

2008-2009

Annual Report



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MelJol, earlier called 'MelJol Hum Bachchon Kaa', was initiated in 1991 and was registered later in 1999 under the Societies Registration Act (1860) and Bombay Public Trust Act (1950).

Vision: MelJol's vision is to work towards an equitable social structure within a pluralistic society i.e. an integrated society where different cultures coexist. MelJol operates within the framework of the United Nations Convention of the Rights of the Child (1990). By educating children and their significant others on child rights and responsibilities, MelJol addresses prejudices focusing on the following key concepts

Equity	Recognising that each human being is uniquely different, and contributes positively to society. Thus, as an equal member of society she/he should have equal access to resources and opportunities for survival, protection, development and participation.
Ageism	The holding of unfavourable or negative attitudes and views about individuals or groups based on their age.
Sexism	Discrimination on grounds of gender, especially against women and girl children.
Communalism	The practice of making judgements and discrimination about other ethnic groups in terms of one's own cultural assumptions and countering discrimination.
Classism	Prejudices with reference to socio-economic class.
Ableism	Attitudes and views about differently-abled persons and groups.

Mission: MelJol works towards developing citizenship skills amongst children by focusing on their rights and responsibilities, and providing them opportunities to contribute positively to their environment using social and financial educational tools.

MelJol instills values of responsible citizenship among children. "Equal Rights, Opportunities and Respect for all" forms the heart of MelJol's philosophy

Objectives:

- Creating awareness on the United Nations Convention on the Rights of the Child, 1989.
- Instilling among children a sense of responsibility to translate the awareness of their rights into action.
- Work towards integrating children's rights into the core curriculum of school education.
- Working with the education system to include in it equity oriented perspective especially with respect to UN Convention on the Rights of the Child (1990) and related responsibilities, through a process of empowering teachers and the community.

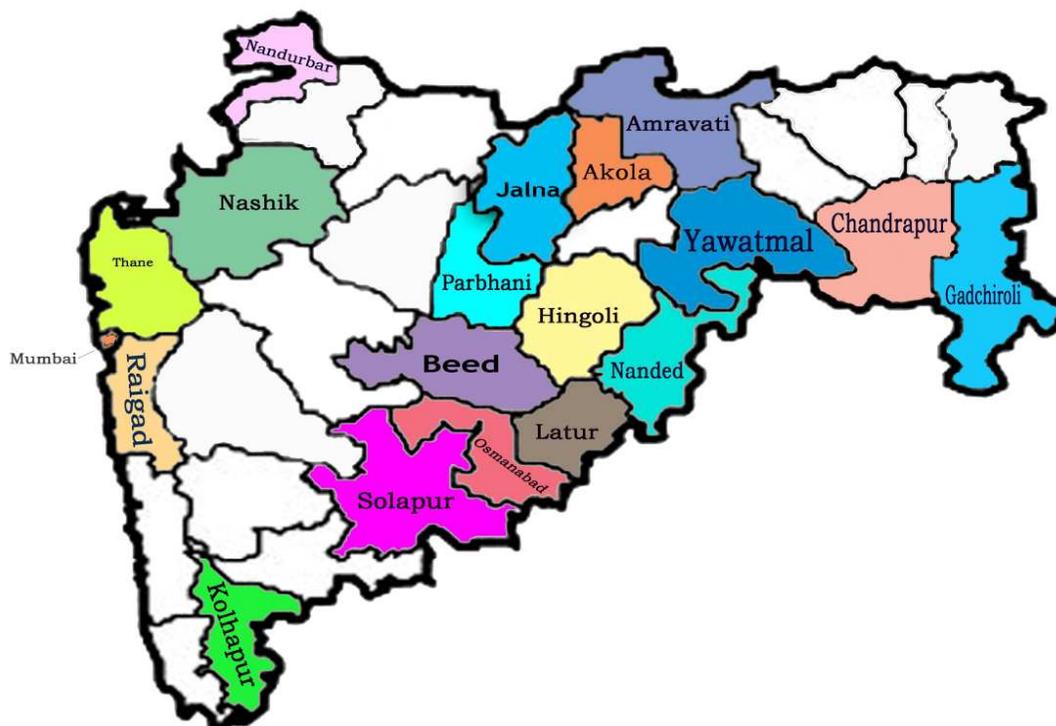
The most popular programme of MelJol is the Aflatoun programme. **Aflatoun** is a fictitious character created in the books for the programme and it stands as an idol that children easily relate to. Aflatoun is a fireball from outer space, a fun-loving character, curious to investigate, learn and know more about the environment and people around. This bonding with Aflatoun helps the children to grow confident, inculcates positive attitudes and leadership skills in them.

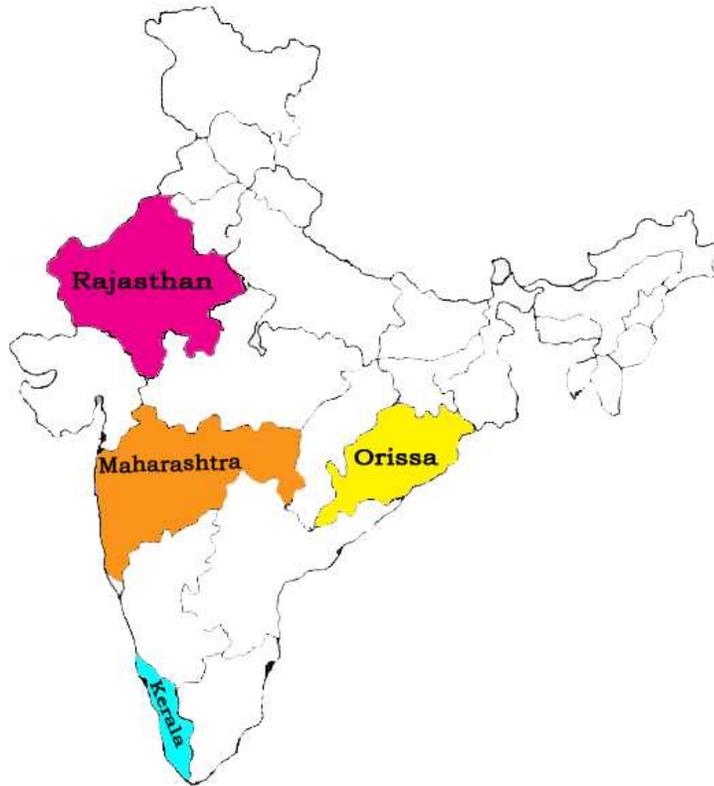
**The Aflatoun motto: Separate fiction from fact,
Explore, Investigate, Think then Act**

MelJol primarily works with school children in urban, rural and tribal areas. While the programme was started with 1500 children in its first year in 1991, we have reached out to **4, 34, 131 children in 3,183 schools and with 6,461 teachers** in the academic year 2008-2009.

MelJol's programmes are conducted both in rural as well as urban areas of Maharashtra. The urban programme is in the city of Mumbai while the rural programme has now reached 300 schools in each of the following 17 districts of Maharashtra..

It has also reached out to the states of Kerala, Orissa and Rajasthan with the support of Citi Foundation.





Highlights of the year:

A giant leap:

MelJol could take a **giant leap** this year, with financial support of Citi Foundation, and was able to take the **Aflatoun programme** out of Maharashtra into **three other states of India**. This was done by partnering with local NGOs in each of the states. The partner in Orissa was ASHA, in Kerala it was Rajagiri Outreach and in Rajasthan it was Prayatn. In Orissa, one of the most backward districts was chosen-i.e. Nuapada district ; here the poverty is so stark that an entire village had migrated, looking for work. Therefore it isn't the amount saved that matters but developing the savings habits that we focus on. The Aflatoun songs and book series that promote child rights education have been translated into the local language, Oriya.

The situation is different in Kerala. More children are in school. Families are able to meet their daily needs and are engaged in farming and are working as labour, teachers and in other professions. Here, the Kerala Gramin Bank has come forward to start accounts for children.



Launch of the Aflatoun Program in Kerala

Support from Banks and banking institutions:

Many banks have extended their support to the cause of financial education amongst children. Citi Foundation came forward in a huge way, extending support to take this education to different states of India. HDFC bank supported the programme in the districts of Beed, Solapur, Kolhapur and Latur of Maharashtra. HDFC also sent their resource persons to conduct sessions for trainers' workshops and children's camps at Latur and Solapur. The Reserve Bank has been helping MelJol by giving us their books to use in our camps and have also sent resource persons from the Bank to conduct trainings of trainers, teachers and children. We wish to thank all these Banks for their support and look forward to their continued support. It would not have been possible to work on this gigantic scale without them.

Raising funds through the Mumbai Marathon

Centrum Direct Limited participated in the Corporate Challenge and donated the proceeds to MelJol. Besides 30 employees of the company running for MelJol, these employees also took special efforts like organizing treadmill activity in their gym to raise additional money for eIJol. We are grateful to the Managing Director of Centrum and to Centrumites for their support!

Aflatoun Programme : Outreach (Schools, Children, Trainers, Teachers) 2008-09

State		District	No. of schools	No. of Children	No. of Trainers	No. of Teachers
Maharashtra	1	Amravati	104	10000	12	580
	2	Raigad	76	8200	8	140
	3	Nanded	87	8500	20	87
	4	Parbhani	133	12950	21	222
	5	Kolhapur	137	13900	26	263
	6	Hingoli	107	10100	19	201
	7	Akola	30	3600	29	33
	8	Jalna	143	14650	35	154
	9	Beed	172	16800	33	226
	10	Latur	68	7200	30	139
	11	Solapur	81	7500	27	167
	12	Thane	490	49600	35	492
	13	Osmanabad	118	12150	20	173
	14	Yawatmal	131	12750	23	131
	15	Nandurbar	160	15400	37	188
	16	Chandrapur	320	32600	42	565
	17	Gadchiroli	83	8100	23	166
	18	Mumbai	16	12850	N.A.	34
Total Maharashtra			2456	256850	440	3961
Rajasthan		Dhaulpur	200	40416	14	300
Kerala		Malappuram	301	102865	359	1200
Orissa		Nuapada	226	34000	43	1000
Total			3183	434131	856	6461

Work in Maharashtra.

MelJol has been implementing the programme in rural Maharashtra since 1999.

We started with the Thane district in 1999 and then went on to cover Chandrapur, Yawatmal, Nanded and Raigad in 2005. We have reinitiated the Aflatoun Programme in these districts and have also started work in the districts of Amravati, Parbhani, Hingoli, Akola, Jalna, Beed and Latur.

MelJol mainly implements the Aflatoun programme in government schools namely the Zilla Parishad schools and Ashram schools in rural areas and Municipal schools in Mumbai. In Maharashtra, MelJol collaborated with Maharashtra Prathamik Shikshan Parishad, Mumbai, which is the apex body of the education department of government of Maharashtra.

For the programme in Ashram schools, MelJol could do it with the cooperation from the district level project offices of Integrated Tribal Development department. The education department has been witness to our work and appreciates MelJol's programme and is thus always ready to extend its support to MelJol.

Developing and Printing Aflatoun Series Books

In order to take the concepts of social and financial education to children, MelJol has developed educational aids in the form of books. These books, named Aflatoun Series Books, were first developed in the year 1999. This year, the books were revised since some new components on financial education have been added. New games, songs and illustrations were created and added. Ten thousand books each were printed for standards one through seven. Five sets each of these books were distributed to 2,440 schools from 17 districts.

Conducting training for trainers and teachers

MelJol implements its programme in schools through teachers. So it becomes necessary to conduct intensive training for teachers on the Aflatoun programme. These teacher training workshops are conducted by group of trainers who are trained by MelJol staff in their respective districts. These trainers who are identified from each district with the help of local education department are given intensive training of Aflatoun programme by MelJol. **In all, 510 trainers from 17 districts were trained this year.**

Through training workshops, these trainers pass on the messages of Aflatoun programme to the teachers in their respective areas. **In all, in 17 districts, 3,655 teachers were trained through 105 such training programmes, each of two-day duration.**

Written feedback was taken from the trainers. The result is as follows:

- 85 per cent of the trainers explained that they learnt innovative things in the workshops about savings, games, joyful approach to education, etc. Only 15 per cent of the trainers stated that they did not learn anything new in the workshop.
- 72 per cent of the trainers said that they are totally prepared to conduct teachers training workshop on their own whereas 25 per cent of the trainers suggested that they are prepared to conduct TTW at their areas to some extent.

Selected feedback of the teachers:

- **Mr. D.D. Devtale, from Rakhiroli School, district Gadchiroli** stated that the Aflatoun programme enhances a new approach among the teachers and also boosts the confidence among the teachers.
- **Mr. T.J. Bhandekar from Darsanimal School, district Gadchiroli** stated that he will never forget such type of experience which he got in the training workshop. This is unique programme which is related with life.
- **Mr. Manikrao Aahire, Kheddigar, Cluster Bramhanpuri, Block Shahada, District Nandurbar** stated that he is grateful that he could learn about joyful education, child rights education, life skills education and Aflatoun Child Savings Scheme.

Organising Camps for Children:

Cluster-level camps were organised where 8 to 10 children, who are club representatives, came together for two days. The objective of these camps was to motivate children to take up the issues which are bothering them most in schools or in villages and work towards resolving them. In short, it is an effort to motivate the children to become an active agent to bring social change in their environment.

MelJol trained trainers to conduct these camps. The trainers conducted 69 camps in 6 districts where 2,837 children from standards five to seven participated. MelJol team visited these camps to see how the trainers conducted the programmes. They were conducted very well.

School-level camps were also organised in 29 ashram schools, where 3,847 children from Standards five through seven participated.

- At some camps, officers from banks had come to deliver messages on banking to the children while at some places officers from the postal department had come to give messages on savings in the postal department.
- A representative of HDFC Bank Mr. Ganesh Mantri at Latur and Mr. Sagar Jadhav and Mr. Rahul Mote at Solapur, attended a camp at Chakur and Solapur. They took a session with children and trainers on the topic 'savings'. They had a good discussion on the topic of banking and children freely asked them several questions which were answered to their satisfaction.
- Two resource persons, Mr. Vinay Pradhan and Mr. R. Patnaik from Reserve Bank of India's training department were invited to participate in the trainers' workshop and camps at Karjat, Raigad. The topics covered by the resource persons were: evolution of the concept of banking, respecting your currency, need for savings, security features of our currency etc. The presentation encouraged discussion among the participants and resource persons answered queries patiently.

Children interacting with official from Reserve Bank of India.



Trainers engaged in training.

District level Culmination Event (Bal Anand Melawa):

Every year MelJol conducts melawas as the culmination activity in seven districts, where financial support was received. The objectives of Melawas are as follows:

- To act as a facilitator in actualizing child's right to participate
- To provide an opportunity to the children of various places to come together
- To reemphasize the need for financial education and child rights education
- To provide an opportunity to learn new things, which are not otherwise learnt in schools
- Four to eight representatives from standards five through seven of each school participated in this event which was organised at Taluka level. Totally, 1998 children and 457 teachers from 321 schools participated in the stalls put up on the activities such as: child rights and responsibilities, learning banking skills, knowledge about currencies of various countries, gender equality, creative stall of poems, craftwork, origami, cap-making, stall of colours etc. These stalls are conducted by trainers. Children visited one stall and participated in the activity. Children learnt about how to make different types of caps from newspaper. They also learnt of different types of currencies in the world and learnt how to recognize bogus notes or fake currency. Children enjoyed the art stall a lot at all places. They painted their faces and drew different types of pictures on paper. Many trainers and teachers suggested that next year MelJol should involve at least 15 children from each school. In the district of Beed, the event got good visibility. Channel Mi-Marathi gave good coverage to the event. The *Lokmat* newspaper Beed

edition carried a picture with a caption. In the Latur district *Saka* carried a report on the event.

वाचकांच्या पहिल्या पसंतीचे मराठी राष्ट्रीय दैनिक

लोकमत

औरंगाबाद रविवार, दि. ८ मार्च २००९ पृष्ठे : ८+४+४, किंमत - रु. ३.५०

'बाल' आनंद...



४. अशी तलुक्यातील धारोरा येथे गुडवारी जवळ विद्यालयाने 'बालआनंद' यात आनंद मेळाव्यात विद्यार्थ्यांनी विविध कलागुण सादर करत प्रदर्शित करावे म्हणून घेतले.

बालआनंद मेळाव्यास चांगला प्रतिसाद

आर्थी, शि. ७ (आर्थी) - अशी तलुक्यात घडलेले साक्षील अशा विद्यालयात गुडवारी येथील बाल आनंद मेळाव्याचे आरंभ करणारा आनंद होतो. या मेळाव्यात विविध कलागुण सादर करणारे विद्यार्थ्यांनी विविध कलागुण सादर करत प्रदर्शित करावे म्हणून घेतले.

अशाप्रमाणे, गणरा, उले, मुर्दा, उग्रे अशा १७ विद्यार्थ्यांनी विविध तलुक्यातील मुलांसाठी येथील प्रदर्शन केले. या मेळाव्याचे उद्घाटन लालू मुराया यांच्या हस्ते करण्यात आले. मेळाव्यात १०, २०चे अशाप्रमाणे आनंद होतो. त्यातूनच रंगची कला, वेदना, विद्याध्यांच्या कलागुणांचे प्रदर्शन

गवारी, मुळा, विरा, उले, मुर्दा, उग्रे या रंग कलागुणांच्या प्रदर्शनात २० प्रदर्शकांनी सहभाग घेतला. यातूनच विद्यार्थ्यांनी विविध कलागुण सादर करत प्रदर्शित करावे म्हणून घेतले.

कारणे विविध कलागुणांचे असे. बाल कला? पुढी कारणी या सर्व विद्यार्थ्यांनी असे कलागुणांचे प्रदर्शन आनंद, मुलांचे आनंद, विविध कलागुणांचे प्रदर्शन करणे यातूनच विद्यालयात आनंद होतो. या मेळाव्यात विविध कलागुणांचे प्रदर्शन करत प्रदर्शित करावे म्हणून घेतले.

आनंद या प्रदर्शनात सहभागी विद्यार्थ्यांनी विविध कलागुणांचे प्रदर्शन करत प्रदर्शित करावे म्हणून घेतले.



Children inaugurating the Bal Anand Melava

Evaluation:

MelJol did an evaluation of the implementation of the programme implementation at the end of the year. Out of the schools where the Aflatoun programme is being conducted 15 per cent schools were selected through by random selection from the schools where the Aflatoun Programme is conducted. In all, evaluation forms were collected from 417 schools. Summary of the evaluation report is given below:

- 82 per cent of the children from the schools are aware of the characters - Mel, Jol and Aflatoun
- Children from 86 per cent of the schools know the songs from the Aflatoun books
- Children from 81 per cent of the schools are aware of the slogan.
- Aflatoun club has been formed in 78 per cent of the schools
- 59 per cent of the schools are working to resolve community / school level issues.
- 746 teachers trained during MelJol training programmes passed on the concepts and training content to 1175 fellow teachers.
- Aflatoun Bank has been formed in 60 per cent of the schools.
- 68 per cent of the schools visited financial institutions as a part of financial education component.
- Children from all, i.e. 100 per cent of the schools get money for their savings from their parents.
- Aflatoun programme created a positive impact on the teaching learning methodology of teachers in 80 per cent of the schools.
- Teachers learnt many new concepts through Aflatoun programme, such as Child Rights (46 per cent), savings and Bank formation (53 per cent), and teaching learning process as well (64.5 per cent).

Bhatsai Ashram school, Thane district had been selected for intensive work. It is located in a forest area and snakes have been seen in the area several times. Since children are afraid of the snakes and want them to be killed. One of the teachers suggested to have an awareness programme on snakes. Children should know about the different kinds of snakes and how to identify poisonous snakes from the ones that it is safe to have around you. Hence a session was organized called 'Sarpa- mitra manavacha' to be conducted by Mr. Manish Godbole, an animal lover from Nashik.

Mr. Godbole took a session to educate the children about snakes and took out snakes of different kinds from his bag and showed them to the children. He told them the names of snakes that are poisonous and that such snakes are very few. The non-poisonous snakes are more commonly seen and there is no need to be frightened of such snakes. He encouraged the children to come and touch the snake, to hold it. Even some teachers came up and held the snake. He dispelled some of the superstitions about snakes (that snakes keep watch on certain people and then harm the person). He said that snakes form an important part of the cycle of evolution and that the different species of snake must be preserved. If they are not preserved and if they perish then it could affect the environment adversely and in turn affect human existence.



Two students of the school, exclaiming aloud while touching a snake.

Best Practices:

- Kerul Zilla Parishad school in Ashti Block, Beed District has collected Rs.13,500/- in Aflatoun savings scheme. One of the trainers, Mr. J. S. Bhagat, who is a school teacher of this particular school appreciated the saving activity and took initiative in the

starting the Aflatoun child savings scheme. This teacher spent money from his pocket and printed pass books for all the children. Congratulations, Mr Bhagat!

- **School from Salai, at Amravati district** formed Aflatoun club and Aflatoun Bank. The collective saving is Rs. 1500/-. The club representatives of Aflatoun club along with club member came together and decided to purchase sports material like bat, ball and stump for themselves from the saved money. As part of the programme, children cleaned the ground and started to play cricket.
- **Zilla Parishad School, Mazgoan, Block- Panhala. (Kolhapur district)**
Teachers have been implementing Aflatoun programme in this school from last five years. According to the teachers, children from this school are aware about their rights and responsibilities. Students have also formed Aflatoun Bank and have collectively saved Rs. 5000/- in it. Two students, Sharad and Ganesh, are the representatives of the Aflatoun Child Savings Scheme. They regularly monitor all the money transactions of the bank.
- **Zilla Parishad School, Borgaon, Block and Dist. - Osmanabad:**
Trainers have started to implement Aflatoun programme in all the schools before the teachers training workshop. They have also started to read Aflatoun books. According to the teachers, children liked MelJol songs and activities. Students have also formed Aflatoun club and Aflatoun Bank and have collectively saved Rs. 900/ in it.
- **Kanya School, Block- Karjat, District- Raigad:**
Children from this school know the MelJol's songs and child rights and responsibilities. They also established Aflatoun bank and collectively saved Rs. 1876/- in school. Children planned to organize a one-day picnic and withdrew Rs. 1265/- for a picnic and other material. Children regularly deposit their money in the Savings Scheme.

**The Kushal Adhyayan Adhyapan Programme
(in Diploma of Education colleges of Thane district)**

Aavishkar, a culmination event, was conducted in April '08, for students of Class of 2007-'08. The objective was to provide an opportunity to students to interact with experts in the field of education, to provide exposure to the innovative techniques of teaching developed by educationalists/NGOs and to provide them an opportunity to express what they have learnt from MelJol programme. Eight NGOs in the field of education and 175 students participated in the event.

Pre- and post-programme tests were conducted with 446 D.Ed students from 12 colleges. There is definite positive impact on the students which was observed and recorded from pre and post tests. Majority of the students have assimilated the inputs given during the workshops. 67.9 per cent give credit to the MelJol workshops for helping develop their holistic understanding of the profession of teaching.

Thereafter, the programme for the next academic session was planned. We thought that instead of MelJol staff directly conducting three workshops in each of the 13 colleges, we would explore the possibilities of training the lecturers to conduct the sessions. We would train them so that they get the vision and skills to implement the programme. We have thus reached out to 13 D.Ed colleges and 578 students from Thane district in Maharashtra.

- **Review Workshop with Advisory Committee:**

MelJol organized a one-day workshop where external resource persons comprising of Dr. Denzil Saldanha, Dr. Padma Sarangapani and Ms. Vijaya Chauhan were invited with the objective to review the programme including the manual prepared by MelJol. Various suggestions were made by external resource persons. Based on these suggestions and feedback alterations, changes were made and the plan was prepared for 2008-'09.

- **Training workshop for teacher educators:**

The need to involve teacher educators was emphasised in the review meeting by the advisory committee. A two-day residential workshop was conducted for the teacher educators from 13 D.Ed. colleges. The focus was to impart content of the manual prepared for the first year D.Ed students. Hence through various games the concept of democracy, equality, social justice and child rights were explained in detail. The workshop was conducted at two different places at two different times.

- **Conducting workshops in D.Ed. colleges by teacher educators:**

Teacher educators trained in the workshop conducted by MelJol in turn conducted same workshop in their respective D.Ed. colleges. MelJol team visited these workshops. It was observed that teacher educators conducted these workshops ably and efficiently.

Bruhanmumbai Municipal Corporation (BMC) School Programme

MelJol completed the 7 basic sessions from the Aflatoun book series in all the 10 BMC schools where the Aflatoun programme is run by MelJol.

The following are the BMC schools we worked with:

1. Gilderlane Municipal school, Mumbai Central
2. G.K. Marg school, Lower Parel
3. Colaba BMC school, Colaba
4. Abhuyadaya Nagar school, Lalbaugh
5. Globe Mill Passage School, Elphinstone Road
6. Byculla BMC School, Byculla.
7. Dongri BMC School, Sandhurst road
8. Vikhroli Park Site BMC School, Vikhroli
9. Rajawadi BMC school, Ghatkopar
10. Dr. Babasaheb Ambedkar School, Worli

This led to the formation of Aflatoun clubs and to the election of club with School Council members. MelJol advocates a democratic approach to children's decision-making and problem-solving processes. In line with this, "Aflatoun Clubs" were formed for all the classes in the 10 BMC programme schools. Then elections were conducted for all the clubs and the children elected their leaders (Class council members - President, Secretary and Treasurer) through election. These elected members then elected the School Council Members in the school camp. The purpose was to induct the children to the democratic processes. The Aflatoun book series has been translated from Marathi to Hindi so that it can be used in the Hindi medium schools also.

MelJol believes in providing knowledge to the students in a child-friendly manner and thus, MelJol held school level camps.

One-day camps in BMC schools: MelJol organized eleven school level camps in ten B.M.C schools. 452 children participated in the school level camps. The main objective of the one day school camp was to enhance participation of children, to enhance communication skills of children, to understand the importance of financial education and to provide children with hands-on experience on the democratic processes by facilitating school council election.

Some glimpses from the camps



Children drawing Aflatoun during the Group discussion in the One day School camp

Pre-test was conducted in two schools (in two schools (Dr. Babasaheb Ambedkar and Colaba BMC Schools). Post-test evaluation was also conducted in all the 10 schools. These tests were done to assess the impact of Aflatoun programme on the children.

Zonal Camps in two phases

Two-day Zonal camps were organized for six B.M.C schools. Thirty-five children and 5 teachers participated in the first zonal camp. Later a two-day camp was also organized for 43 children from four schools (Gilderlane, Abhudya Nagar, Vikhroli and Colaba B.M.C Schools). The objective of the zonal camps was to provide social and finance education to the children. Children were given home work for the forthcoming one-day culmination event. They finalized the plan of action for the culmination event. Play India Group (A street theatre group of 12 persons) performed a street play on terrorism. A team of resource persons from RBI (Financial education wing) conducted sessions on social and finance education. The sessions were made interesting for the students by way of interactive sessions and by anchoring a quiz session by the resource persons.

In the second camp, children also performed skit, plays, songs and group exercises. This was followed by a street play on Anti terrorism. MelJol had invited a street play theatre group (IDEA) to perform a play on Peace and Anti terrorism. The second day was primarily dedicated to financial education. A resource person from RBI conducted sessions on financial education.



Inaugural Dance by participant Aflatoun children

Annual Event:

On 17 March 2009, MelJol organized the Aflatoun Annual Event "Khula Aasman" for the 10 BMC schools in the programme. More than 200 children participated in this event. All the schools came with their respective preparation on the topics on social and financial education. Children performed dances, skits plays, songs and enjoyed the stalls organized for them. The Andha Shraddha Nirmulan Samiti that is working on eradication of superstitions performed a stage show for the children. This was appreciated by the children. This was followed by a play by "AQUA" group (a group of trained stage artists) on the burning issue of child sexual abuse. This was meant for sensitizing the children and the teachers to the issue. There were also stalls arranged where children could have fun and also learn. These stalls were bhel making stall, art & craft stalls, face painting stall, mask making stall, etc.

Visit to Reserve Bank of India (RBI) for children of Gilder lane Municipal School:

MelJol organized an exposure visit of 19 children from Gilderlane Municipal School to RBI. They visited the monetary museum of RBI where children learned about the ancient currencies. Children were very excited to see the ancient currencies. Children were also taken to a presentation hall where Mr. Raghuraj (Executive Manager, RBI) explained to the children about the importance of savings, currencies, identification of notes, Bank and its functions and RBIs functions, etc. The children also visited the Cheque clearing unit of the bank and witnessed the cheque clearing processes. They will never forget their experience at this visit.

Resource person from RBI facilitating the Session on finance education.



Kishori Melawa:- In the month of February 2009, MelJol conducted 47 sessions as "Kishori Melawas" organized at the respective municipal corporation Schools. Through this, MelJol reached out to 4,700 children from 23 BMC schools situated in the suburban areas of Mumbai. MelJol took the help of 21 paraprofessionals who were put through a one-day training programme.

A new programme to improve quality of education in the school was implemented in **Guildrelane Municipal School**. A special focus was to introduce the children to the world of Aflatoun. This was done in partnership with BCPT.3 teachers were appointed to fill the gap as there was a dearth of teachers to teach languages in the school. So, these 3

teachers took the subjects Hindi, English and Marathi. They did not stop at the 3 Rs but also focused on child rights education. The children were introduced to the person that Aflatoun was. They were enthused to become Aflatouns. The teachers and MelJol staff conducted two zonal-level camps for 40 children on two occasions. Topics like evolution of the concept of money and banking skills were all discussed. The various currencies of other countries was discussed. The whole programme went very well and we would like to continue the programme in the next year.

MUMBAI URBAN PRIVATE SCHOOL PROGRAMME

Introduction

MelJol planned to extend its work to 10 Private schools of 'M' ward of Mumbai with financial support from HDFC Bank. 5000 children from 10 Mumbai - Urban private schools were planned to be covered under the Aflatoun social & financial education programme.

After the consultation with HUM (Humanity United in M-ward) team from TISS (Tata Institute of Social sciences), MelJol initiated the work in 10 'M' ward private schools in partnership with HUM. M ward is the largest ward in population and the people are from low socio-economic background. Hence, it was felt that the programme was very much needed in this ward. Out of the ten selected schools six participated in the programme.

It was conducted in the following six schools.

1. Abhinav Gyan Mandir
2. Sir Syed English High School
3. Padua English School
4. Kumud Vidya mandir
5. Unique Hindi High School
6. Gyan Sampada

A meeting of principals was organized on 18 Aug 2008 in Tata Institute of Social Sciences (TISS) in order to share the concept of the programme with them. Principals of 11 schools and representatives of another 8 schools were present for the meeting; thus 19 schools participated in this programme.

MelJol and HUM (Humanity United in M-ward) organized a two day (15th & 16th September 2008) TTW (Teachers' Training Workshop) for the teachers at TISS to orient them to the Aflatoun programme. The TTW was aimed at giving an insight to the teachers about the programme and to draw the programme implementation plan for their schools in partnership with them.

Due to delay in networking, the programme implementation could begin in Jan 2009 only. More than 2850 children from six private schools were reached at under this programme. The programme was implemented for the children from std. 5-7 classes.

- **School level camps**

MelJol and HUM organized one day school level camps in the six programme schools for the Aflatoun Club members from all the classes. The topic covered under this one day camp was social and financial education. Children were given assignment to prepare presentation/skit etc on topics like Waste Management and Anti Terrorism for the zonal-level camp to follow. The club members were stimulated to think over and discuss in the class with other members and prepare charts and skits on it.

- **Zonal level camps**

As a next step, a zonal camp was organized for all the six schools at JJ Nursing association at Malad on 20-21 February, 2009. It was a two-day residential camp for selected children from each school. Thirty-five children participated in the camp. A resource person from Reserve Bank of India (RBI) conducted a session on financial education. IDEA performed a street play on the need for cleanliness. The children then organized a rally on Cleanliness at Aksa Beach at the end of the day.

An Annual Event was conducted on 17th March 2009 and 107 children participated in the Annual event along with 200 children from 10 Brihanmumbai Municipal Corporation Schools.

NATIONAL REPLICATION PROGRAMME

Work was started at the national level in the following states.

Sr.No	State	District	Partner NGO
1	Orissa	Nuapada	ASHA Orissa
2	Kerala	Malappuram	Rajagiri Outreach
3	Rajasthan	Dhaulpur	PRAYATN

The work at the national level was started with a workshop on 26 & 27 August 2008 for NGOs in order to share the Aflatoun programme with them. Partner NGOs participated in this workshop. Need for the social and financial education was discussed in detail. Participants were given detailed inputs about Aflatoun programme i.e. How to conduct the programme, the strategies, planning etc. Teachers from Thane district also made a presentation about how the programme has been beneficial for children and teachers. Thereafter a state-wise plan of action was prepared by the NGOs.

In Orissa

Association for Social & Health Advancement (ASHA), Orissa was selected to implement the programme in the state. They are working in the backward district, Nuapada of Orissa. Aflatoun materials in Oriya were developed. ASHA Orissa held several meetings with the local educational authorities to ensure their support for the programme. They secured permission from education department to implement programme at school levels. MelJol Aflatoun series books for standards one through seven were developed in Oriya language.

A TOT (Training of Trainers) was conducted on 11 and 12 November 2008. Forty-two trainers participated in the training. The trainers worked out the plan of action for the programme.

In Orissa, the partner NGO felt that all the schools should be given **safes**. Cash boxes (one box per school) were given to keep the money saved by the children under safe custody of the teacher. This was proposed as many schools do not have doors of the class rooms.

ASHA Orissa staff made all efforts to reach out to as many as 226 schools themselves. Inspired by this effort many teachers started implementing the programme in the schools. The 42 trainers who were also teachers from different schools implemented the programme in the respective schools.

ASHA Orissa evaluated as many as 202 schools in the programme district of Nuapada. MelJol representatives also visited 4 schools and collected data on the programme. The evaluation was done between 20 March and 10 April 2009.

Case Study of an Aflatoun

-MANIRAM ROUT, A REAL MANI (Jewel)

Name of the Student: Maniram Rout

Son of Miron Rout

Village-Bhaismundi

G.P-Sarabang

Dist-Nuapada.

Maniram Rout has two brothers & two sisters. He belongs to a very poor family. His father's income is less than Rs.50/ per a day. He is the youngest member in the family. His two sisters are married and elder brother is 10th fail. Elder brother works with his father as labour. While initiated this CSFE Maniram participated and started saving and he was in class-VI.

He realised worse condition of his family and decided do something for his family. In June 2008 he withdrew an amount Rs.100/ from Aflatoun bank from his saving & started a small petty business.

(Daily bread hawker). Daily evening he procured Bread from local vendors and each morning from 5.30 am he moves to village Haldi, Vajipalla and Bahaismundi to sell that bread. Around 8.30am he returns back and prepares himself for the schools. By this each day now he earns Rs.30/- to Rs.40/. He is contributing to family and still continuing his saving at Aflatoun Bank.

His teachers Mr. Kishore Chandra Kar and Villagers say that **Maniram Rout** is a real **Mani (Jewel)**. At this age he not only took care of his family needs but also perusing his study as well.

Programme in Rajasthan

PRAYATN, MelJol's partner NGO in Rajasthan interacted with the government educational authorities to ensure their support to the programme. MelJol Aflatoun series books for standards one through seven were translated and contextualized in regional language (Hindi). It is worth mention that all the books were written in the form of rhyme which attracts the kids. The programme has to still be implemented with the teachers and children.

Programme in Kerala

MelJol identified Rajagiri Outreach as the NGO to implement Aflatoun Social and Financial Education programme in the state of Kerala. A feasibility study was conducted in the month of August 2008 to identify the area and need of the programme in the Malappuram District of the Kerala. The study indicated that children in the area were not aware of their rights and duties. Suicide among the children in Kerala was high and it was higher in this district compared to other parts of the state. The particular feature of Malappuram District of Kerala is that the people are from low socio-economic strata of society. 70 per cent of the population are Muslims.

The most challenging task assigned was to translate the Aflatoun books in Malayalam language and also make it concept specific. This was done and the final print was out in Oct 2008. The programme was titled the "AMMU APPU" (Ammu stands for Girl and Appu is for Boy in Malayalam) Aflatoun programme in the schools of Malappuram district of Kerala. The TOT was conducted by MelJol and Rajagiri Outreach in which about 30 trainers were trained. The blueprint of the Teachers Training also was planned out on the same day.

Rajagiri Outreach conducted six Teacher Training Workshops (TTWs) for regular schools and two TTWs for special schools. 363 teachers from 301 schools attended the TTWs. The TTWs gave an insight to the new method of joyful learning.

The programme implementation started from Jan 2009. The programme has been implemented in 301 schools. Children from 90 schools formed Aflatoun clubs and savings programme has been initiated in 45 schools. The Programme has been initiated in all the standards from standards one through seven. 3116 classes have been covered under the programme. South Malabar Gramin Bank (SMGB) has agreed to open zero balance individual A/c for the school children. Children from two schools went out for the picnic with the money they saved in the Aflatoun banks in their schools.

Camps were conducted in 30 schools. Class council elections were conducted and children of each class elected their representatives (President, Secretary and Treasurer) through the election. Aflatoun club members participated in the school camp and elected the school council representatives.

The state-level launch was held on 16 March 2009. Many guests and prominent personalities were invited to this Mela and State Launch programme. It was organized in the Town Hall of Malappuram, and more than 1000 people participated. Dr. Sukumar Azihikode (a well-known critic and writer) was invited as chief guest. Among the other guests of honour were the officials from South Malabar Gramin Bank and the Collector of

Malappuram district. Children inaugurated the Programme with a song. Lot of activities such as essay competition, drawing competitions etc. were organized. Children painted pictures of Aflatoun and on some aspects of their social life on a big canvas which was put up at the venue. The programme received lot of publicity and visibility.

Rajagiri Outreach staff and MelJol team evaluated the Programme in 301 schools. It was found that the programme was initiated in all the 301 schools.

Our future plans:

We have taken the stride of going to states other than Maharashtra. We would like to reach out to at least four more states in the next year. Tentatively the plan is to reach Karnataka, Jharkhand, Tamil Nadu and Assam. Assam is particularly difficult because of the long distances involved from Mumbai. But then we would also like to reach the north-eastern parts of India.

Capacity Development workshops for staff of MelJol:

A workshop was conducted on "The Juvenile Justice Act (Care and Protection of Children) 2000" by Ms. Sumitra Ashtikar (Director of MelJol).

A capacity-building session conducted by Mr. Deepak Namjoshi, ex employee of Reserve Bank of India. The session was 'Banks and Banking'.

Support from the Dasra Education Initiative

The Dasra Education Initiative partnered with MelJol to provide on-the-ground counsel and support for strengthening MelJol's organizational foundation, enabling MelJol to scale and sustain the programmes. Dasra supported MelJol in developing appropriate HR systems and recruitment processes, core competence identification and development. They gave personalized mentoring and advice to senior management. Dasra also assisted in developing MelJol's organizational structure and preparing strategic plan for MelJol. Further more, Dasra also provided assistance to MelJol in developing and operationalising a sound and efficient financial management system. Dasra provided much needed support and MelJol is thankful to Dasra for building MelJol's capacity of confidently handling the scale-up process.

Networking with other organizations

Chief of office operations attended a training workshop on social return on investment (SORI) jointly organized by **International Cooperation (Holland) and GRAM VIKAS, Orissa** between 19 and 21 February 2009. The venue of the workshop was Gram Vikas, Berhampur, Orissa. Two trainers (Peter Das and Yan PLEASE GIVE HIS FULL NAME) from "International Cooperation" conducted the training on programme monitoring & evaluation technique.

MelJol staff regularly participated in forum organised by Avehi to discuss the formulation of the Right to Education Bill.

Two staff members attended a workshop organized by VACHA organization on 6th Nov. '08 which was to understand the basic problems and issues of adolescent girls.

Participation of a staff member in a workshop titled 'Teaching for Understanding' , which was organized jointly by TISS and Delhi Univerisity between 22nd and 24th December at Delhi.

Our Donors &/or partners

- Citi foundation
- Sir Ratan Tata Trust (Mumbai)
- United Way of Mumbai
- H.D.F.C. Bank
- Give Foundation (Mumbai)
- Centrum Broking Private Limited
- Gayatri Education and Medical Research Foundation
- Tekson's Limited, Thane
- N. M. Wadia Charities
- Lloyds PSB Bank PLC
- Ammada Trust
- Bombay Community Public Trust (BCPT)
- ICICI One Source

Individual donors

- **Ms. Bala Deshpande**

Our NGO partners

- Aflatoun - Child Savings International, The Netherlands
- Apeksha Homoeo Society, Amravati
- ASHA (Orissa)
- Rajagiri Outreach (Kerala)
- PRAYTN (Rajasthan)

Other supporters that supported MelJol

- Reserve Bank of India, Mumbai
- Indian Banker's Association
- SIPRA (Social Institute Programme for Rural Area) Nanded.
- DASSRA

Our Acknowledgements also go out to:

- Maharashtra Prathamik Shikshan Parishad: Mr. Narendra Kavade, Director of MPSP, Mumbai, Mr. Mhaske, Education controller, MPSP, Mumbai.
- All Education officers, Block education officers, B.R.C. Pramukhs and Extension officers, Cluster coordinators, Head teachers, teachers and students from all the district of Maharashtra state of Z.P.(Zilla Parishad) Amravati, Z. P. Raigad, Z. P.

Nanded, Z. P. Parbhani, Z. P. Kolhapur, Z. P. Hingoli, Z. P. Akola, Z. P. Jalana, Z. P. Beed, Z. P. Latur, Z. P. Solapur, Z. P. Thane, Z. P. Osmanabad, Z. P. Yawatmal, Z. P. Nandurbar, Z. P. Chandrapur and Z. P. Gadchiroli.

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	
◆ 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	
<i>Programme</i>	
• Activities to be in line with the vision/ purpose/ objective of the organization	(✓)
<i>Management</i>	
• Appropriate systems be in place for:	
◆ Periodic Programme planning/ monitoring/ review	(✓)
◆ Internal control	(✓)
◆ Consultative decision-making	(✓)
<i>Human Resources</i>	
◆ 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	
• 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	
• 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.	(✓)
• 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	Member	Former chairperson, University Grants Commission, Govt. of India, Ex-Director, Tata Institute of Social Sciences
Dr. Denzil Saldanha	Member	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	Member	Faculty member, Unit for Child and Youth Research, Tata Institute of Social Sciences
Mr. Nakul Mehta	Member	Company Director, Bharat Bijlee Ltd.
Mr. Jerry Pinto	Secretary	Journalist
Mr. Rishad Byramjee	Treasurer	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	2	-	2
5,000 - 10,000	4	3	7
10,000 - 25,000	5	2	7
25,000 - 50,000	1	1	2
50,000 - 1,00,000			

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

Head of the organisation: (including honorarium)	<u>Rs. 40,000</u> per year
Highest paid Full Time regular staff:	<u>Rs. 40,000</u> per year
Lowest paid Full Time regular staff:	<u>Rs. 5000</u> per year

8. Remuneration & Reimbursements to Board members/ Trustees/ Shareholders: Zero

9. Total visits of National travel by all staff during the year: 13 visits

Total Cost: Rs. 2,26,310

10. Total visits of international travel by all staff during the year:3

Cost: Borne by the inviting Organisations 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 Prathamik Shikshan Parishad to conduct state level programmes.
- Navjeevan Bal Bhavan, Sangh Mitra Service Society and Child Rights Advocacy Foundation, Andhra Pradesh
- Dassara

EXPENDITURE	Rs.	Rs.	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			On loans		
To Audit Fees	11,236	11,050	On Bank Account		310,772
To Contribution and Fees			- Fixed Deposit / Savings		
To Amounts written off :- (a) Religious (b) Loan Scholarships (c) Irrecoverable Rents (d) Other Item			By Dividend		
To Miscellaneous Expenses			By Donations in cash or kind		10,284,598
To Depreciation	46,615	84,932	Less :- Specific Donations		10,284,598
To Amounts Transferred to Reserve or Specified Funds			By Grants		
To Expenditure on Objects of the Trust (a) Religious (b) Educational (Schedule I) (c) Medical Relief (d) Relief of Poverty (e) Other Charitable Objects	2,263,401	7,333,609	By Income from other sources (in detail as far as possible)		2,185
To Surplus Carried Over to Balance Sheet	1,575,535	3,167,964	By Transfer from Reserves		
	3,890,787	10,597,555	Deficit carried over to Balance Sheet		
					10,597,555

BURZY MANEKSHAH & CO.
 Chartered Accountants
 24 SEP 2009
 Proprietor

MOLJOX TRUSTEES
 24 SEP 2009
 Mumbai dated.....
 Authorised Signatory.

BURZY MANEKSHA & CO.
CHARTERED ACCOUNTANTS

Simla House, B/206-C,
Nepeansea Road,
Mumbai - 400 036.
Phone : 2367 99 93
Mob.: 98200 78801

Burzy P. Maneksha

B.COM., F. C. A.

TRUSTEES OF Meljol 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 2009

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 communicated from time to time to the regional office, ~~and the defects and inaccuracies mentioned in the previous audit report have/have not been rectified;~~
- (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 as bad 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 public 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 so far 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 governed 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 rectified by the trustees during the period of audit.

Mumbai, Dated: 24 SEP 2009



BURZY MANEKSHA & CO.
Maneksha
CHARTERED ACCOUNTANTS
Proprietor

SCHEDULES TO ACCOUNTS FOR THE YEAR ENDED 31.03.2009

I EDUCATIONAL EXPENDITURE ON SCHOOL AND COMMUNITY BASED PROGRAMS

31-3-2008	<p>In the year 2008-09, major emphasis was on the replication of the MelJol programmes within Maharashtra State as well as expansion outside Maharashtra. Aflatoun Programme has been implemented in all the participating schools in rural as well as urban areas with a focus on social and financial empowerment of children. At national level programme has been implemented in partnership with local NGOs. MelJol modules are developed in the regional languages like Malyalam, Udiya, Rajasthani Hindi and Urdu by the implementing partners. Training of teachers, supervisors and other officials in the education department is conducted on regular basis to implement the programme through the education system.</p>	(Rs.)
427,295	- Expenditure on School Based Programmes with various Municipal Schools, Private Schools and schools for differently enabled children.	3,125,481
220,353	- Expenditure on Community Based Programmes through the strategy of initiating the formation of school based clubs and conducting camps.	
1,088,971	- Staff Salaries	2,705,825
308,925	- Material development and Printing charges for various rural & urban school based programme.	1,052,497
217,857	- Conveyance, Telephone, Travelling and Other expenses	449,806
<u>2,263,401</u>	TOTAL	<u>7,333,609</u>



SCHEDULES TO ACCOUNTS FOR THE YEAR ENDED 31.03.2009

31-3-2008		(Rs.)	(Rs.)
	II FURNITURE AND FIXTURES & OFFICE EQUIPMENTS		
22,811	- COMPUTERS (W.D.V. as on 01.04.2008)	22,811	
	Add : Additions during the year	<u>155,184</u>	
		177,995	
	Less : Depreciation @ 60%	<u>77,577</u>	100,418
5,791	MOBILE PHONES (W.D.V. as on 1-4-2008)	5,791	
	Less : Depreciation @ 15%	<u>869</u>	4,922
13,600	INVERTOR (W.D.V. as on 1.4.2008)	13,600	
	Lesss: Depreciation @ 15 %	<u>2,040</u>	11,560
---	CAMERA Purchased during the Year	<u>5,500</u>	
	Lesss: Depreciation @ 15 %	<u>412</u>	5,088
18,620	- Furniture & Fixtures (W.D.V. as on 01.04.2008)	18,620	
	Add : Additions during the year	<u>33,402</u>	
		52,022	
	Less : Depreciation @ 10%	<u>4,034</u>	47,988
<u>60,822</u>		Total	<u>169,976</u>
	III ADVANCES - OTHERS		
1,000	- M.T.N.L. Deposit		1,000
7,000	- Salary advances		3,000
	- Project Advances		98,514
25,000	- Thane Office Deposit		25,000
2,500	BPL Mobile Deposit		2,500
5,842	- T.D.S (A.Y. 2006-2007)		
1,146	- T.D.S. (A.Y. 2007 - 08)		1,146
1,458	- T.D.S. (A.Y. 2008 - 09)		1,458
	T.D.S. (A.Y. 2009 - 10)		10,269
<u>43,946</u>		Total	<u>142,887</u>
	IV CASH & BANK BALANCES		
403,650	- Current Account with Bank of India (Mumbai Central Branch)		387,063
455,639	- Saving Account with Standard Chartered Bank (FCRA A/c) (Mumbai Branch)		2,695,482
26,625	- Saving Account with Standard Chartered Bank (Mumbai Branch)		42,216
5,070	- Current Account with Bank of India (Thane Branch)		5,070
4,750	- Current Account with Bank of India (Banglore Branch)		4,750
1,131,229	- Saving Account with ICICI Bank Ltd		170,599
22,230	- Cash in Hand		25,614
<u>2,049,193</u>		Total	<u>3,330,794</u>
	V LIABILITIES FOR EXPENSES		
21,768	- Sundry Creditors for Expenses		9,524
11,236	- Others		11,030
<u>33,004</u>		Total	<u>20,554</u>



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 2009

31-3-2008

- 3890787 I. Income as shown in the Income & Expenditure Account
(Schedule IX).
- 1153392 II. Items not chargeable to contribution under section 58 and rule 32
(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
- 2263401 (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.
	10,597,555
1,054,294	
7,333,609	
	8,387,903
Rs.	3,252,914

3416793
474198

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."

MelJol

Trustees

Trust Address

Dated:

24 SEP 2009

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 **Proprietor**

Dated :

24 SEP 2009

MEL JOL

ANNEXURE TO SCHEDULE IX C

Annexure A

Donations received from Public Trusts & Dharmada

Sr.No.	Particulars	Amount. (Rs.)	Registration No.
1	Bombay Community Public Trust	125,000	E - 13438
2	Watumull Foundation	5,000	E - 4416
3	Ammada Trust	40,000	E-19297
4	N.M. Wadia Cahrites	5,000	E - 150 (BOM)
5	United Ways of Mumbai	879,294	F-23412
	Total	<u>1,054,294</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 12A (b) of the Income Tax Act, 1961, in the case of charitable or religious trusts institutions

We have examined the Balance Sheet of Meljol
(Name of the Trust or Institutions)
as at March 31, 2009 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 :-

----- NIL -----
--

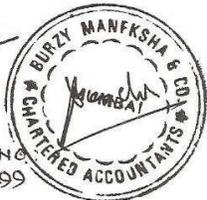
In our opinion and to the best of our information, and according to information given to us, the said accounts give true and fair view --

- (i) in the case of the balance-sheet, of the state of affairs of the above mentioned trust as at March 31, 2009, and
- (ii) in the case of the profit and loss account, of the profit ~~or loss~~ of its accounting year ending on March 31, 2009.

The prescribed particulars are annexed hereto.

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

Kercha
Proprietor
MEMBERSHIP NO.
45299



Place :- Mumbai

Date :- 24 SEP 2009

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.

(2)

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.74,29,591/-
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. Rs.15,78,331/-
3. Amount of income accumulated or set apart * for finally set apart Rs.15,89,633/-
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.
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.

Sl. No.	Name and address of the concern	where the concern is a company, number 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
1	2	3	4	5	6
----- N I L -----					
Total					

For Burzy Maneksha & Co.
Chartered Accountants



Burzy
Proprietor

MEMBERSHIP NO. 452097

Place :- Mumbai - 400 023.

Date :- 24 SEP 2009