUSTS ACT, 1950

SCHEDULE IX (Vide Rule 17 (1))

Name of the Public Trust:- MELJOL

Income and Expenditure Account for the Year ended 31st March, 2017

| EXPENDITURE | Registration No. F-2174 | |
|--|----------------------------------|----------------------------------|
| | Amount (Rs.) As At 31/03/2017 | Amount (Rs.) As At 31/03/2017 |
| To Expenses in respect of properties: To Repairs & Maintenance Insurance Other Expenses | - - - | - - - |
| To Establishment expenses | - | - |
| To Remuneration of Trustees | - | - |
| To Legal expenses | - | - |
| To Audit fees | - | - |
| To Contribution & fees | - | - |
| To Amounts written off: (a) Bad Debts (b) Loan Scholarships (c) Irrecoverable Rents (d) Other Items | 54,652 | 606,439 |
| To Miscellaneous expenses | - | - |
| To Depreciation | 22,022 | 76,000 |
| To Expenditure on objects of the trust: (a) Religious (b) Educational (c) Medical Relief (d) Relief of Poverty (e) Other Charitable Objects | 17,041,260 | 16,931,983 |
| By Transfer from Reserves | - | - |
| Surplus transferred to Balance Sheet | 466,026 | 21,231 |
| | 17,635,653 | 17,635,653 |

As per our report of even date

For Pareek Sharma & Associates
Chartered Accountants

Pareek Sharma
CA Surekha Sharma
Firm Reg. No. 118944
ICMA Firm Reg. No. 129301W



For MELJOL
Narayan
Trustee

For MELJOL
[Signature]
Trustee

Place :

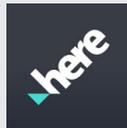
Date : 20 SEP 2017

Mumbai

GRATITUDE TO OUR FUNDERS



Citi Foundation
Program Supported:
Aflatoun and Aflateen
School: 1556
Children: 226809



HERE Solution
Program Supported:
Aflatoun
School: 40
Children: 11000



Rabo Bank
Program Supported:
Entrepreneurship Lab
Skill Building Program
School: 25
Children: 1125



United-Way-Mumbai
Program Supported:
Aflatot
Pre School: 92
Children: 2354



HT Parekh Foundation
Program Supported:
Aflatoun
School: 20
Children: 2400



HDFC Bank
Program Supported:
Aflatoun
School: 300
Children: 30000



Reliance Foundation
Program Supported:
Aflatoun
School: 120
Children: 12000



**Aflatoun International
child & Youth Finance
International**
Program Supported:
Aflatoun
School: 1439
Children: 150000



HCL Foundation
Program Supported:
Aflatoun
School: 720
Children: 72000



**Principal Mutual Fund/
Financial group**
Program Supported:
Aflatoun
School: 125
Children: 15000



**Bombay Community
Public Trust (BCPT)**
Program Supported:
Aflatoun
School: 15
Children: 2288

PARTNERING NGOS

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



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



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



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



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



**Odisha & Chhattisgarh
Association for Social and Health Advancement (ASHA)**
(www.ashaindia.in)
Aflatoun & Aflateen
Naupada



**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 Pratishtan
(www.vspindia.org)
Aflatoun and Aflateen
Buldhana



Amhi Aamchya Arogyasathi

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
(www.gsmt.yavatmal.org)
Aflatoun
Yavatmal



New vision
(www.newvisionerfec.org)
Aflatoun and Aflateen
Pune

Knowledge Partner

MeJol 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.

MeJol knowledge partners are listed below:



Plan India, Delhi
(www.planindia.org)



Ruchika Social Service Organization
(www.ruchika.org), Bhuneshwar, Odisha



Utkal Sevak Samaj (USS)
(www.utkalsevaksamaj.org)
Odisha

ALLIANCES

In addition to our funders and partner 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.

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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.

Registered under the Societies Registration Act, 1860 – No. Maharashtra State, Mumbai 801, 1999, dated: 23/6/1999

Registered under the Bombay Public Trust Act, 1961 – No. DIT (E)/MC/12-A/34492/99-2000

Name and Address of Bankers:

Bank of India

Mumbai Central Branch, Mumbai 400051

Standard Chartered Bank

Crescenzo Building, C-38/39, G-Block, Bandra-Kurla Complex, Bandra (East), Mumbai 400051

Name and Address of Auditors:

Parekh Sharma and Associates

228, 2nd floor, Hubtown Solaris, N.S Phadke Marg, Andheri East, Mumbai 400069



REGISTERED OFFICE

***Room.No.47, 2nd Floor, Gilder Lane Municipal. School, Off Belasis Bridge, Mumbai Central,
Mumbai- 400 008***

mejol.org

