

ANNUAL REPORT
2007-08

You can contact us at:

MelJol-

Room No. 47, Gilder Lane Municipal School,
Opp. Mumbai Central Station, Mumbai-400 008.

Tel. No.: 022- 23081050

Fax : 2300 6428.

OR

MelJol-

2nd Floor, Santosh Bhuvan,
Old Mumbai-Pune Road, Kalwa (West), Thane-400 601,

Tel. No.: 022- 25390470.

E-mail: MelJolmumbai@yahoo.co.in

Website: www.MelJol.net

GOVERNING BOARD

| | |
|---|--|
| Dr. Armaity Desai: | Former Chairperson, University Grants Commission, Govt. of India Ex-Director, Tata Institute of Social Sciences |
| Dr. Denzil Saldanha: | Professor and Head, Unit for Research on Sociology of Education, Tata Institute of Social Sciences |
| Ms. Jeroo Billimoria: (President) | Founder- MelJol Founder and Trustee- Child Line India Foundation Founder and Executive Director- Aflatoun International Vice-Chairperson-Credibility Alliance |
| Dr. Lata Narayan: | Faculty Member, Unit for Child and Youth Research, Tata Institute of Social Sciences |
| Mr. Nakul Mehta; | Company Director, Bharat Bijlee Ltd. |
| Mr. Jerry Pinto: (Executive Secretary) | Journalist |
| Mr. Rishad Byramjee: (Treasurer) | Businessman |

THE IMPLEMENTING TEAM

| | |
|---------------------------------------|----------------------------|
| Ms. Sumitra Ashtikar | Executive Director |
| Mr. Pabitra Banerjee | Chief of Office Operations |
| Mr. Deepak Patil | Coordinator |
| Ms. Chitra Patil | Coordinator |
| Ms. Madhavi Deshpande | Coordinator |
| Mr. Ravindra Brahmane (Nov. '07) | Executive |
| Mr. Govind Tupe (Sept '07) | Junior Facilitator |
| Mr. Sanjay Thanage | Junior Facilitator |
| Mr. Ajay Devrukhakar | Office Assistant |
| Ms. Vinaya Kinjalkar (up to Oct. '07) | Office Assistant |
| Mr. Rupesh Rane | Office Boy |
| Mr. Ganapat Gavali (up to Feb '08) | Office Boy |
| Mr. Nishant Thakur* | |
| Ms. Neelam Toppo* | |
| Ms. Mochish.K.S* | |
| Ms. Priya Zutshi* | |
| Ms. Devanshi Kumar* | |

* Students from Tata Institute of Social Sciences with MelJol for their fieldwork placement in 2007-08

INTRODUCTION

MelJol is a Non Governmental Organisation (NGO) registered under the Societies Registration Act, 1860 since 1999. MelJol was initiated as a field action project of the Department of Family & Child Welfare, Tata Institute of Social Sciences [TISS] in December 1991 and conducted an innovative twinning programme for Bombay Municipal Corporation (BMC) schools and private schools. Presently MelJol is working in the schools of the Bombay Municipal Corporation and government run schools in rural Maharashtra.

MelJol's vision

MelJol's vision is to develop a group of children who believe in themselves, who believe in child rights and responsibilities and who have the confidence needed to face life's challenges.

MelJol's mission

To nurture a generation that is socially sensitive, a generation that is free from the shackles of prejudice, a generation that is able to transcend the barriers of hierarchy, a generation that is able to distinguish between positive and discriminatory attitudes, a generation which will co-exist in harmony in a humanitarian society based on the value of mutual respect, acceptance and reciprocity.

Outreach:

Currently MelJol works in urban as well as rural areas. It works in 13 districts in the State of Maharashtra namely Mumbai (2), Thane, Chandrapur, Yawatmal, Nanded, Kolhapur, Amravati, Parbhani, Jalana, Bid, Nandurbar, Raigad. While the programme started with 1,500 children in its first year, its current outreach in the academic year 2007-2008 is 2,86,565 children and 6376 teachers in 2303 schools. Aflatoun Banks are being run in approximately 1543 schools and in the state of Maharashtra, India and touch the lives of 1,11,303 account-holders most of whom come from a background of rural poverty.

Strategy:

MelJol's intervention is primarily in the government-run schools that cater to the socially and economically disadvantaged sections of society. This has been possible by partnering with the education department in the state. The programme recognizes the teacher as the backbone of the programme. Since effective child rights education requires committed and skilled teachers, it is crucial to help sensitize teachers and make them aware of rights issues. The teacher training workshops held for them are designed to develop them both professionally and as individuals and to look at child rights education as an ongoing process. The teachers

have been given Aflatoun books series as a guide. They are using the books and finding them useful in class.

Replicating this programme in other geographical areas is possible because of partnership with NGOs and organizations involved in working with children. Ngo;s get together and exchange ideas, share their best practices, learn from each others' experiences and work together towards a common goal. Hence, MelJol collaborates with other NGOs. MelJol trains the NGO personnel so that they can in turn take responsibility for the training of trainers and teachers.

Highlights of the Year:

1) Experts meeting organized by Amnesty International at Ireland on Human Rights Friendly Schools Project on 10th November' 07

MelJol team member was invited as resource person to talk about how MelJol is implementing Child Rights Education at school level. This meeting was conducted by Amnesty International.

2) MelJol- Among 10 Most innovative projects Award, Global Development Network, Japan:

MelJol had sent in an application to the Global Development Network, Japan for the MOST INNOVATIVE PROJECT working in Asian countries on the issue of poverty and it is a feather in the cap of MelJol that we secured a position in the top ten organizations. Ms. Arundhati Gupta representing the Global Development Network came to review implementation of Aflatoun Child Savings Programme.

Ms. Arundhati Gupta interacting with standard 8 students who had passed out of the Dalkhan Z. P. school and are still continuing to save.

3) Release of the newspaper made by the children from Globe Mills Passage BMC School, Elphinstone Road by journalist from Maharashtra Times.

छोटे पत्रकार मोठ्या जगाचे

● प्रगती बाणखेले

'हनुमान टाइम्स', 'मेलजोल इंडिया', 'चक्र दे इंडिया'... ही मुंबईत प्रसिद्ध होणाऱ्या वर्तमानपत्रांची नावं आहेत... तुम्ही हे पेपर वाचलेले असणं शक्य नाही; कारण ते प्रसिद्ध झालेत परळच्या ग्लोबमिल शाळेमधून आणि त्याचे वाचक आहेत

'यातल्या अनेकांच्या घरी वर्तमानपत्र येतं ते दुकानातून काहीतरी वस्तू गुंडाळून आलेलं. या वर्षी मात्र या मुलांनी शाळेत, घराजवळच्या वाचनायलात जाऊन वर्तमानपत्रांचं वाचन केलं. काहींनी पालकांना घरीही पेपर सुरू करायला लावले. वर्तमानपत्राची वेगवेगळी अंमं, त्याची छपाई,

सदरं असं नियोजन केलं. ब्रॉडशीट आकारातल्या (म्हणजे नेहमीच्या वृत्तपत्राच्या आकारातल्या), भरपूर चित्रं, कविता, गोष्टी आणि खेळ यांनी सजलेल्या सहा रंगबिरंगी वर्तमानपत्रांचं २५ मार्चला प्रकाशन झालं. यात मुलांनी भरपूर चित्रं काढलीत, हव्या त्या विषयावर लिहिलंय, कविता केल्यात, एवढंच नव्हे, तर राशिभविष्यही लिहिलंय. यातिमित्ताने मुलांनी 'महाराष्ट्र टाइम्स'च्या

मोकळेपणाने मांडल्या. गंमत म्हणजे, मुलांना राशिभविष्यात खूप रस होता, ते खरे असतं का, नसेल तर का छापायचं, असेही प्रश्न त्यांनी विचारले.

या अभियानातून आपले हक्क, प्रश्न समजून घेणं, स्वतःची जबाबदारी समजून घेणं, प्रश्न योग्य पद्धतीने मांडायला शिकणं या गोष्टी मुलांना समजल्याच; पण माध्यमांमधलं योग्यायोग्य तपासण्याची कुवत त्यांच्यात

निर्माण करता आली, असं पाटील यांनी सांगितलं. याच वर्षात मुलांनी एका वाहिनीच्या स्टुडिओला भेट दिली. तिथलं काम समजावून घेतलं. तो अनुभव शेता कुंभारने सांगितला. निकिता हळदेने खऱ्याखऱ्या पेंपरवाल्या काकासाठी लिहिलेलं एक पत्र वाचून दाखवलं, रवीना केळशीकरने कविता वाचली. शोला कार्वालो, मनीषा करव्हास, रागिनी प्रजापती या शिक्षिकांनी वर्षभर या प्रकल्पांमध्ये 'मेलजोल'ला सहकार्य केलं.

मेलजोलविषयी मेलजोल ही संस्था महाराष्ट्रातील आठ जिल्ह्यात २ लाख ७३ हजार २४६

विद्यार्थ्यांसोबत काम करते. मुंबई महापालिका शाळांमध्ये 'अफलातून' या कार्यक्रमातून ही संस्था मुलांसोबत काम करते. 'न्यूज पेपर इन एज्युकेशन'सारखी चळवळ या मुलांसाठी सुरू करण्याचा विचार ही संस्था करतेय.

pragati.bankhale@timesgroup.com



फोटो, सदरं,

त्याच शाळेची मुलं! 'मेलजोल' या स्वयंसेवी संस्थेतर्फे महापालिकेच्या या शाळेत गेले वर्षभर 'वृत्तपत्र अभियान' हा कार्यक्रम राबवला गेला. शाळेवली पाचवी, सहावी आणि सातवीच्या वर्गावली मराठी आणि हिंदी माध्यमाची सुमारे पाचशे मुलं या अभियानात सहभागी झाली होती.

बातम्या येतात कुठून असे अनेक प्रश्न मुलांना पडत गेले. शिक्षक आणि कार्यकर्त्यांच्या मदतीने मुलांनी या प्रश्नांची उत्तरं शोधूनही काढली, 'मेलजोल'च्या कार्यकर्त्या चित्रा पाटील सांगत होत्या.

प्रत्येक वर्गावली सहा मुलं निवडून त्यांचं संपादक मंडळ निवडणूक घेऊन निवडलं गेलं. मग या मंडळाने आपापल्या दैनिकाचं नाव, त्यातला मजकूर, चित्र, कविता, खेळविषयक



प्रतिनिधीशी गप्पा मारल्या. एकच बातमी वेगवेगळ्या पेंपरांमध्ये वेगवेगळी का येते, इंग्रजीत मुलांसाठी वेगळं वर्तमानपत्र असतं, मराठीत का नाही, आम्हाला पेंपरसाठी काम करता येईल का, कसं, मोठ्यांच्या पेंपरमधला टाइप खूप लहान असतो तो वाचायला त्रास होतो... असे अनेक प्रश्न, तक्रारी मुलांनी

Ms. Pragati Bankhale, journalist, Maharashtra Times, covered the Event in the newspaper dated 2nd April 2008 in which she appreciated the newspapers brought out by the children at the school.

4) Annual event called Jallos was held at Block Umerkhed, district Yawatmal in collaboration with the Panchayat Samitee, Umerkhed.



Children were led into the world of astronomy by the resource persons from the NGO Khagol Mandal who conducted one stall at Jallos, Yavatmal.

5) Bal Anand Melava was held in collaboration with the Integrated Tribal Development Project, Shahapur and Jawhar on 26th and 28th February '08 at Sakhare Ashram school, Vikramgad and at Shenava Ashram school, tal. Shahapur, District Thane. 530 children participated in both these events.



The effigy of a man draped up in gutkha packets was burnt, to symbolically signify the end of the use of gutkha. This was done at the end of the Bal Anand mela at Sakhare Ashram school, Vikramgad, district Thane.

6) Visit to Reserve Bank of India:

Children from Zilla Parishad School in Dalkhan, district Thane visited Reserve Bank of India Head office. MelJol team organized the visit in collaboration with the RBI- financial education department.



31 children from Dalkhan Z.P. school were taken on an exposure visit to the Reserve Bank of India, Mumbai.

7) Longitudinal study:

Longitudinal study was done by the Green Earth Social Development Consulting Pvt. Ltd. to study if the impact of the programme is sustained after handing over the programme to the education department. It was conducted in 16 schools, with 906 past-students, 38 teachers and 29 trainers. Nearly 78% of the students claimed that they continue to save even now, with nearly 19% of them saving regularly. Nearly half (43%) used the piggy bank at home for their savings, while 24% of the students opted for a more secure and formal savings account. Half the students (55.8%) have savings up to Rs. 500.

8) Mumbai Marathon: Standard Chartered Mumbai Marathon organized on Jan 20 2008, helped raise funds for NGO's across the country. MelJol received the award for being the second highest pledge raising NGO from Give India Pro-Cam International.

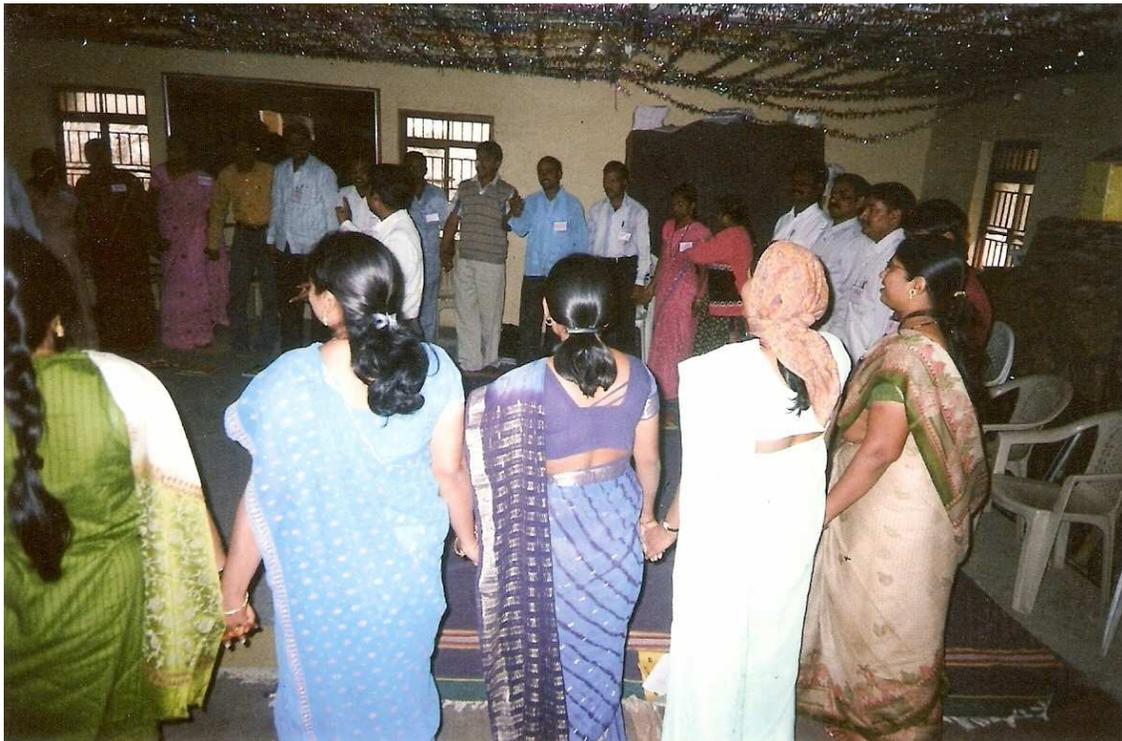
9) MelJol's participation at Citi-FT Financial Education Summit:

Representatives of MelJol were invited to attend and present a paper at the Citi-FT Financial Education Summit held on 6-7 December, 2007 Taj Palace Hotel, New Delhi.

10) Asia-Regional Meet :

The Asia-Regional Meet with NGO's from Asian countries participating in it, organized by Aflatoun-Child Savings International and co-hosted by MelJol was conducted on 28th-30th Nov. '07 at Hotel Ajanta, Juhu, Mumbai.

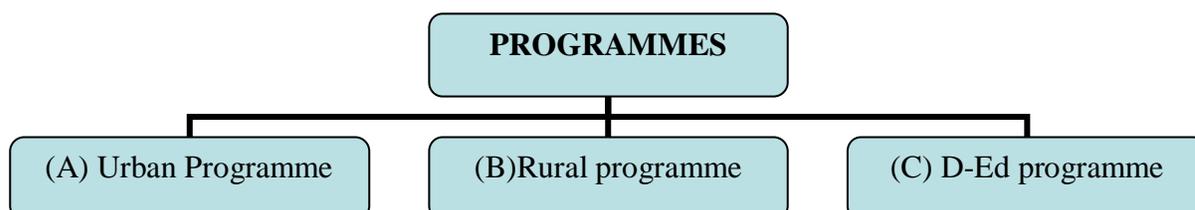
11) State resource organization for Primary Education Enhancement Programmed: MelJol was invited as resource organization for Primary Education Enhancement Programme (PEEP) and Aflatoun concept has been incorporated in the School-In- Development (SID) module for PEEP programme.



Trainers of the School-in-development-program engaged in the 'Human chain game' to learn ways of resolving conflicts during Block level training of trainers at Nandurbar

MeJol PROGRAMMES (2007-08)

MeJol's programmes are conducted both in rural as well as urban areas of Maharashtra. The urban programme is in the city of Mumbai and in Ulhasnagar while the rural programme is in 13 districts of Maharashtra.



MeJol works in formal school setting. It intervenes in both urban as well as rural set up. Further MeJol runs a special programme in D. Ed colleges as the coming generation of teachers plays a vital role in shaping the future citizens.

Among MeJol's most popular programmes today is the Aflatoun Child Social and Financial Education programme which focuses on balanced social and financial empowerment of children enabling them to break the cycle of poverty. The programme is based on the Aflatoun Series books and other material developed for teachers and children. Though core elements of the programme are the same, the strategy, programmes and content are altered and are made context specific for rural and urban areas.

Objectives of the Aflatoun programme:

- To facilitate social as well as financial education among children by developing concrete structures like Aflatoun banks and Clubs at school levels.
- To inculcate the habit of saving among rural and tribal children To enable children to save money even in small sums
- To develop the ability to handle money in rural and tribal children
- To develop in rural and tribal children, a sense of responsibility so that they can see the impact of their actions on their lives
- To help children understand the cumulative effect of saving and thus the prioritisation of their needs and desires.
- To instil in rural and tribal children, a sense of pride at their ability to intervene and participate in their own world To facilitate small savings groups among children, which will be a further step towards their empowerment
- Encourage children to operate their own bank account upon completion of primary school.
- Encourage families to open their own bank account.

Aflatoun Programme in Urban Areas: MelJol has been intervening in Brihan Mumbai Municipal Corporation (BMC) Schools. The children studying in standards 5-7 of the corporation run schools are part of the programme. MelJol team directly implements the programme by conducting sessions in the schools. Every now and again school teachers are also involved in this process.

The programme is also being implemented at the 4 Children's Homes in Ulhasnagar.

Aflatoun Programme in Rural Areas: It is spread in 13 districts of Maharashtra. The Zilla Parishad school students are part of this programme. The Aflatoun Social and Financial education programme by MelJol has been the focus of it's activities in the year 2007-08.

Kushal Adhyayan Adhyapan Programme in the D-Ed Colleges in the Thane District: The programme intervenes in thirteen D.Ed colleges of Thane district with the first year students. MelJol finds the teachers as the most important stake holder in implementation of the programme. Hence it eyes to sensitize these forth coming teachers about the importance of child centered, rights based education. .

MelJol's Outreach

In the academic year 2007-08, MelJol reached out to **2303** schools, **6376** teachers and approximately **2,86,565** children.

| Programmes | No. of Schools / Organisation | No. of Children (Approx.) | No. of Teachers / Participants |
|--|-------------------------------|---------------------------|--------------------------------|
| A. Urban Pro. | 5 | 1,000 | 10 |
| MelJol Aflatoun Programme in MUMBAI | 5 | 140 | 4 |
| i. School level Aflatoun camp | 31 | 2 | 2 |
| ii. Exposure visit to Star Maza studio | 5 | 159 | 8 |
| iii. Culminating events | | | |
| B. RURAL PROGRAMME | | | |
| 1. Ashram School Programme | 50 | 10000 | 100 |
| i. T.T.W | 50 | | 77 |
| ii. School level leadership camp | 50 | 2500 | |
| iii. Review Meeting | 36 | | 53 |
| iv. Annual Event: Bal Aanand Mela | 54 | 530 | 54 |
| 2. Kolhapur District(ShahuvadiBlock) | 65 | 5000 | 125 |
| i. Teachers workshop | 01 | | 65 |
| 3. Yawatmal District (Umarkhed Block) | 78 | 8000 | 150 |
| i. Teachers workshop | 02 | 7000 | 55 |
| !! Culmination event | 01 | 210 | 40 |
| 4. Amravati District (Dharani Block) | 12 | 1200 | 12 |
| i. Teachers workshop | 01 | 1,200 | 12 |
| 5.SID programme (12 Districts) | 531 | 53500 | 2655 |
| i. State level workshops | 1 | | 84 |
| ii. TOT for 5 districts | 5 | | 531 |
| 6. Thane District | | | |
| Visit to Reserve Bank of India: | | | |
| 7. Raigad District | 1 | 31 | 3 |
| i. Teachers Workshop | 39 | 2000 | 39 |
| | | | 27 |

| | | | |
|--|-------------|-----------------|-------------|
| C. Kushal Adhyayan Adhyapan Programme in the D.ed Colleges Workshop | 13 | 665 | 26 |
| i. The principles and objectives of education | 13 | 524 | 18 |
| ii. Child Friendly and Interactive Teaching-Learning Process | 13 | 578 | 13 |
| iii. Child Rights & Value Education. | 13 | 539 | 13 |
| Children Home | 4 | 200 | 12 |
| Programmes Handed Over | | | |
| a. Thane District | 650 | 80000 | 1817 |
| b. Chandrapur District | 527 | 80000 | 729 |
| c. Yawatmal District (Digras Block) | 110 | 17000 | 268 |
| d. Navi Mumbai Municipal Corporation | 33 | 8000 | 33 |
| e. Nanded District | 93 | 10,000 | 200 |
| f. Kolhapur District(Panhala Block) | 93 | 10,000 | 200 |
| Total Outreach | 2303 | 2,86.565 | 6376 |

A. Aflatoun Programme in Urban Areas

1. BrihanMumbai Municipal Corporation schools (BMC):

The children of BMC schools do not get the opportunity to express themselves and learn new things. Their reading skills are poor and their exposure to books, magazines and newspapers is insufficient. Some newspaper publishing houses are publishing English newspapers especially for children but there is no such thing available for children in Marathi. To advocate for this, several sessions were held on the topic of role of 'newspapers in education'. The theme for the year was right to Development and the focus was to provide inputs to children from class V to VII about importance and use of media for self development and self expression.

MelJol reached out to the following two BrihanMumbai Municipal Corporation Schools with it's Aflatoun social and financial education intensive programme for children in the year:

- i) Ganpatrao Kadam Marg BMC School, Lower Parel
- ii) Globe Mill Passage BMC school, Elphinstone Road

- **Sessions** : Child rights sessions were conducted alongwith sessions on role of newspapers in education. Children were made aware of the various newspapers and other forms of media. Elections were held in the class to elect the Editorial Board who would come out with the newspapers in the school. These sessions were conducted with approximately 1000 children.
- **Children's Camps** : Two school level camps were held. School level camps helped children find a platform to explore and implement their talents. Children wrote articles, poems, made drawings and brought out their own school newspapers. They were held with 140 children and with the help of 4 teachers.
- **Exposure visit** : An exposure visit was organised and conducted for 31 children to the Star Maaza studio at Mahalaxmi. Children could get exposure to television as a media tool and could see the functioning of the recording studio. It was a good learning experience for them.
- **Culmination events** : A culmination event was organized at each of the schools. At Globe Mill Passage BMC Ms. Pragati Bankhele, journalist of Maharashtra Times gave information on newspapers in an interactive way to the children. 82 children and 2 teachers participated in this event.
To orient children to puppetry as a form of communication, a workshop was conducted for children from Ganpatrao Kadam Marg BMC School. It was conducted over 2 days where children learnt about puppets and themselves made puppets and put up a puppet show on several social issues. 77 children and 6 teachers participated.

Achievements :

- Children were able to improve their reading and writing skills.
- They wrote their own poems, news articles and stories and brought out their own newspaper. Their work was appreciated by the journalist who came from Maharashtra Times.
- The children displayed their talent by the way they took interest and made different kinds of puppets.
- They learnt the use of print media and electronic media.
- Children developed confidence as they put up such a brilliant puppet show.
- Increased participation of the children in school activities.
- Positive behavioral change in children

2) Children's Homes in Ulhasnagar

In the academic year 2007-08, MelJol worked with 4 children's homes at Ulhasnagar.

Setting-up Computer lab: At the beginning of the year as per the need of the children, MelJol has provided two new computers to the Children's Home to add to the existing 3 in their computer lab. There are some children who regularly practice on computer. We have also given some C.D.'s brought out by Azim Premji Foundation. They watched one movie, " Dahavi F". In this way most of the children have become efficient in handling of the computer.

Picnic: MelJol contacted the NGO Magic Bus and they agreed to take the children's for picnics. On 27th Dec. 51 children and 3 staff from Varishtha Balgruha participated in the picnic organized at Karjat. Children enjoyed a lot and played various games on the open ground. It was a good opportunity for the children to gain knowledge through sports and entertainment.

Another picnic was organized for children in the Varishtha and Kanishtha Children Home on 1st April to 2nd April. In this 52 children participated with one superintendent and their subordinates.

Bhel Party: On New Year's Eve a Bhel party had been organized for the children of Varishtha Home. It was organized with a difference. Children were asked to buy the ingredients for Rs. 500/- which was provided to them only and they had to prepare the bhel themselves. They learnt how to do budgeting and planning through this exercise.

B. Aflatoun Programme in Rural Areas:

The Aflatoun program is being implemented in rural Maharashtra since 1999. The programme was first initiated with 51 schools in the Thane districts gradually was upscaled to cover whole of the Thane district in the year 2000-01. Was replicated in the Chandrapur and Yawatmal districts in the year 2002-03 was further replicated in the Nanded, Kolhapur and Raigad districts in the year 2004-05 and in Amrawati district in the academic year 2007-08.

The major components of the program were incorporated as part of the SID programme module developed by State and hence the programme was indirectly replicated in 5 districts as part of the PEEP programme.

Following are the details of the programme in all these districts:

1) Aflatoun Programme in Ashram Schools, Thane District:

MelJol is working since last 4 years in the Ashram schools run for tribal children by the Integrated Tribal Development Department. MelJol is implementing this program from 5th to 7th Std. Schools were selected from Jawhar and Shahpur Project. During this year MelJol has conducted following program.

Teacher's Workshop: One day teacher's training workshop was conducted to acquaint the teacher's and superintendents to the ways of conducting the child rights education and financial education programme amongst the children.

School level camps were conducted for the elected representatives of the Aflatoun clubs and some select children.

Bal Anand Melava: Annual event called Bal Anand Melava was held in collaboration with the Integrated Tribal Development Project, Shahapur and Jawhar on 2 days.

Children came from far of Schools to spend one day together with other children to enjoy and learn new things. Several new skills were learnt at the stalls put up for them like making craft items, painting making things from bamboo leaves, Warli painting, and on banking and marketing skills.

Tribal residential School Dehere, District- Thane:

After teachers' training workshop, the enthusiastic young teacher has guided the students well. Almost all the students have understood their rights and responsibilities. They have formed club through secret ballot process. They have also established Aflatoun bank in the school and collectively saved Rs. 3000/. Almost all the students have been regularly saving in the bank. There is a 13 years old student named Yogita Gavit, who is in 7th std. She is a very active member of the Aflatoun club. She saved Rs. 80/ in the bank and also persuaded fellow students to save. Before the Aflatoun program she was reluctant to interact with others but now she has become bold and confident and participates in all activities. She stated that she will not let people buy or consume tobacco/gutka.

Achievements:

- The trainers participated enthusiastically as resource persons in the Bal Anand melava.
- Children from 2 Ashram schools interacted effectively with the delegates of the Asia-Regional Meet and shared their experiences of banking programme with them.
- The programme gets very good support from the officials of the Integrated Tribal Development Department.
- It was the first time that the tribal children got an opportunity to participate in a Bal Anand melava hence they participated very enthusiastically and enjoyed it thoroughly.
- Children had taken the anti gutkha theme in some schools of Jowhar block and they put up good street play, posters and took out a rally on the theme.

2) Aflatoun program in Amravati District:

The "Aflatoun program" was initiated with 12 Zilla Parishad schools in Dharani block, Amravati district in the year 2007-08. This was the first year of implementation of the programme in the same block. This year in addition with Aflatoun programme more emphasis was given on formation of Aflatoun Bank in all the schools. Local NGO- Apeksha Homoeo Society showed keen interest for implementing the same programme in their project area. .

Activities Conducted:

Teachers training workshop was held and MelJol material was provided to teachers. All the teachers were asked to implement the programme in their schools. The programme has been successfully implemented by the teachers. Representatives from partner NGOs used to visit schools once in a month to facilitate the process of implementation.

Achievements:

- Though the programme could initiate in few schools, most of the schools have formed Aflatoun Banks too.
- The involvement of partner NGO Apeksha Homoeo Society in Aflatoun programme was remarkable.
- Aflatoun Book series for Std. 5th, 6th and 7th has been appreciated by all teachers and children because of the child friendly language, songs and stories.

3) Aflatoun programme in Umarkhed Block, Yawatmal district

After successful implementation of the MelJol Aflatoun programme in Digras Block, Yawatmal District, same programme has been replicated in Umarkhed Block in the year 2006-07. This was the second year of the programme where MelJol has conducted different activities on the previous experiences.

Activities Conducted:

- Teachers Training Workshop's
- School level Camps were held for the children.
- **Culmination Event:** Jalosh is a one day event held in the form of a mela for the children where children from various schools in the district got a chance to come together. Children received a platform to come together and share their learnings/ideas in front of the audience.

To assess the impact of the programme, MelJol conducted evaluation study of the students who attended the culmination event on 21st Feb. 08. Accordingly MelJol received data from 133 students of 33 schools.

Achievements:

- It was realized that the children knew the basic element of savings and their rights and were also aware about what should be done when the child rights are violated.
- 80% school children knew their rights and responsibilities.
- 90% schools are aware about the characters, MelJol songs and stories.
- Bank is there in 75% of the schools where children are regularly saving money.
- Received good media coverage especially in the local newspaper and on T.V. Channel.

Z. P. School Belkhed, Block-Umarkhed, District- Yawatmal.

Children have formed Aflatoun Clubs through democratic process and formed Aflatoun Bank in the school. Children utilized their saving money for events like going for picnic etc. MELJOL received data from Kiran Gore, a 12 years old student of the Belkhed school, studying in 6th std. Kiran has been continuously saving in the bank. As per the rules of the school, children could withdraw or deposit their money once in a week.

Once children decided to go for a picnic. Subsequently all the students withdrew money from their account and went to the picnic. Kiran had Rs. 500/ in his account. As per the need, he withdrew Rs. 200/ for the picnic. It was a nice experience for Kiran and for the other children where they could get a platform to realize their dreams.

4) Aflatoun Programme in 5 Districts (Nanded, Beed, Jalana, Parbhani, Nandurbar) of Maharashtra.

Jeevan Shala Program School-In-Development programme. (SID) : The Jeevan Shala programme was implemented by Maharashtra government in 12 districts under the Primary Education Enhancement Project (PEEP). Considering previous experience of MelJol in the same programme they invited MelJol to work as a resource organisation in 12 districts of Maharashtra. Out of 12, we selected 5 districts and worked there as a resource organisation.

Activities conducted:

State level two days workshop in association with Maharashtra Prathamik Shikshan Parishad, Maharashtra Govt. (MPSP) and UNICEF. We represented as a Resource organisation.

District level workshop at Nandurbar, Parbhani, Nanded, Beed and Jalna Districts for district resource persons.

Achievements:

- Through SID programme, it helped to expand the Aflatoun programme.
- We could successfully incorporate Aflatoun child savings activity in the programme and received remarkable feedback from trainers.

5) Aflatoun programme in districts of Kolhapur, Thane, Raigad & Chandrapur

It was the third year in **Kolhapur** and in addition with Aflatoun programme more emphasis was given on formation of Aflatoun clubs and Aflatoun Bank in all the

schools. In accordance with Bank programme we prepared teacher's manual and distributed to all. One **teacher's workshop** was organized after which teachers were asked to conduct camps for children at school level.

In **Thane district**, the children from Zilla Parishad School in Dalkhan visited Reserve Bank of India (RBI) Head office. MelJol team organized the visit in collaboration with the RBI- financial education department. Children visited museum and Gateway of India on their way to RBI. At RBI, children were given information various aspects of functioning of the RBI. Children asked a number of questions which were patiently answered by the staff after which children visited monetary museum and cheque clearing center. Children were thrilled by the experience and this will remain in their memories for ever. In all 31 children and 3 teachers participated in this visit.

In **Raigad district**, the Program is running at 39 schools for 1st to 4th std. This year the programme has been handed over to the education department.

Meeting was held with Block Education Officer to get his support for the program. Teachers Training workshop for one day was conducted at Karjat on 31st July '07 at Keshale school and 27 teacher's participated in the workshop. Evaluation was done by taking feedback from teachers and students of three schools.

In **Chandrapur** as part of the replication programme MelJol approached Ambuja Cement Foundation and started Aflatoun programme at Rajura Block in Chandrapur District. The programme started with a teachers training workshop, which was facilitated by MelJol.

Achievements:

- Aflatoun bank is there in 100% schools in Kolhapur district and Child rights and responsibilities are known by 100% of the children. The programme is being successfully implemented in all the schools.
- In the 3 schools where monitoring was done in Raigad, the books are being utilized by the children, having sessions and bal jatras, are being organized very effectively.
- Partnership took shape with Ambuja Cement Foundation in Chandrapur district. Monitoring was done in 4 schools and it was found that there was a 100% awareness of child rights and bank formation in 75% of the schools.

C. The "Kushal Adhyayan Adhyapan Programme" in the Diploma in Education (D.Ed.) Colleges of Thane District

This is the fourth year that MelJol continues with the **Kushal Adhyayan Adhyapan programme** in Thane district MelJol aims at imparting a rights oriented perspective among the students in the D.Ed colleges. It encourages D.Ed students to understand the relevance of education in a social context and with a wider scope as an effective tool for social change.

Drawing it's inputs from the National Curriculum Framework for teacher education 2005 and the framework of 'Curriculum of Diploma in Teacher Education' developed by State Council of Educational Research & Training, Pune a manual has been designed and provided to each student. This manual gives them a detailed outline of the objectives and contents of the Kushal Adhyayan Adhyapan programme.

Objectives of the Programme:

- To make the D. Ed. Students aware of the principles and objectives of education as delineated by the National Curriculum Framework 2005. To demonstrate how to base the education process on these.
- To guide future teachers on how to impart education based on the principles of "Education for construction of knowledge".
- To provide teaching-learning experiences which will enhance D.ed student understanding of democratic values and which will help them to imbibe these values. Also to demonstrate how they can impart these values to children.
- To demonstrate the value of participatory and joyful method of education and ways to do so.
- To make aspiring teachers sensitive to the needs/problems of children and think of ways to resolve them.
- Making trainee teachers aware of the innovative ways of teaching already being used by other organizations.
- To channelize the creativity of the D.ed students and encourage them to try and use innovative techniques while teaching.

Activities Conducted:

Three workshops were organized for the students. The topics of the workshops were as follows:

Workshop 1: Topic of the 1st workshop was Goals and Principles of Education The principles and objectives of education as laid down in the National Curriculum Framework were included in the workshop. The workshop was conducted in Oct., Nov. & Dec. 07 and was attended by 524 students.

Workshop 2: Topic was Need and Importance of Child Friendly and Interactive Teaching-Learning Process. Emphasis was more on participatory, joyful techniques.

MelJol team conducted second round of workshops in the D. Ed Colleges in Dec. '07 & Jan.' 08. 578 students participated in the workshops.

Workshop 3: Topic was Constitutional Rights and Duties/Human Rights/Child Rights/ Value Education. The workshops were conducted in February- March '08 and 539 students participated in the workshops.

Achievements in the workshops :

- Workshop created awareness about the important components of the National Curriculum Framework 2005 among not just D.ed Students but also among lecturers. Workshop revealed importance of constructivist approach to education and importance of enhancing values and skills.
- The workshop received positive feedback from students who expressed that the workshop provided unique teaching learning experience to them.
- The objectives of education were well understood by the students.
- The discussions that followed brought out how they will have to work with all kinds of children from the different strata of society and how they will have to relate to the child by understanding the social context of the child.
- It is important to note that the lecturers in all the colleges took active part in the workshop and expressed that the workshop was extremely useful for them also. Lecturers also expressed that the workshop provided students an opportunity to express their talents and creativity which was not known to lecturers. It helped the students to mingle well with each other.
- MelJol participatory methodology and inclusion of stories, songs, dances were appreciated by all the participants.

1. **Mr.Vishnu Muktaram Bhandavle** of St. John's D'Brito D Ed college, Manekpur says that he has understood how to make teaching participatory so as to involve the students in the learning process. He has even expressed an interest to work alongwith such NGO's who are working in the field of education to get a better exposure to new methodologies of teaching.

2. **Ms.Joshna Maddala** student of S.D.T. Kalani college says that she became aware of the different methodologies of teaching after she attended the MelJol workshops. She feels the programme must continue as it is and her college lecturers too must be involved in the training workshops.

NETWORKING/PARTNERSHIPS/ ADVOCACY

MelJol makes it a point to partner with several other NGO's as well as to participate in programmes organized by them. MelJol organized a workshop in Mumbai and also participated in several workshops and Meets as follows:

i) NGOs Workshop in Mumbai

A workshop was organized on 3rd Sept. '07 by MelJol inviting all Mumbai based NGO's to introduce the Aflatoun Child Savings programme to them. Focussing on the concept of the Aflatoun savings programme, an effort was made to introduce the concept before the city based NGO's and schools in Mumbai with the objective of entering into partnerships with them. Three school teachers and sixteen representatives from NGO's in Mumbai participated in the workshop.

ii) Workshop for NGOs in Andhra Pradesh:

To explore the possibilities of replicating Aflatoun programme in collaboration with the NGOs in India MelJol in collaboration with Navjeevan Bal Bhavan, Sangh Mitra Service Society and Child Rights Advocacy Foundation conducted workshop with the NGOs in Andhra Pradesh. The vision and aim of the Aflatoun Savings programme, basic concepts and the methodology was explained in the workshop. It was discussed that MelJol's strategy is to replicate the programme under the banner of Aflatoun Child Savings Programme. In the workshops NGOs were motivated to join the network. In all 125 participants from 25 NGOs participated in the workshop.

iii) Programme in collaboration with Rotary Club of Thane (W)

Rotary Club of Thane (West) had invited MelJol to conduct training of Anganwadi workers with a focus on enhancing their skills of communication with children. Emphasis was also on sensitizing them towards child rights and child friendly methodologies of teaching-learning. Workshops were conducted in four places in the months of December and January and feedback given by Aanganvadi workers was very positive.

iv) Asia Regional Meet

Organised in Nov. 2007, it was attended by 35 delegates from countries - Phillipines, Sri Lanka, Thailand, Timor-Leste, Bangladesh, Pakistan, Cambodia, Nepal, Malaysia and representatives from states of West Bengal, Andra Pradesh and Maharashtra in India. The Meet was held to build new partnerships with NGO's from Asia to take the programme of child social and financial education to the Asian countries. MelJol shared its experience of implementing the programme in India. Delegates from the workshop were taken on a visit to 2

Ashram schools in Thane district for them to learn about the Aflatoun Child Savings Programme and to see the banks in operation. After the Meet 2 delegates from Thailand also stayed back to visit one more school with MelJol team to get an in-depth understanding of the child savings programme as they wish to start a similar programme in Thailand.

v) Experts meeting organised by Amnesty International at Ireland on Human Rights Friendly Schools Project on 10th November' 07

MelJol team member was invited as resource person to talk about how MelJol is implementing Child Rights Education at school level. This workshop was conducted by Amnesty International to collate the learning of the organizations implementing Human Rights/Child Rights education at school levels. Twelve different organizations presented their work at the workshop. All the participants were impressed by the outreach of MelJol and with the fact that MelJol gets support from the government for this. They also appreciated the strategy and methodology developed by MelJol.

vi) MelJol's participation at Citi-FT Financial Education Summit:

It was an international gathering of financial education experts and advocates. The Summit focused on partnerships for Progress and Inclusion. Dr. Lata Narayan, Trustee of MelJol presented a paper on MelJol Aflatoun Child Savings Programme.

vii) The Experts meeting and the Launch of Aflatoun's Campaign for Child Social and Financial Education:

Aflatoun- Child Savings International, The Netherlands had organized international meet of NGOs to share experiences of implementing Aflatoun programme in the respective countries. Donor agencies, people from banking and finance sector also attended the meet. Interactive sessions were organized facilitating sharing and learning from each other. Various regional committees were formed to enhance further sharing and learning. Dr. Armaity Desai, Mr. Jerry Pinto and Ms. Sumitra Ashtikar participated in the programme.

OTHER EVENTS MelJol PARTICIPATED IN:

- Participated in State Executive Committee meeting of State Education Department on 3rd April, 07 at Mantralaya.
- Young Women's Christian Association (YWCA) seminar for girls: - As a Resource organization, MelJol conducted child rights camps for 40 girls who attended this program. The age group was 10 to 14 years.
- As part of the child labour eradication movement, MelJol, in partnership with other NGOs rescued 14 children from Mumbra with the help of police system.
- Green Earth Social Development Consulting Pvt. Ltd. had organized two days workshop on Project Management at Pune, which was held on 1st Dec & 2nd Dec. MelJol representative attended this workshop.
- The meeting of Right to Education movement was held as children must get free and compulsory education and this was done in association with Avehi who continuously is spreading awareness program related to this issue. Outcome of this demonstration was that the petition was forwarded to the Education Minister, Maharashtra Govt.

ACKNOWLEDGEMENTS

- Members of the Education Councils of all participating Zilla Parishads and Municipal Corporations.
- Teachers, College professors, Principals and trainees from the 13 D. Ed colleges, Thane district
- Supervisors, Kendra Pramukhs, Principals, teachers, other administrative staff, workers and last but not the least, children of all our participating schools in.
- Probationary officers, caretakers and children from all the Children's Homes in Ulhasnagar.

Our Donors/ partners

- Aflatoun - Child Savings International, The Netherlands
- Sir Ratan Tata Trust (Mumbai)
- United Way Mumbai
- Give Foundation (Mumbai)
- Centrum Broking Private Limited
- Gayatri Education and Medical Research Foundation
- Rotary Club of Thane (West)
- Tekson's Limited, Thane
- Watumull Foundation (India)
- Ambuja Cement Foundation
- Colgate Palmolive India Limited
- N. M. Wadia Charities
- Lloyds PSB Bank PLC

Individual donors

- Ms. Bala Deshpande
- Mr. Jerry Pinto

Other supporters/NGO's that supported MelJol

- Reserve Bank of India
- Aavehi Abacus
- Magic Bus
- Apeksha Homoeo Society, Amravati
- Child Line India Foundation
- Green Earth Social Development Consulting Pvt. Ltd.
- FACSE (Forum Against Child Sexual Exploitation)
- Tata Institute of Social Sciences
- Maharashtra Dyslexia Society
- Dnyanprabodhini, Pune.
- Homi Bhabha Science Centre
- Good Earth Education Foundation, Vasai.

- Gram Mangal, Dahanu.
- Khagol Mandal, Vangani.
- SIPRA (Social Institute Programme for Rural Area) Nanded.

UNICEF (Mumbai):

- Mr. Gopi Menon - Director
- Ms. Tara Shrinivasan - Project officer
- Shri. Begur Ramchandran- Programme officer
- Shri. Haridas Bambode - Consultant, Unicef

Our supporters in the Government of Maharashtra

- Shri A. Kulkarni, Secretary of Education, Mantralya Mumbai.

Maharashtra Prathamik Shikshan Parishad, Mumbai.

- Shri Naredra Kavde, Director MPSP

State Council of Educational Research & Training, SCERT (Pune)

- Shri. Mr. S. Bedage , Director, **SCERT**.

Department of District Women and Child Development, Thane

- Shri S. Bagul, District Women and Child Development officer, Thane
- Shri Sanjay Ganvir, Probationary Officer, Varishtha- Kanishtha Children's Home, Ulhasnagar

Department of Tribal Development, Thane district

- Shri. Patil, Additional Commissioner, Department of Tribal Development, Thane district
- Shri. S. Khatik, Project officer, Integrated Tribal Development, Jowahar, Thane district
- Shri S. Thube, Additional Project officer, Integrated Tribal Development Project, Jowahar,. Thane district
- Shri Ghodake, Project officer, Integrated Tribal Development, Shahapur, Thane

Municipal Corporation of Mumbai

- Shri B.Borale, Education officer
- Shri. Charate, Public Participation Cell

District Institute for Education and Training, Thane

- Shri. N. Madke, Principal, DIET, Jawahar, Thane district

Education Department of Zilla Parishad, Thane

- Shri. Borase, Education Officer Thane Zilla Parishad
- Shri M. Waghmare, Deputy Education Officer, Thane Zilla Parishad

Education Department of Zilla Parishad Nanded.

- Shri Ashok Pawar, Education officer
- Shri. Balvindarsingh Chavhan, BEO Kinwat Panchayat Samitee

Education Department of Zilla Parishad Chandrapur.

- Shri Shishir Ghonmode, Education officer
- Shri Nagorao Polewar, Block Education Officer, Rajura Block.
- Shri Ramrao Chavan, Extension officer
- Shri. Ratnakar Bhende and Mr. Nale, Block Resource Person

Education Department of Zilla Parishad Yawatmal.

- Mr. Prakash Pathare, District Education officer, Yawatmal
- Shri. Valmik Ingole, Block education officer, Umarched

Education Department of Zilla Parishad Kolhapur

- Shri. Sharad Mane, Education Officer Kolhapur.
- Shri. Bhandare, (B.E.O Shahuwadi Panchayat Samitee)
- Shri. Suryakant Patil, (B.E.O Panhala Panchayat Samitee)

Education Department of Zilla Parishad, Raigad

- Shri V. Mhatre, Education Officer, Raigad
- Shri M. Ambedkar, Block Education Officer, Karjat, Raigad District
- Shri A. Khade, Kendrapramukh, Raigad District

Other supporters/ resource persons

- Shri Sada Kale Z.P. school, District Latur

MELJOL: Credibility Alliance Norms

| | |
|--|-----------------------|
| 1. IDENTITY | |
| Principle: The organisation should exist and be registered | |
| Existence | |
| <ul style="list-style-type: none"> • The organisation has been in existence for a minimum of 1 year from date of registration | (✓) |
| <ul style="list-style-type: none"> • The physical address given by the organisation is verifiable | (As per disclosure 2) |
| Legal Status | |
| <ul style="list-style-type: none"> • The organisation is registered as Trust / Society / Section 25 Company. | (As per disclosure 2) |
| <ul style="list-style-type: none"> • Registration documents of the organization are available on request | (✓) |
| 2. VISION AND IMPACT | (As per disclosure 1) |
| Principle: The organisation be able to state what it is aiming to do and that it can also state achievements related to its aim. | |
| Vision / purpose / objectives | |
| <ul style="list-style-type: none"> • A shared vision/purpose/objective is articulated beyond the registration documents. | (✓) |
| Impact / Achievement / Output / Performance | |
| <ul style="list-style-type: none"> • The organisation has defined indicators, which will measure its performance against its stated objectives. | (✓) |
| 3. GOVERNANCE | (As per disclosure 3) |
| Principle: The organisation is committed to and practises good governance specially because voluntary organisations draw upon public funds. | |
| <ul style="list-style-type: none"> • The organisation has a Governing Board, by whatever name called. | (✓) |
| <ul style="list-style-type: none"> • Composition of the Board: | |
| <ul style="list-style-type: none"> ◆ At least 2/3 of Board members are unrelated by blood or marriage | (✓) |
| <ul style="list-style-type: none"> ◆ The organisation discloses name, age, sex, work experience, and position of Board members | (✓) |

| | |
|--|-----|
| ◆ Not more than half the Board members have remunerative roles | (✓) |
| • The Board meets at least twice a year with quorum | (✓) |
| • All remuneration and reimbursements to Board members are to be disclosed | (✓) |
| • Minutes of Board meetings are documented and circulated | (✓) |
| • A Board Rotation Policy exists and is practiced | (✓) |
| • The Board approves Programmes, budgets, annual activity reports and audited financial statements | (✓) |
| • The Board ensures the organisation's compliance with laws and regulations | (✓) |
| 4. OPERATIONS | |
| Principle: The organisation must conduct its Programmes and operations efficiently and effectively in the public interest | |
| Programme | |
| • Activities to be in line with the vision/ purpose/ objective of the organization | (✓) |
| Management | |
| • Appropriate systems be in place for: | |
| ◆ Periodic Programme planning/ monitoring/ review | (✓) |
| ◆ Internal control | (✓) |
| ◆ Consultative decision-making | (✓) |
| Human Resources | |
| ◆ Clear roles and responsibilities for personnel (including volunteers) exist | (✓) |
| ◆ All personnel are issued a letter of contract/ appointment | (✓) |
| ◆ Appropriate Personnel Policy is in place | (✓) |
| 5. ACCOUNTABILITY AND TRANSPARENCY | |
| Principle: Organisations be accountable and transparent to internal and external stakeholders | |
| Accountability | |

| | |
|---|-----|
| <ul style="list-style-type: none"> Signed audited statements are available: balance sheet, income and expenditure statement, receipts and payments account, schedules to these, notes on accounts and the statutory auditor's report | (✓) |
| Transparency | |
| <ul style="list-style-type: none"> The organisation's Annual Report be disseminated/ communicated to key stakeholders and available on request every year, within 8 months of the end of the organisation's financial year. | (✓) |
| <ul style="list-style-type: none"> The distribution of staff according to salary levels must be disclosed in the annual report | (✓) |

Disclosures as per Credibility Alliance norms

1. Origin and brief history of the organisation:

MELJOL is a non-governmental organisation, focussing on fostering healthy attitudes in children, sensitising them about children from different backgrounds, in order to create a society wherein different people co-exist. The United Nations Convention on the Rights of the Child serves as the framework within which MELJOL bases its interventions. MELJOL was initiated in 1991, as a field action project of the Department of Family and Child Welfare, Tata Institute of Social Sciences. MELJOL is now registered under the Societies Registration Act (1860) and Bombay Public Trust Act (1950). Besides Mumbai, MELJOL has branches in Thane (Urban and Rural) and Pune.

MELJOL believes that children have rights and linked to these rights have responsibilities which they need to be made aware of. It is only when children are aware of their rights that they can respect the rights of everything in the environment (living and non-living). MELJOL seeks to develop children's citizenship skills by focussing on their rights and responsibilities and providing them opportunities to contribute positively to their environment. Thus, 'Equal rights, opportunities and respect for all,' forms the basis of MelJol's philosophy.

2. Registered address:

MELJOL

47, Gilderlane Municipal School,
2nd Floor, Off. Belasis Bridge,
Opp. Mumbai Central Local Station,
Mumbai - 400 008.

Tel: 23081050

Fax: 23006428

[Regd. under the Societies Registration Act 1860 - No.801, 1999 of
23/6/1999

Regd. under the Bombay Public Trust Act 1950 - No.F-21744 of
11/1/2000

Regd. under Sec. 12A of Income Tax Act, 1961, No DIT (E)/MC/12-
A/34492/99-2000

3. Details of board members:

| | | |
|---|---|---|
| Dr. Armaity Desai | : | Former chairperson, University Grants Commission, Govt. of India, Ex-Director, Tata Institute of Social Sciences |
| Dr. Denzil Saldanha | : | Professor and Head, Unit for Sociology of Education, Tata Institute of Social Sciences |
| Ms. Jeroo Billimoria (President) | : | Founder - MELJOL Founder and Trustee - CHILDLINE India Foundation Founder and Executive Director - Child Help Line International Vice-Chairperson - Credibility Alliance |
| Dr. Lata Narayan | : | Faculty member, Unit for Child and Youth Research, Tata Institute of Social Sciences |
| Mr. Nakul Mehta | : | Company Director, Bharat Bijlee Ltd. |
| Mr. Jerry Pinto (Secretary) | : | Journalist |
| Mr. Rishad Byramjee | : | Business Person |

4. Name and address of main Bankers:

Bank of India, Mumbai Central Branch, Mumbai - 400 008.

Standard Chartered Bank, Oriental Building, 364 Dr. D.N. Road, Mumbai - 400 001.

ICICI Bank, Mumbai Central, Maratha Mandir Annex, Dr. A.R.Nair Road, Mumbai - 400 008.

5. Name and address of Auditors:

Burzy Maneksha & Co.

Simla House, B/206-C, Nepeansea Road, Mumbai - 400 036.

6. Staff details: DISTRIBUTION OF STAFF ACCORDING TO SALARY LEVELS

| Slab of gross salary (in Rs) plus benefits paid to staff (per month) | Male staff | Female staff | Total staff |
|--|------------|--------------|-------------|
| Less than 5000 | 4 | 1 | 5 |
| 5,000 - 10,000 | 1 | 1 | 2 |
| 10,000 - 25,000 | 1 | 1 | 2 |
| 25,000 - 50,000 | 1 | 1 | 2 |
| Total | 7 | 4 | 11 |

7. Staff remuneration [Gross monthly salary + benefits] in Rupees

| | | |
|--|-----------------|-----------|
| Head of the organisation: (including honorarium) | Rs. ___40000___ | per month |
| Highest paid Full Time regular staff: | Rs. 40000_____ | per month |
| Lowest paid Full Time regular staff: | Rs. _2950_____ | per month |

8. Reimbursements to Board members/ Trustees/ Shareholders: Nil

9. Total visits of National travel by all staff during the year: 1

**10. Total visits of international travel by all staff during the year: 4
Cost: Borne by the inviting Organisation not by MelJol.**

11. Network/linkages:

In this year MelJol has networked with

- Aflatoun- Child Savings International, The Netherlands
- UNICEF & Ambuja Cement Foundation to replicate MelJol Aflatoun programme in Chandrapur.
- Maharashtra Prathmik Shikshan Parishad to conduct state level programmes.
- Navjeevan Bal Bhavan, Sangh Mitra Service Society and Child Rights Advocacy Foundation, Andhra Pradesh

THE BOMBAY PUBLIC TRUSTS ACT, 1950
SCHEDULE VIII (Vide Rule 17 (1))
Name of the Public Trust :- MELJOL

| FUNDS AND LIABILITIES | | PROPERTY AND ASSETS | |
|---|-----------|--|----------------------------|
| 31-3-2007 | Rs. | 31-3-2007 | Rs. |
| Trust Fund or Corpus Balance as per last Balance Sheet Adjustment during the year | 695,577 | Immovable Properties (at cost) Balance as per last Balance Sheet Addition during the year Less:- Sales during the year Depreciation up to date | 205,283 |
| Specific Donations | | Investments :- Bank Deposits | 60,822 |
| Depreciation Fund | | Furniture and Fixtures Balance as per last Balance Sheet Addition during the year Less:- Sales during the year Depreciation up to date | (Schedule II) 60,822 |
| Sinking Fund | | Loans (Secured or Unsecured) Loan Scholarship Other Loans | Good Doubtful |
| Reserve Fund | | Advances To Trustees To Employees To Contractors To Others | (Schedule III) 43,946 |
| Loans (Secured or Unsecured) From Trustees from Others | 33,004 | Income Outstanding Rent Interest Other Income | |
| Liabilities (Schedule V) | | Cash and Bank Balances (a) In Current / Saving A/c with Bank (b) With Trustees (c) With a Manager | (Schedule IV) 2,049,193 |
| For Advance For Rent and other Deposits For Sundry Credit Balances | 109,444 | | |
| Income and Expenditure Account | | | |
| Balance as per last Balance Sheet | 55,128 | | |
| Add * Surplus as per Income & Expenditure Account | 1,575,535 | | |
| | 860,149 | | |
| | | | 2,359,244 |
| | | | 2,049,193 |
| | | | 43,946 |
| | | | 2,049,193 |
| | | | 2,359,244 |

The above Balance Sheet to the best of our belief contains a true account of the funds and Liabilities and of the Property and Assets of the Trust.

P. Narayan
Mumbai dated 27-9-08

(If accounts are kept on cash basis)
Income Outstanding :-



As per our report of even date
BURZY MAINEKSHA & CO.

P. Narayan
Proprietor
Chartered Accountants

Mumbai dated 27-9-08

0 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 March 31, 2008

Registration No. F - 21744

| 31-3-2007 | EXPENDITURE | Rs. | Rs. | 31-3-2007 | INCOME | Rs. | Rs. |
|-----------|---|-----------|-----------|-----------|---|-----------|-----------|
| | To Expenses in respect of properties :- Rates, Taxes, Cesses Repairs & Maintenance Insurance Other Expenses | | | | By Rent (realised) | | |
| | To Establishment Expenses | | | | By Interest (realised) | | |
| | To Remuneration of Trustees | | | | On Securities | | |
| | To Legal Expenses | | | 19,803 | On loans | | |
| 11,236 | To Audit Fees | 11,236 | | | On Bank Account - Fixed Deposit / Savings | 32,587 | 32,587 |
| | To Contribution and Fees | | | | By Dividend | | |
| | To Amounts written off :- (a) Religious (b) Loan Scholarships (c) Irrecoverable Rents (d) Other Item | | | 2,693,714 | By Donations in cash or kind | 3,858,200 | 3,858,200 |
| | To Miscellaneous Expenses | | | | Less :- Specific Donations | | |
| 22,960 | To Depreciation | 40,615 | | | By Grants | | |
| | To Amounts Transferred to Reserve or Specified Funds | | | | By Income from other sources (in detail as far as possible) | | |
| | To Expenditure on Objects of the Trust (a) Religious (b) Educational (c) Medical Relief (d) Relief of Poverty (e) Other Charitable Objects | | | 443,132 | - Income from sale of Books | | |
| 3,122,453 | | 2,263,401 | | | By Transfer from Reserves | | |
| | | | | | Deficit carried over to Balance Sheet | | |
| | To Surplus Carried Over to Balance Sheet | 2,263,401 | | | | | |
| 3,156,649 | | 1,575,535 | 3,156,649 | 3,156,649 | | | 3,890,787 |

As per our report of even date

BURZY MANEKSHA & CO.

Kantab
Proprietor
Chartered Accountants

Mumbai dated 27-9-08



MELJOL

Mumbai dated 27-9-08
(Signature)

Authorised Signatory

BURZY MANEKSHA & CO.
CHARTERED ACCOUNTANTS

Simla House, B/206-C,
Nepeansea Road,
Mumbai - 400 036.
Phone : 2367 99 93
Mobile : 98900 78801

Burzy P. Maneksha
D.COM., F. C. A.

TRUSTEES OF Meiji bearing Registration No. F - 21744
under Bombay Public Trust Act, 1950 and Rules 1951
in respect of the Accounts for the year ended March 31st 2008

We have audited the annexed Balance Sheet and Income and Expenditure Account for the year ended on that date and report that:-

- (a) The accounts are maintained regularly and in accordance with the provisions of the Act and Rules;
 - (b) The receipts and disbursement are properly and correctly shown in the accounts;
 - (c) The cash balance and vouchers in the custody of the Trustees/Manager on the date of the audit were in agreement with the accounts;
 - (d) All books, deeds, accounts, vouchers, other documents or records required were produced, before us;
 - (e) A register of movable and immovable properties is/is not properly maintained., the changes therein have/have not been communicate time to time to the regional office, and the defects and inaccuracies mentioned in the previous audit report have/have not been rectify
 - (f) One of the Trustees/Manager appeared before us and furnished the necessary information required;
 - (g) No property or funds of the Trust were applied for any object or purpose other than the object or purpose of the Trust;
 - (h) There is Rs.....outstanding for more than one year; Rs..... has been written off a during the year under audit;
 - (i) Tenders for repairs or construction were not invited as there were no immovables/as there were no repairs or construction exceeding Rs.5000/- were invited for expenditure exceeding Rs.5000/-
 - (j) No moneys of the Trust have been invested contrary to the provisions of Section 35
 - (k) Alienation of immovable property contrary to the provisions of Section 36 has not come to our notice;
 - (l) Cases of irregular, illegal or improper expenditure or failure or omission to recover moneys or other properties belonging to the publ trust or of loss, or waste of money or other property thereof, because of failure, omission loss or waste in consequence of breach of trust or misapplication or any other misconduct on the part of the Trustee or any other person while in the management of the trust as revealed by our examination of books of accounts, have/have not been observed and are as stated below.
 - (m) The budget has/~~has not~~ been filed in the form provided by Rule 16 A;
 - (n) In terms of the provisions of the instrument by which the Trust is governed;
 - (i) the maximum and minimum number of trustees is/~~is not~~ maintained;
 - (ii) the meetings are/~~are not~~ regularly held.
 - (iii) the minute book of the proceedings of the meeting is/~~is not~~ maintained;
 - (iv) the trustee ~~do~~/do not have an interest in the investments of the Trust;
 - (v) none of the trustees is a debtor or creditor of the trust;
- Consequent to the absence of any clause in respect of the above mentioned information, in the instrument by which the trust is gov we have no comments thereon.
- (o) There were no irregularities/ ~~The irregularities pointed out by us in the accounts of the previous year have/have not been duly rectify the trustees during the period of audit.~~

Mumbai, Dated: 27.9.08



BURZY MANEKSHA & CO.
Burzy P. Maneksha
Proprietor
CHARTERED ACCOUNTANTS

SCHEDULES TO ACCOUNTS FOR THE YEAR ENDED 31.03.2008

I EDUCATIONAL EXPENDITURE ON SCHOOL AND COMMUNITY BASED PROGRAMS

| | | |
|-----------|---|-----------|
| 31-3-2007 | <i>At Meljol during the year the major emphasis was on sustaining and improving on the various school and community based programs undertaken during the earlier year. Meljol's urban unit continued its programmes by working with children directly through its developed modules. Meljol's rural unit on the other hand focused on training village functionaries and rural teachers, supervisors and other officials in the education department to implement the programme through the education system.</i> | |
| | | (Rs.) |
| 904327 | - Expenditure on School Based Programmes with various Municipal Schools, Private Schools and schools for differently enabled children. | 427,295 |
| 392711 | - Expenditure on Community Based Programmes through the strategy of initiating the formation of school based clubs and conducting camps. | 220,353 |
| 1170459 | - Staff Salaries | 1,088,971 |
| 179807 | - Material development and Printing charges for various rural & urban school and community based programs | 308,925 |
| 475149 | - Conveyance, Telephone, Travelling and Other expenses | 217,857 |
| 3122453 | TOTAL | 2,263,401 |

SCHEDULES TO ACCOUNTS FOR THE YEAR ENDED 31.03.2008

| 31-3-2007 | | (Rs.) | (Rs.) |
|-----------|--|--------|-----------|
| | II FURNITURE AND FIXTURES | | |
| | - COMPUTERS (W.D.V. as on 01.04.2007) | 13,177 | |
| | Add : Additions during the year | 43,850 | |
| | | 57,027 | |
| 13,177 | Less : Depreciation @ 60% | 34,216 | 22,811 |
| | MOBILE PHONES (W.D.V. as on 1-4-2007) | 7,721 | |
| 7,721 | Less : Depreciation @ 15% | 1,930 | 5,791 |
| | INVERTOR purchased during the year | 16,000 | |
| | Lesss: Depreciation @ 15 % | 2,400 | 13,600 |
| | - Furniture & Fixtures (W.D.V. as on 01.04.2007) | 16,489 | |
| | Add : Additions during the year | 4,200 | |
| | | 20,689 | |
| 16,489 | Less : Depreciation @ 10% | 2,069 | 18,620 |
| 37,387 | | Total | 60,822 |
| | III ADVANCES - OTHERS | | |
| 1,000 | - M.T.N.L. Deposit | | 1,000 |
| 2,250 | - Salary advances | | 7,000 |
| 250 | - Video Deposit | | - |
| 25,000 | - Thane Office Deposit | | 25,000 |
| 2,500 | BPL Mobile Deposit | | 2,500 |
| | - T.D.S (A.Y. 2006-2007) | | 5,842 |
| 5,842 | - T.D.S. (A.Y. 2007 - 08) | | 1,146 |
| | T.D.S. (A.Y. 2008 - 09) | | 1,458 |
| 36,842 | | Total | 43,946 |
| | IV CASH & BANK BALANCES | | |
| 368,447 | - Current Account with Bank of India (Mumbai Central Branch) | | 403,650 |
| 113,289 | - Saving Account with American Express Bank (FCRA A/c) (Mumbai Branch) | | 455,639 |
| 29,797 | - Saving Account with American Express Bank (Mumbai Branch) | | 26,625 |
| 5,070 | - Current Account with Bank of India (Thane Branch) | | 5,070 |
| 4,750 | - Current Account with Bank of India (Banglore Branch) | | 4,750 |
| 33,999 | - Saving Account with ICICI Bank Ltd | | 1,131,229 |
| 36,887 | - Cash in Hand | | 22,230 |
| 592,239 | | Total | 2,049,193 |
| | V LIABILITIES FOR EXPENSES | | |
| 22,174 | - Sundry Creditors for Expenses | | 21,768 |
| 71,900 | - Salaries Payable | | |
| 15,370 | - Others | | 11,236 |
| 109,444 | | Total | 33,004 |

THE BOMBAY PUBLIC TRUSTS ACT, 1950
SCHEDULE IX C
(Vide Rule 32)

Registration No. F - 21744

Name of the Trust : MELJOL

Statement of income liable to contribution for the year ending

March 31 2008

31-3-2007

- 443132 I. Income as shown in the Income & Expenditure Account
 (Schedule IX).
- II. Items not chargeable to contribution under section 58 and rule 32
- 1430274 (i) Donation received from other public trusts and Dharmada (Annexure - A)
- (ii) Grants received from Government and local authorities
- (iii) Interest on Sinking or Depreciation Fund
- 3122453 (iv) Amount spent for the purpose of secular education
- (v) Amount spent for the purpose of Medical Relief
- (vi) Amount spent for the purpose of veterinary treatment of Animals.
- (vii) Expenditure incurred from donations for relief of distress caused by scarcity, draught, flood, fire, or other natural calamity.
- (viii) Deduction out of income from lands used for agricultural purposes :-
- (a) Land Revenue and Local Fund Cess.
- (b) Rent payable to superior landlord.
- (c) Cost of production if lands are cultivated by trust.
- (ix) Deductions out of Income from lands used for non - agricultural purposes :-
- (a) Assessment, cesses and other Government or municipal taxes
- (b) Ground rent payable to the superior landlord.
- (c) Insurance premia
- (d) Repairs at 10 per cent, of gross rent of buildings.
- (e) Cost of collection at 4 per cent, of gross rent of buildings let out.
- (x) Cost of collection of income or receipts from securities, stocks, etc at 1 per cent of such income.
- (xi) Deductions on account of repairs in respect of buildings not rented and yielding no income, at 10 per cent of the estimated gross annual rent.

| Rs. | Rs. |
|-----------|-----------|
| | 3,890,787 |
| 1,153,392 | |
| 2,263,401 | |
| | 3,416,793 |
| Rs. | 474,198 |

4552727

-4795859

Gross annual income chargeable to contribution

Certified that while claiming deductions admissible under the above Schedule, we have not claimed any amount twice, either wholly or partly, against any of the items mentioned in the Schedule which have the effect of double deductions."

Trustees

Trust Address

Dated : 27.9.08

MelJol
L. Narayan
 Authorised Signatory.

MelJol
 RM 47, 2nd Floor,
 Gilderlane Municipal School B'dg.,
 Mumbai Central, Mumbai-400 008.
 Tel. : 308 10 50, 300 64 28

BURZY MANEKSHA & CO.

Chartered Accountants
 Auditors

Dated : 27.9.08



ANNEXURE TO SCHEDULE IX C

*Annexure A**Donations received from Public Trusts & Dharmada*

| Sr.No. | Particulars | Amount. (Rs.) | Registration No. |
|--------|---|------------------|------------------|
| 1 | Sir Ratan Tata Trust | 500,000 | E -1649 (Bom) |
| 2 | Watumull Foundation | 5,000 | E - 4416 |
| 3 | Gayatri Education Medical & Research Found: | 75,000 | 24110 of 1981 |
| 4 | N.M. Wadia Cahrites | 5,000 | E - 150 (BQM) |
| 5 | United Ways of Mumbai | 568,392 | F-23412 |
| | Total | <u>1,153,392</u> | |

MELJOL

Notes To Accounts

Significant Accounting Policies

- (I) Convention:
The Financial Statements are prepared on Mercantile basis under the Historical Cost convention and in accordance with the applicable accounting standards and provisions of The Bombay Public Trust Act, 1950.
- (II) Fixed Assets:
Fixed Assets are accounted at cost of acquisition.
- (III) Depreciation:
Depreciation has been provided on Written Down Value Method on Fixed Assets at rates stipulated in The Income Tax Act, 1961, segregating between the assets acquired during the year and used for less than 180 days.
- (IV) Investments:
The Investments are valued at cost of acquisition.
- (V) Income & Expenditure :
All income and expenses are recognised on accrual basis.
- (VI) Employee Benefits:
No provision has been made in the accounts against liability in respect of future payments of gratuity to employees as no employee has yet put in the qualifying service for entitlement to this benefit.

Payment of Bonus Act, Payment of Gratuity Act and Employees' Provident fund Act do not apply to the Trust.

FORM NO. 10B
(see rule 17B)

Audit Report under Section 127 (b) of the Income Tax Act, 1961, in the case of charitable religious trust
institutions

We have examined the Balance Sheet of Meljol
(Name of the Trust or Institutions)
as at March 31, 2008 and the Income and Expenditure for the year ended on that date which are in agreement with
the books of accounts maintained by the said trust or institutions.

We have obtained all the information and explanations which to the best of our knowledge and belief were
necessary for the purposes of the audit. In our opinion, proper books of account have been kept by the head office
and the branches of the above named trust visited by us so far as appears from our examination of books, and
proper returns adequate for the purposes of audit have been received from branches not visited by us, subject to the
comments given below :-

----- N I L -----

In our opinion and to the best of our information, and according to information given to us, the said accounts give
true and fair view --

- (i) in the case of the balance-sheet, of the state of affairs of the above mentioned trust
as at March 31, 2008, and
- (ii) in the case of the profit and loss account, of the profit or loss of its accounting year ending
on March 31, 2008.

The prescribed particulars are annexed hereto.



For M/s. Burzy Maneksha & Co.
Chartered Accountants

Handwritten signature
Proprietor

Place :- Mumbai

Date :- 27th Sept 08

NOTES :

- 1. *Strike out whichever is not applicable.
- 2. @This report has to be given by -
 - (i) a chartered accountant within the meaning of the Chartered Accountants Act, 1949 (38 of 1949); or
 - (ii) any person who, in relation to any State, is, by virtue of the provisions of sub-section (2) of section 226 of the Companies Act, 1956 (1 of 1956), entitled to be appointed to act as an auditor of the company registered in the State.
- 3. Where any of the matters stated in this report is answered in the negative, or with a qualification, the report shall state the reasons for the same.

ANNEXURE

Statement of Particulars

I. Application of income for charitable or religious purposes

1. Amount of income of the previous year applied to charitable or religious purposes in India during that year. Rs.23,15,252/-

2. Whether the trust/institution* has exercised the option under clause (2) of the Explanation to section 11(1) ?
If so, the details of the amount of income deemed to have been applied to charitable or religious purposes in India during the previous year. -----

3. Amount of income accumulated or set apart * for finally set apart application to charitable or religious purposes, to the extent it does not exceed 15 percent of the income derived from property held under trust *wholly for in part only such purposes. Rs. 2,12,900/-

4. Amount of income eligible for exemption under section 11(1)(c) : (Give details) -----

5. Amount of income, in addition to the amount referred to in item 3 above, accumulated or set apart for specified purposes under section 11(2). -----

6. Whether the amount of income mentioned in item 5 above has been invested or deposited in the manner laid down in section 11(2)(b)? If so, the details thereof -----

7. Whether any part of the income in respect of which an option was exercised under clause (2) of the Explanation to section 11(1) in any earlier year is deemed to be income of the previous year under section 11(1B)?
If so, the details thereof No

8. Whether, during the previous year, any part of income accumulated or set apart for specified purposes under section 11(2) in any earlier year-
 - (a) has been applied for purposes other than charitable or religious purposes or has ceased to be accumulated or set apart for application thereto, or
 - (b) has ceased to remain invested in any security referred to in section 11(2)(b)(i) or deposited in any account referred to in section 11 (2) (b) (ii) or section 11(2)(b)(iii), or
 - (c) has not been utilised for purposes for which it was accumulated or set apart during the period for which it was to be accumulated or set apart, or in the year immediately following the expiry thereof?
If so, details thereof. Not Applicable

(3)

II. Application of use of income or property for the benefit of persons referred to in section 13(3)

- | | |
|--|----------------|
| 1. Whether any part of the income or property of the *trust /institution was lent, or continues to be lent, in the previous year to any person referred to in section 13 (3) (hereinafter referred to in this Annexure as such person)? If so, give details of the amount, rate of interest charged and the nature of security if any | Not Applicable |
| 2. Whether any land , building or other property of the *trust/institution was made, or continued to be made, available for the use of any such person during the previous year? If so, give details of the property and the amount of rent or compensation charged, if any | Not Applicable |
| 3. Whether any payment was made to any such person during the previous year by way of salary, allowance or or otherwise ? If so, give details | Not Applicable |
| 4. Whether the services of the * trust/institution were made available to any such person during the previous year ? If so, give details thereof together with remuneration or compensation received, if any | Not Applicable |
| 5. Whether any share , security or other property was purchased by or on behalf of the *trust/institution during the previous year from any such person? If so, give details thereof together with the consideration paid | Not Applicable |
| 6. Whether any share, security or other property was sold by or on behalf of the *trust/institution during the previous year from any such person ? If so, give details thereof together with the consideration received | Not Applicable |
| 7. Whether any income or property of the *trust/institution was diverted during the previous year in favour of any such person? If so, give details thereof together with the amount of income or value of property so diverted | Not Applicable |
| 8. Whether the income or property of the *trust/institution was used or applied during the previous year for the benefit of any such person in any other manner ? If so, give details. | Not Applicable |

*Strike out whichever is not applicable.

(4)

III Investment held at any time during the year(s) in which persons referred to in section 13(3) have a substantial interest

| Sr. No. | Name and address of the Concern | Where the concern is a company, member and class of Shares held | Nominal value of the investment | Income from the investment | Whether the amount in Col. 4 exceeded 5 per cent of the capital of the concern during the previous year -- say Yes / No |
|---------|---------------------------------|---|---------------------------------|----------------------------|---|
| | | | NIL | | |
| Total | | | | | |

BURZY MANEKSHA & CO.



Burzy
Signed Proprietor

Chartered Accountants

Place : Mumbai

Date : 27th Sept 08