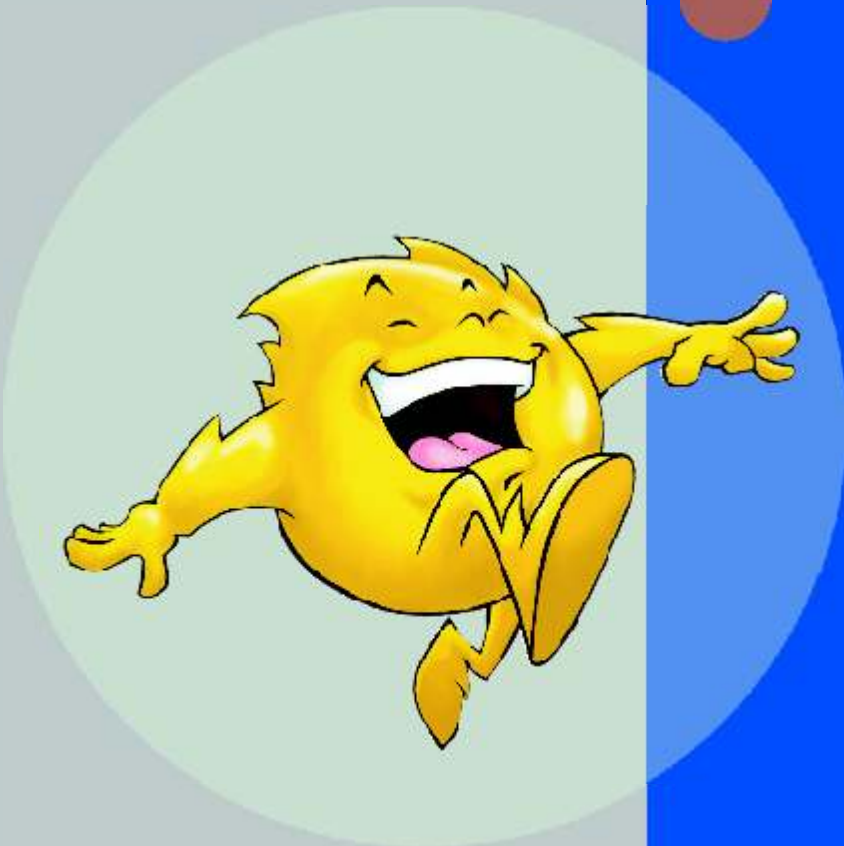




ANNUAL REPORT 2013-14





# **C**ONTENTS

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<b>1</b>	<b>Foreword</b>
<b>2</b>	<b>About MeJol</b>
<b>3</b>	<b>Team MeJol</b>
<b>4</b>	<b>Presence &amp; Outreach</b>
<b>5</b>	<b>Our Programs</b>
<b>6</b>	<b>Highlights Of The Year</b>
<b>7</b>	<b>The Stories Behind The Numbers</b>
<b>8</b>	<b>MeJol Photogallery</b>
<b>9</b>	<b>Our Partners</b>
<b>10</b>	<b>Governing Board</b>
<b>11</b>	<b>Financial Report</b>



## Foreword

The past year has been eventful. Like *Aflatoun*, MelJol launched an identical program, *Aflateen*, for teen age children in Maharashtra and Andhra Pradesh. MelJol through its *Aflateen* program seeks to rewrite the face of India's rural economy while dramatically reinvigorating the classroom as a space of experience and excitement. It seeks to produce a new generation of young people who have been readied for the economic mainstream, with entrepreneurial skills so that they may understand the power of money and the concepts of risk and reward.



Expanding our horizons from child rights education to social and financial education, the journey has been exciting and fruitful. The *Aflatoun* Social and Financial Education Program is one of a kind in the country and has set a benchmark by introducing a novel concept where both social and financial empowerment of children is given equal importance.

**Rewati Bhagwat**

CEO

### **Vision:**

*Develop children's citizenship skills by focusing on children's rights and responsibilities, and providing them with opportunities to contribute positively to environment using social and financial education tools.*

### **Mission:**

*Work towards an equitable social structure within a pluralistic society - one that is integrated, where different cultures co-exist.*

### **Objectives:**

- To create awareness on child rights and responsibilities with reference to the United Nations Convention on the Rights of Child (1990)*
- To provide children an opportunity to be active participants to build a socially sensitive and equitable society.*
  - To promote responsible citizenship*

## ABOUT MELJOL

MeJol believes that children have rights, and linked to these rights are responsibilities that the children need to be made aware of. After working for over 20 years, in the field of child rights MeJol is today a well-recognized and successful non profit organization that has developed unique expertise in the field of Social and Financial Education.

MeJol's flagship 'Aflatoun Social and Financial Education', Program provides children with the building blocks of life, encourages them to manage their resources better and start social and financial micro-enterprises. Today MeJol works in 32 districts in 9 states across India. By educating children and their significant others on child rights and responsibilities, we address prejudices based on:

- Equity
- Ageism
- Gender
- Ethnicity
- Classism
- Ableism

All of MeJol's programs and activities are designed to impart life-skills education to children helping them bridge the gap between school education and life experience. MeJol primarily works with underprivileged children in municipal schools, zilla parishad schools and tribal schools across the country. Through fun games, activities, songs and workbooks, children are encouraged to take an active role in the learning process. This includes school-wide savings clubs, financial and social enterprises, and group activities within the community.

MeJol operates within the framework of the United Nations Convention of the Rights of the Child (UNCRC). Initiated in 1991 as a field action project of the Department of Family and Child Welfare, Tata Institute of Social Sciences (TISS), MeJol was registered under the Societies Registration Act (1860) and Bombay Public Trust Act (1950) in 1999. MeJol believes that it is critical for children to understand their rights.

Financial literacy around the world is found to be low as measured by various studies including the OECD

survey carried out in 13 countries. In India the levels are poor even by the global standards.

At MeJol we realize that Financial Literacy can be achieved by working towards three key dimensions – financial knowledge, financial attitude & financial behavior. We're therefore, working with young minds to inculcate good financial habits. The children are taught the importance of "saving" & "planning". Our flagship program '**Aflatoun Social and Financial Education**', encourages children to manage their resources better and start social and financial micro-enterprises. We seek to develop a strong sense of citizenship in the children by focusing on educating them about what they are entitled to, what they can accomplish with that knowledge and providing them with opportunities to apply that knowledge.



# TEAM MELJOL



**Rewati Bhagwat**  
*Chief Executive officer*



**Subrat Nayak**  
*Deputy Director,  
National Program*



**Sangita Malshe**  
*Deputy Director,  
Maharashtra Program*



**Sricharann VS**  
*Manager,  
Donar Relations*



**Sumathi Shriram**  
*Manager,  
Finance & Accounts*

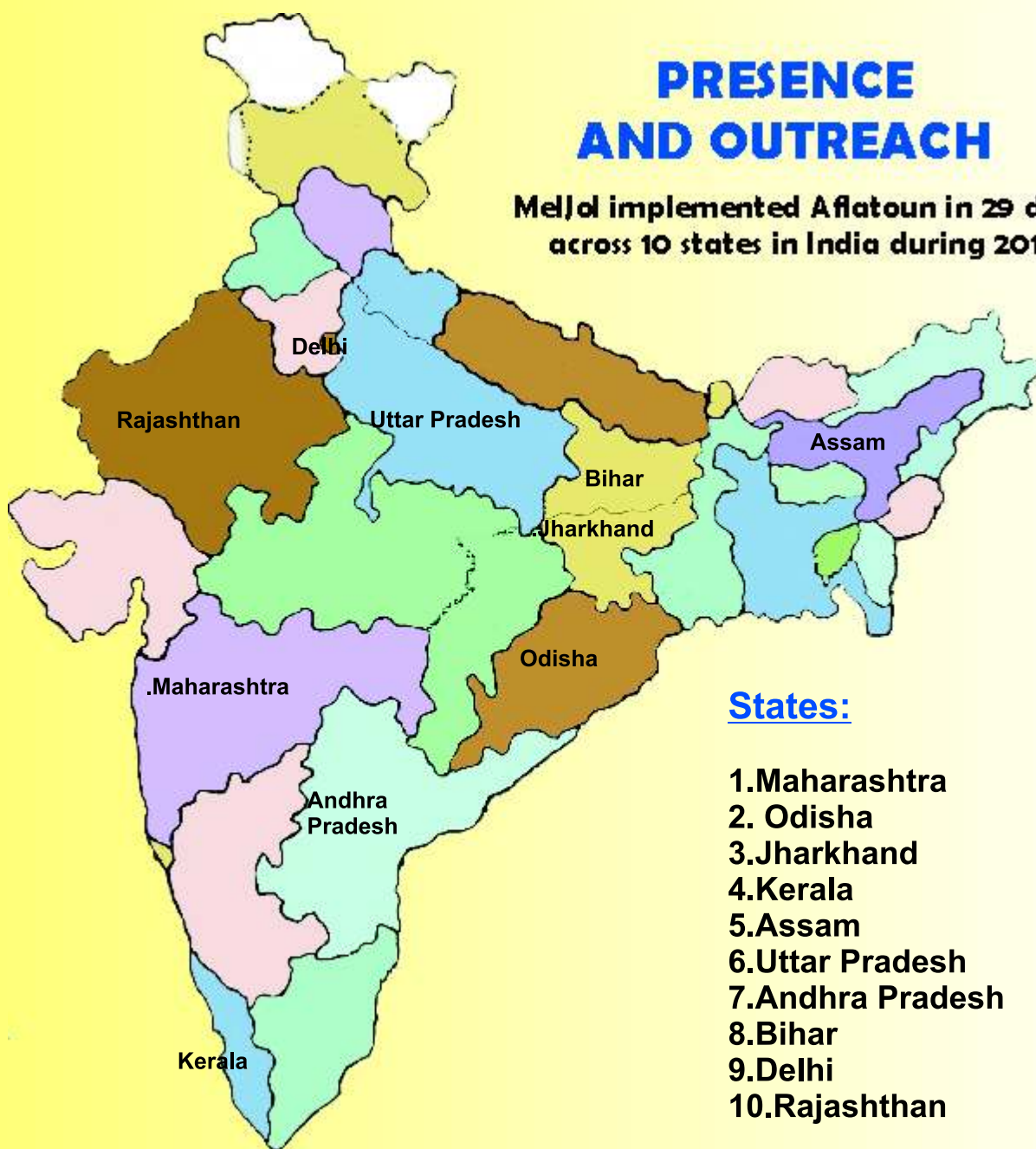
## ***Other team members***

Ashwini Valimbe, Sanjay Thanage, Vijay Pawar,  
Rupesh Rane, Yashawant Thakur, Sharad Thakare,  
Pallavi Pawar, Sanjay Kirkira, Gayatri Pitale,  
Archana Karode, Priyesh Keluskar, Sima Thakare



## PRESENCE AND OUTREACH

MelJal implemented Aflatoun in 29 districts across 10 states in India during 2013-14



### States:

- 1.Maharashtra
2. Odisha
- 3.Jharkhand
- 4.Kerala
- 5.Assam
- 6.Uttar Pradesh
- 7.Andhra Pradesh
- 8.Bihar
- 9.Delhi
- 10.Rajashthan



**Total Schools : 4300**



**Total Children : 636956**



## OUR PROGRAMS

MeJol recognizes the need to empower the children and the youth of today with the necessary life skills to break-down situations, assess them and make decisions on that basis. We believe that financial literacy and inclusivity, which is a basic necessity, has not percolated down to the lower strata of India's population because of a stark disparity in the income levels of various class groups. MeJol addresses the problem of lack of financial literacy and inclusivity at the most basic level – it begins with the children, thus making an impact where it is most necessary. To achieve its objectives and fulfill its mission and vision, MeJol runs the following programs as part of its curriculum:-

- Aflatoun
- Aflateen
- Building Learning Environment in Schools (BLES)

In the past year MeJol reached out to students in schools across 9 states in India, affecting change through its various programs either directly or working with its various partners.

### Aflatoun and aflateen

The Aflatoun and Aflateen Child Social and Financial Education Programs are a balance of social and financial education - with a focus on making children and youth confident of taking decisions and overcoming challenges, especially financial ones. The Aflatoun/ Aflateen teaching methodology encourage “learning by doing”. Children and youth are encouraged to take an active role in the learning process through games, activities, songs and workbooks. This includes school-wise savings clubs, planning and budgeting financial and social enterprises, and group activities within the community which teach them how to save and spend wisely.

The program also includes teachers' training to impart rights education and to create and strengthen the process, which allows for the participation of children at the school and community levels. This strategy has enabled the organization to reach out to many more children and to create awareness within the system on the need for the inclusion of rights education as well as financial literacy in the curriculum.

*Five core elements that form the backbone of the Aflatoun program:*

- *Personal Understanding & Exploration*
- *Rights & Responsibilities*
- *Savings and Spending*
- *Planning & Budgeting*
- *Social & financial Enterprise*





## CITI FOUNDATION ASSESSMENT

The Citi Foundation funds MeJol in implementing the Aflatoun program in **24** districts across the country.

- **71.1%** of the schools had an Aflatoun Bank and **64.4%** of schools had been taken for a bank visit.
- **83.8%** of the children saved money
- The average amount saved was Rs 147, where the older children (between 10-14 yrs) saved on average Rs 159, while the younger children (5-10 yrs) saved Rs 124.
- **68.5%** children saved money through the school as opposed to **23.6%** who saved at home and **7.9%** who saved at a bank.

### Aflatoun Program



Children conducting Aflatoun bank activities in Baloda upper primary school, Nuapada Block, Nuapada District , Odisha



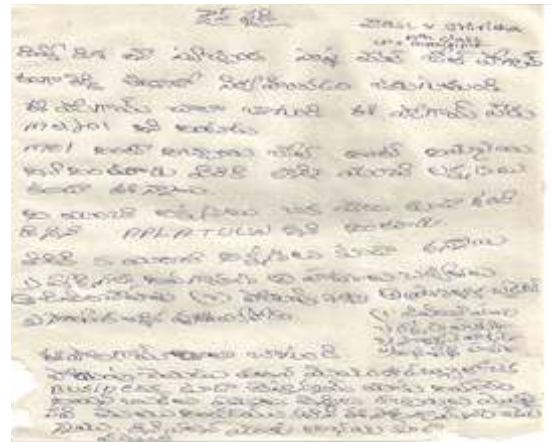
Children from GLPS Pallikunnu , Perinthalmanna Block, Mallapuram District , Kerala interacting with bank employees during bank exposure visit.

### Aflateen Program



V. Shirisha from Mominpet high school, Mominpet Mandal, Hyderabad Dist. , Andhra Pradesh  
AFLATOUN program is very good we have started Savings and we are doing business with the saved amount. We use the amount to purchase books.

Pens, Pencils, and Erasers. By doing this we are able to find the benefits. Through MEL JOL Program we are learning many more new things. We thank DIVYA DISHA Organization.



# HIGHLIGHTS OF THE YEAR

## Training for aflateen program

MeJol conducted 2 day workshop on Aflateen Social and Financial Education in June and December 2013 for partners and MeJol team members. While Aflatoun program is designed for children (aged 6-14 years), the Aflateen program aims to impart social and financial education to the adolescents (aged 15-18 years), and hence the term teenager(s) is used.

### **What participants had to say:**

The implementation of Aflateen program in Ashram schools has instilled many good changes in the adolescents and one of them is the remarkable improvement in their confidence and ability to speak their minds. They've now started discussing the issues not only with the teachers but also with the local authorities. "

**-Mahesh Lade**

*(AmhiAmchyaArogyasathi)*

"The session on budgeting and planning helped understanding the importance of saving for emergency needs. The session on child sexual abuse was very much helpful and gave us confidence to address sensitive issues. Overall, the training was well-planned and provided thorough learning on the subjects."

**-Venkat, Mary and Surekha**

*(DivyaDisha)*



## NABARD Aflatoun program

This year NABARD extended its support to MeJol for implementing Aflatoun program. This has resulted into expanding Aflatoun program to the new state, Bihar. MeJol and NEEDS jointly expanded the program in 100 schools in Banka District of Bihar. In addition to this NABARD supported in taking this program to Yevatmal district in Maharashtra and Rangareddy ditrict in Andhra Pradesh.

In February 2014 Gramin Samsya Mukti Trust, Yevatmal organized an event called "Aanadostav" (Gathering of Children) in which 68 Children from 11 schools and 151 teachers from 109 schools participated. These children and teachers were part of Aflatoun program throughout the year. Distribution of certificates to the teachers as a token of appreciation toward their contribution to Aflatoun programme was the main theme of the programme.

Children in PMV Kadarsa school, Ranga Reddy district, used to wash hands in plates after having mid day meal. Having learned Aflatoun values, Rajiv Kumar, the secretary of Aflatoun club, took initiative to start washing hands near the trees inside the school boundry. He also requested teachers & made soaps available in the school to wash hands. "Installation of a proper hand wash basin is the next move" says Rajiv.

Rajiv Kumar



## RABO Bank Aflatoun Program

Through Rabobank's support, MelJoi has implemented the Aflatoun program in hundred schools in Varanasi.



## Reward and Recognition Event

Our first "Annual Rewards and Recognition" for excellence in Aflatoun and Aflateen implementation for the year 2013-14, was held on the 9th of March, 2014 at Indian Merchants' Chamber, Mumbai. The event was fully supported by the 'Citi Foundation'. The primary objective of the 'Rewards and Recognition' (RnR) event was to recognize the efforts, the levels of participation that the schools have exhibited and leadership and self-initiation displayed by the children and the teachers. The engagement the schools have had with our partner organizations, the local education department and the drive that they have shown in running the program effectively was acknowledged and accredited.

The event also provided for a wonderful platform to connect with our key stakeholders to further strengthen our relations with the respective schools and districts of implementation and encourage them to continue our program in their region as a part of ensuring our sustainability efforts.



Case-stories were invited from all over India across six categories. A jury composed of internal & external members shortlisted the entries and picked the ones that were in line with the principles exhorted by the Aflatoun program.

### *The winning entries were:*

1. Baloda UPS, Nuapada, Odisha
2. Government Secondary School, Pipraua, Dhaulpur, Rajasthan
3. Basai Nawab UPS, Dhaulpur, Rajasthan
4. GLPS Cholanunda, Karappuram, Malappuram, Kerala
5. Bahira PS, Boudh, Odisha
6. Mile Buru PS, Khunti, Bihar
7. Bandgaon Maharshi Middle School, West Singhbhum, Jharkhand
8. Warkhed, Amravati, Maharashtra
9. UPS Delanwadi, Gadchiroli, Maharashtra
10. ZP Palasgad School, Gadchiroli, Maharashtra
11. ZP School Khiroda, Buldhana, Maharashtra



## THE STORIES BEHIND THE NUMBERS

The Aflatoun program has empowered countless young students and inspired a visible change in their behavior. Visitors to the school have remarked that the children show enthusiasm to be in school, arrive clean and well-groomed, keep their learning environment neat and organized and listen attentively to their teachers. Through Aflatoun, the students have learnt that by investing in themselves and their community they have the power to make a tangible difference. Here we share stories of some Aflatoun children who have, through the program, made a change in their life for the better.

### **Baloda, Nuapada, Odisha**

#### ***Story about Baloda UPS***

Baloda, a small village in the Jonk Block of Nuapada District, Odisha, is quite popular for its flourishing handloom industry over the years. The school in the village, however, is not as popular as its local industry and we intend to correct that today.

Poor attendance, an unclean campus and a lack of hygiene typified the school until a year ago when the very capable staff of our partner, ASHA visited the school for the first time. A year later, a clean campus with patches of rubbish converted into a beautiful kitchen garden, a tube well to provide for clean drinking water and a separate and clean kitchen area for children to have their mid-day meals and the school looks, in our partner's words, 'aesthetic'. The highlight is the improvement in sanitation facilities; what was a broken-down toilet a year prompting the children to use the open fields, now was a constructed toilet with separate sections for boys and girls.

The attendance has improved and is hovering around the 100% mark, the children look like peaches in their tidy uniforms and we owe it all to our champion teacher, Mr. Tapas Kr Padhi. The children resolve their own issues using the platform provided by the Aflatoun Clubs and have individual post-office accounts for children. The money in the Aflatoun Bank is used by children to go to picnics. Last year, they went to the picturesque religious spot nearby, Harisankar. Kids like Ms. Binda Harijan who was entirely low on self-confidence came to Mumbai for the first time for the 2013 Annual Event and went back to her school a changed girl. She leads the Aflatoun Club in her school and is brimming with the confidence that typifies her these days and she attributes this to Aflatoun. This school is truly our 'Sir Jadeja' of Aflatoun Schools!



## PRAYATN

### ***Pipraua, Dhaulpur, Rajasthan Government Secondary School, Pipraua***

Pipraua is a 400 year old village with 65 families and around 780 people residing in it. The land here is wonderfully fertile and a variety of crops are grown here. There are 2 things that you would never miss in this village: green fields and beautiful cows!

However, our focus here is the six classroom school with very limited furniture where students from 3 surrounding villages other than Pipraua come to study. When the school was identified as a part of Aflatoun Implementation in the Dhaulpur region, our partners identified certain key objectives:

- Make children aware of their rights & responsibilities,
- To inculcate democratic decision making, social responsibility, and leadership.
- To inculcate values among children like regularity to school, respect for elders, gender equality, scientific attitude and democratic values.
- To impart financial education to children making them aware of importance of and practice saving and banking in age-appropriate manner.

As is the case with most of us, the children, the teachers and the parents were a little apprehensive about change and in particular, financial savings. Consistent interaction by our partner staff cleared the air of doubt and the progressive community members understood the need for this and encouraged the children to participate pro-actively.

The taboo about banks and the complexity of them has been wonderfully broken down and at present, 21 children, mostly girls, hold their individual savings bank account at Punjab National Bank, Basai Nawab branch. At this rate of progress, this small village could be living the Government's dream of financial inclusion of farmers.



## PRAYATN

**Basai Nawab, Dhaulpur, Rajasthan  
Basai Nawab UPS**

One of the largest villages in the vicinity of the area. Animal husbandry, dairy farms and private shops are the predominant means of income. This village houses 400 families and 7500 people and among them is our youngest 'Tree-hugger' – Nishant

As is the case with most of the young children, obedience, cleanliness and compassion to others were a problem at the school. The school took to 'Aflatoun' immediately and became close friends with the wonderful fireball. They did a terrific job of finding out-of-school and irregular children and brought them back in the rolls. The partners also introduced the concepts of rights and responsibilities, saving of resources like water, electricity, money, food, paper and time in an age-appropriate manner. The teachers expressed thorough cooperation and that was a blessing for us to work with the children.

Now to talk about Nishant, the child is the blue-eyed boy of the entire school. He sets an exemplary example for obedience and conservation. He was amazed by the idea of generating life and a clean environment to breathe and live. He has helped the Aflatoun club help the children in school and village get rid of ill-habits such as tobacco usage. Nishant beams at his efforts to make his school a better place to study and to come to and he says he tries and compensates for the small amounts of money he saves with a much more significant contribution.



## Rajagiri Outreach

**Karappuram, Malappuram, Kerala  
GLPS Cholamunda**

9-year old Bushara Bathool studies in the 4th grade of GLPS Cholamunda, Karappuram. She loves to paint on glass, is brilliant at academics and nurtures dreams of becoming a nurse when she grows up.

When social entrepreneurship was introduced by the capable staff of our partner organization, she showed a keen interest and got her friends together to form a group as a part of the school's nature club. They kept their eyes open for spotting issues that were affecting the environment. The school had more than 700 children studying in the school and there was a lot of food wasted daily and dumped at a corner in the school ground. The nature club ably led by Bushara was at the job. They started a vegetable garden in the school backyard and used the waste as compost fertilizer. Not just that, the vegetable produce that they had was sold to the cook who prepared the mid-day meals that was provided in the schools. Now it is a sustainable small business that Bushara and her friends run. Shahala, an Aflatoun club member says, "It is very interesting to share the vegetables among the children and this creates togetherness; Aflatoun program has changed the way we think".





# Photo Gallery







## YCDA, Odisha

### *Bahira, Boudh, Odisha*

#### *Bahira PS*

Bahira is a small village located approximately 7 kms from our partner's district office in Boudh. The Aflatoun program was introduced there by our partner organization. It provided a wonderful platform for the children to discuss the issues that are affecting them. The Aflatoun club was convened for such discussion and healthy improvements continued to happen.

Quite honestly, what is going to follow is by far the true testament of what MeJol and Aflatoun are trying to accomplish. The children identified the lack of a proper kitchen in their school to be a major problem. The children exhibited great awareness to know that their school is entitled to kitchen under the MDM scheme. The children took the matter into their own hands and wrote an application clearly stating their problems and the background to the CRCC. It was a first of its kind at the district where the children have taken an initiative to correct the problems that they are facing. The CRCC was mighty impressed and the District Education Officer eventually sanctioned an amount of Rs.100,000 for the construction of a spacious kitchen.

The stellar example set by the children and the unity that they displayed to advocate for their needs were a story of inspiration to the children in nearby schools. They understood the significance of awareness of what they are entitled to and approaching it the right way.



## Bandgaon, West Singhbhum, Jharkhand

### *Bandgaon Maharshi Middle School, West Singhbhum*

Bahamani Sirom, a shy 14-year old girl, studying in Class 8 hails from a farmer's family. Despite her financial situation, Bahamany saved consistently in the Aflatoun Bank since the time the program has been implemented in her school. The teacher always insisted it would come in handy in the future and her words turned out to be etched in stone.

One day, the school Principal distributed applications for the District Competence Test which provides the successful children to receive a scholarship for their education every year. Although the form was free, Bahamani needed passport sized photographs for her to complete the application and the cost to get that done was Rs.50. This amount was quite a large sum at such a short notice for Sirom's family and she thanked her teacher for helping her develop the habit of saving. She withdrew the amount from her Aflatoun Bank kitty and enrolled for the test. Being brilliant at what she does, she was successful in the test and she receives a grant of Rs.2,000 every year for her education-related expenses. She beams at the idea of being able to continue studying without having to burden her family.

She does not just stop there. She helped her friend, Neeri, purchase a school book for Rs.100 when Neeri confided in to Bahamani about how she could not afford it. Neeri repaid the amount when she could save enough. Ask Bahamani what she wants to do when she grows up, she cheekily replies if she can't continue to play football even when she grows up, she will want to become a teacher.



## **Amhi Amchya Arogyasathi, Gadchiroli, Maharashtra**

**Delanwadi, Gadchiroli, Maharashtra**

### **UPS Delanwadi**

Delanwadi is about 21 km off from the busier Tehsil headquarter at Armori. The small village has an Upper Primary school run by District Council. Ms Arya Anilkumar Thavre studies in 5th class in this school.

Arya is one of the account holders in the Aflatoun Saving Bank with a saving amount of Rs 850 till date. She also takes a keen interest in the school Students' Council.

This was one of the schools shortlisted for the Aflatoun Peti Library Program and it was started in late 2013. The Students' Council was entrusted with the responsibility of running this library. The Students' Council discussed the various responsibilities it has had to carry out in the school and decided to entrust the responsibility of running the school library to Ms Arya.

Arya took the responsibility of books circulation/dissemination. She was initially helped by the teacher in maintaining the records: a register with columns for name of the book, date of issue, date of return etc. How to know that the book being carried home by the children is read or not? So she added a new column where in the student was asked to fill in some salient features of the book read while returning the book. While doing this, she developed an interest in reading what was written in the students' feedback column and curiosity to read the book herself. So now she is an avid reader devouring book after book!

Arya is confidence personified now! While disseminating the books and keeping the records, she has developed the skills needed for a circulation desk and besides, she is confident that she can do any task entrusted to her.



## Amhi Amchya Arogyasathi, Gadchiroli, Maharashtra

Palasgad, Gadchiroli, Maharashtra

### ZP Palasgad School

Ashish is a child with special needs (differently-abled child). He is the only child of this parents who eke out a living through odd jobs as daily wages labourers.

Ashish developed a physical condition only after he was 5 years old when his hands and legs lost their motoring ability. He has to be taken care of by others and cannot carry out routine activities that we do not pay much attention while doing. His parents tried to correct his condition, but could not manage with their meager resources. Although he was enrolled in the school, his parents were worried about his commute.

The problem was partly solved through the assistance of Sarva Shiksha Abhiyan. SSA provided a four wheeled cycle and Rs 100 per month to assist him with the maintenance and getting to school. As the father started to accompany Ashish, the family lost its daily livelihood. At this time around, Aflatoon program was started in the school and the group deliberated about Ashish's coming to school. So the children from his class and school go to his home before the school hours and help him wheel to the school. The same group has taken upon itself to see Ashish safely reach his home after the school hours.

The group has also involved Ashish in other Aflatoon activities. He is a member and account holder of the Aflatoon savings Bank with a total savings of Rs135 till date. Ashish is now 9 years old, studying in third standard walking to school in four wheeled chair, sitting on it taking notes. The group has made the teaching-learning a pleasant experience for little Ashish.



*"When I joined MeJol from a Financial Institution, I was curious to see how MeJol's mandate towards expansive financial inclusion translated into action at a grass root level. I must say I was in for a surprise. Although the blueprint varied according to geography as it is a national-level program, you could see concrete and measurable changes in the approach that children took towards daily life-activities. One distinct memory from my time at MeJol would be when government school children from villages in the remotest parts of Kokhrajhar district in Assam were discussing the idea of carpooling as an indirect financial saving in the classroom. This does not only go to show the children's undeterred interest in learning new things, but also the admirable levels of application that they exhibit."*

Sricharann VS



**VSP, Buldhana, Maharashtra**  
**Khiroda, Buldhana, Maharashtra**  
**Z P School Khiroda**

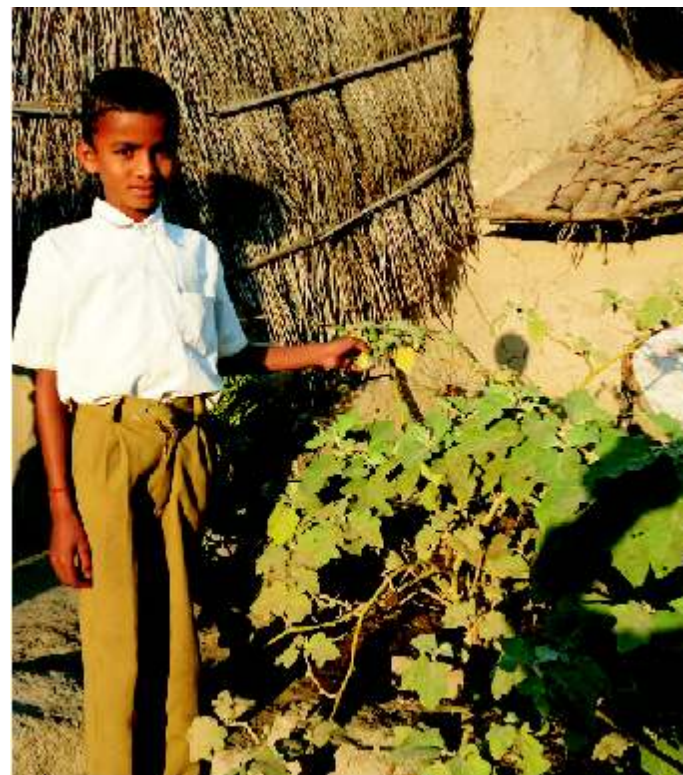
Vinayak Gajanand Vikhare hails from a poor family with them having to put up a fight on a daily basis to make ends meet. Primarily because of this, Vinayak finds it very difficult to continue school as he feels there is a moral obligation that he owes to his parents. Despite their difficulty, they encouraged Vinayak to continue saving for the future in the school's Aflatoun Bank.

Mr. Gokhale, the teacher responsible for implementing the Aflatoun program in Vinayak's school, told the students including Vinayak about exploring the idea of setting up a small business. He said students should not only look at opportunities to save money, but should also try and save water and other resources.

Vinayak took to the idea immediately and withdrew Rs.400 that he had saved in the Aflatoun Bank over the years. He was chided by his family and friends about his wastefulness in spending all of his savings, but Vinayak believed in himself and his idea and set up a garden near his place.

Very soon, Vinayak was successful in cultivating the garden and he started earning money from selling the produce. He has become self-dependent for all of his education-related expenses and contributes to household expenses. Vinayak earns Rs.800 per month on an average, and outside of education and family expenses, he still saves Rs.200 which he deposits in his school's Aflatoun Bank.

Vinayak understood the values taught by Aflatoun and applied them to make his life better. His friends and family now acknowledge his efforts. Vinayak has earned the self respect through his hard work and sheer power of perseverance. He has become more responsible and always takes decisions with one eye on the future. His story is a wonderful inspiration for his friends and they have replicated the same in their lives! Vinayak is indeed a champion among children!



## LEADS, Bihar

### *Mile Buru PS, Khunti, Bihar*

Mile Buru is a tribal village in the Khunti District of Bihar. Although there is very poor income among the residents of the village, the children that go to the Mile Buru Primary School have managed to open 48 individual bank accounts in The Bank of India, Khunti Branch. Although this is a fantastic achievement by itself, the real highlight is the tenacity of the Aflatoun Club that this school runs.

On December 2, 2013, young Sumer Nag, the President of the Aflatoun Club called for a meeting to discuss a matter of great urgency. Almost half the academic year had gone by and the school children hadn't received their uniforms. When Sumer realized a nearby school has already provided its children with their school attire, he decided to get the Aflatoun Club to act. The Aflatoun Club members then went ahead and asked the teacher about the status of the same. The teacher was not in a position to respond.

Instead of sitting around and wait for things to happen, the children, Sumer Nag, Soma Nag, Loar Singh, Sukh Ram, Maki Hassa, Jagar Nath and Uday Nag, all from classes 4 and 5, went to the District Collector's office and enquired about the uniforms.

The Collector was very much impressed by the exuberance and the confidence displayed by the children and quickly checked the background. He then notified the children that the money for procuring the uniforms had already been disbursed and it had not reached them because of the lethargy at their school-level. The District Collector also found out that the schools in the vicinity were really slow in providing the children with their uniforms.

The Collector personally called Mr. Habil Nag, Principal of Mile Buru School to correct the situation. The students got their uniforms in a little under a week, as did the rest of the children from schools in the area. Our children are quite the trendsetters, you see!





## OUR PARTNERS

### FUNDERS

MelJol raises funds through various organizations to run its programs. Below is a list of our major funding organizations, which have helped us with grant amounts to run the Aflatoun, Aflateen and BLES programs.

#### [Citi Foundation](#)

Programs Supported: Aflatoun and Aflateen  
Outreach (2013-14):  
Children: 634,072  
Schools: 4,297

#### [NABARD](#)

Programs Supported: Aflatoun  
Children: 46,000  
Schools: 309

#### [RABO Bank](#)

Programs Supported: Aflatoun  
Children: 12,000  
Schools: 100

#### [HDFC Bank](#)

Programs Supported: Aflatoun  
Outreach (2013-14):  
Children: 72,000  
Schools: 600

#### [Save The Children, BalRaksha Bharat](#)

Programs Supported: BLES and Child Rights for Change  
Outreach (2013-14):  
Children: 9,264  
Schools: 26

#### [Bombay Municipal Public Trust](#)

Program Supported: Aflatoun  
Children: 150  
School: 1

### NGOs

MelJol works with Partner NGOs across the country to help implement the Aflatoun program. The partners bring in expertise through regional language skills, rapport with local Education Department officials and schools, and local knowhow.

Each of the partner NGOs is trained by MelJol on the Aflatoun program – from curriculum and content to implementation. The partner NGO is responsible for the implementation of the program – taking care of permissions, training of teachers, implementation and reporting. MelJol, for its part, monitors each of its partners by periodically visiting the Aflatoun schools in the respective regions and the partner NGO offices to check on progress and effectiveness of program implementation.

Below is a list of regional NGOs that partner with MelJol in implementing the Aflatoun Program:

#### [Andhra Pradesh](#)

**Divya Disha**  
(<http://www.divyadisha.org/>)  
Aflatoun  
Hyderabad

#### [Assam](#)

**North East Research and Social Work Networking (NERSWN)**  
(<http://www.nerswn.org>)  
Aflatoun  
Kokrajhar, Chirang

#### [Delhi](#)

**American India Foundation**  
(<http://www.aif.org>)  
Aflatoun  
Delhi

#### [Jharkhand](#)

**Life Education and Development Support (LEADS)**  
(<http://www.leadsindiajh.org/>)  
Aflatoun  
Ranchi, Latehar, Khunti, West Singhbhum

## **Bihar**

### **NEEDS**

(<http://www.sichrem.org/>)

Aflatoun  
Banka

## **Kerala**

### **Rajagiri Educational Alternatives and Community Health (RajagirioutREACH)**

([www.rajagirioutreach.org/](http://www.rajagirioutreach.org/))

Aflatoun  
Malappuram, Wayanad

## **Maharashtra**

### **Abhivyakti Media for Development**

(<http://www.abhivyakti.org.in>)

Aflatoun and Aflateen  
Nashik

### **Vikas Sahyog Pratishthan**

(<http://www.vspindia.org/>)

Aflatoun  
Buldhana

### **Gramin Samasya Mukti Trust**

(<http://www.gsmt-yavatmal.com>)

Aflatoun  
Yevatmal

## **AmhiAamchyaArogyasathi**

(<http://www.arogyasathi.org/>)

Aflatoun and Aflateen  
Gadchiroli

## **Apeksha Homeo Society (AHS)**

(<http://www.apeksha.org/>)

Aflatoun and Aflateen  
Amravati

## **Odisha**

### **Youth Council for Development**

Alternatives (YCDA)

([www.ycdaindia.org](http://www.ycdaindia.org))

Aflatoun  
Boudh

### **Association for Social and Health Advancement (ASHA)**

([www.ashaindia.in](http://www.ashaindia.in))

Aflatoun  
Nuapada, Bargarh

## **Rajasthan**

### **Prayatn**

(<http://www.prayatn.org/>)

Aflatoun  
Dhaulpur

## **ALLIANCES**

In addition to our funders and partner NGOs, MeJol works closely with other organizations to further the causes of child rights and finance literacy. Below are a few organizations with whom MeJol works / has worked with –

### **Aflatoun Secretariat**

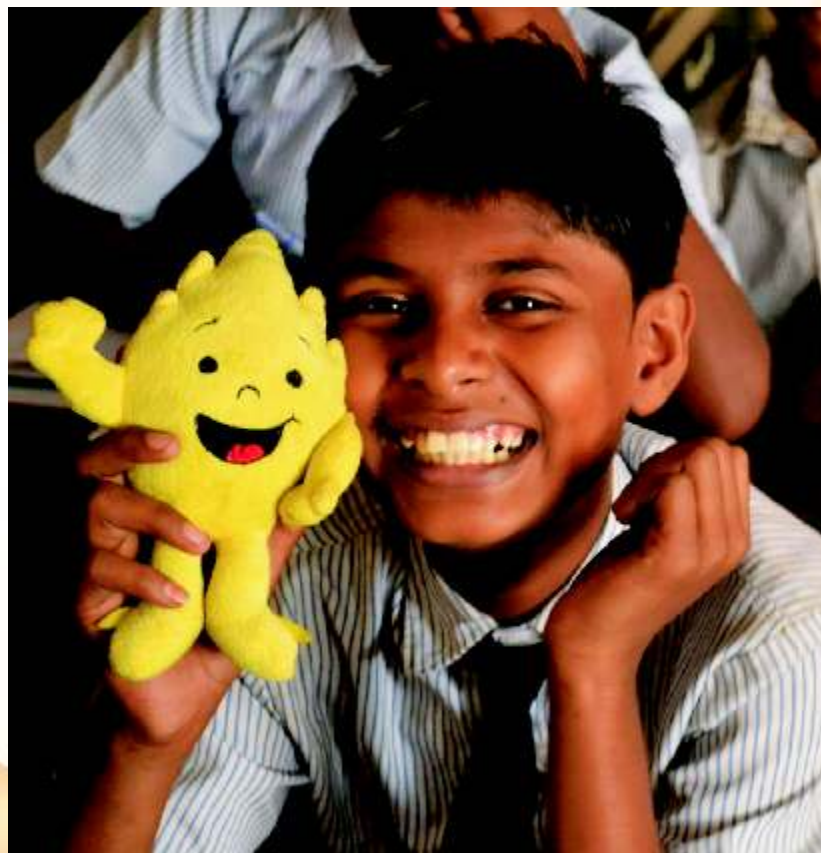
(<http://aflatoun.org/>)

The Aflatoun Secretariat is the worldwide nodal organization that promotes and supplements the growth of the Aflatoun program across the globe. With India being the birthplace of the Aflatoun program, MeJol partners with the Secretariat in improving the program and providing its training expertise when needed.

### **Child and Youth Finance International**

(**CYFI**) (<http://www.childfinanceinternational.org/>)

CYFI promotes the concept of financial access through the school banking model. MeJol is working closely with CYFI to help adapt this model in Indian schools.





**Registered address :**

MelJol

47, Gilder Lane municipal School

2nd Floor, off. Belasis Bridge, Opp. Mumbai Central Local station, Mumbai 400 008.

Telephone : 022- 23081050, 25390470. Fax : 022-23006428.

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

Registered under The Bombay Public Trust Act, 1950 - No. F-21744 of 11/1/2000;

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

**Name and Address of Bankers :****Bank of India**

Mumbai Central Branch, Mumbai 400008.

**Standard Chartered Bank**

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

**ICICI Bank**

Mumbai Central, Maratha Mandir Annex, Dr. A.R. Nair Road, Mumbai 400008.

**Name and Address of Auditors :**

Parekh Shah & Associates

Cassinath Building, 1st Floor, 17- A. K. Nayak Marg, Fort, Mumbai 400001.

**Staff Distribution according to salary slabs :**

Slabs of gross salary in Rupees	Male staff	Female staff	Total staff
Less than 5,000	0	0	0
5,000 to 10,000	2	4	6
10,000 to 25,000	7	4	11
25,000 to 50,000	1	4	5
50,000 to 1,00,000	-	1	1
	10	13	23

**Staff remuneration (Gross monthly salary benefit in rupees)**

Head of the organisation (including honorarium)	90,000
Highest paid full time regular staff	90,000
Lowest paid full-time regular staff	7,000

**Total visits of international travel by all staff during the year :**

Two international visits were made by the senior staff of the organization.

One visit to Amsterdam and one visit to Hong Kong.

The visits were funded by external organizations and not by MelJol.

## GOVERNING BOARD



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



**Jeroo Billimoria**  
Board Member  
*Founder, MeJol; Founder / MD,  
Child and Youth Finance  
International*



**Jerry Pinto**  
Hon. Secretary  
*Journalist and Writer*



**Rishad Byramjee**  
Treasurer  
*Director, Casby Logistics*



**Anand Selvakesari**  
Board Member  
*Country Business Manager,  
Citi India*



**Vijaya Chauhan**  
Board Member  
*Former Program Director,  
UNICEF*



**Dr. Armaity S. Desai**  
Board Member  
*Former Chairperson,  
University Grant  
Commission*



**Venkat Narayan**  
Board Member  
*MD - Avishkar Venture  
Management Services*



**Gaurav Doshi**  
Board Member  
*Sr. Associate Director,  
Standard Chartered Bank*



**Denzil Saldanha**  
Board Member  
*Retired Professor, TISS*

# FINANCIAL REPORT

## 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 or insti

We have examined the balance sheet of MELJOL . AAATM6471B [name and PAN of the trust or institution] as at 31.03.2014 and the Profit and loss account for the year ended on that date which are in agreement with the books of account main by the said trust or institution.

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

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

- (i) in the case of the balance sheet, of the state of affairs of the above named trust as at 31/03/2014 and
- (ii) in the case of the profit and loss account, of the profit or loss of its accounting year ending on 31/03/2014

The prescribed particulars are annexed hereto.

Place **MUMBAI**  
Date **28/08/2014**

Name: **SUJESH JAGDISH S HARMA**  
Membership Number: **118944**  
FRN (Firm Registration Number): **129301W**  
Address: **1 ST FLOOR, CASSI NATH BUILDING, 1 7 A K NAYAR MARG , FORT, MUMBAI-4 00061 MAHARASHI RA**

## ANNEXURE

Statement of particulars

### 1. 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 ( ₹ )	24707161
2.	Whether the trust 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 ( ₹ )	No
3.	Amount of income accumulated or set apart for application to charitable or religious purposes, to the extent it does not exceed 15 per cent of the income derived from property held under trust wholly for such purposes. ( ₹ )	Yes 3056929
4.	Amount of income eligible for exemption under section 11(1)(c) (Give details)	No
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) ( ₹ )	8751042
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	Yes 12357920
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 ( ₹ )	Not Applicable
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	No

# FINANCIAL REPORT

(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 sect.on 11(2)(b)(iii), or	No
(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, the details thereof	No

## II. APPLICATION OR 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 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.	No
2	Whether any land, building or other property of the trust 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.	No
3	Whether any payment was made to any such person during the previous year by way of salary, allowance or otherwise? If so, give details	No
4	Whether the services of the trust were made available to any such person during the previous year? If so, give details thereof together with remuneration or compensation received, if any	No
5	Whether any share, security or other property was purchased by or on behalf of the trust during the previous year from any such person? If so, give details thereof together with the consideration paid	No
6	Whether any share, security or other property was sold by or on behalf of the trust during the previous year to any such person? If so, give details thereof together with the consideration received	No
7	Whether any income or property of the trust 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	No
8	Whether the income or property of the trust was used or applied during the previous year for the benefit of any such person in any other manner? If so, give details	No

## III. INVESTMENTS HELD AT ANY TIME DURING THE PREVIOUS YEAR(S) IN CONCERNS IN WHICH PERSONS REFERRED TO IN SECTION 13(3) HAVE A SUBSTANTIAL INTEREST

S. 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
<b>Total</b>		0	0	

Place **MUMBAI**  
Date **28/08/2014**

Name **SUJESH JAGDISH S HARMA**  
Membership Number **118944**  
FRN (Firm Registration Number) **129391W**  
Address **1ST FLOOR, CASSI NATH BUILDING, 1 7A K NAYAK MARG, FORT, MUMBAI-4 00001 MAHARASHTRA**

Form Filing Details	
Revision/Original	Original

# FINANCIAL REPORT

THE BOMBAY PUBLIC TRUSTS ACT, 1986  
 Section 101, Public Trusts (I) (ii)  
 State of the Public Trust - MELBOD  
 Balance Sheet as on 31st March, 2014

	Amount (Rs.) As At 31/03/2014	Amount (Rs.) As At 31/03/2014	PROPERTY AND ASSETS	Amount (Rs.) As At 31/03/2014	Net Total
<b>ASSETS</b>					
<b>Fixed Assets</b>					
Investment in Shares (Balance as per last balance sheet)	111,171		Investment in Shares (Balance as per last balance sheet)	111,171	111,171
Buildings (Balance as per last balance sheet)	7,45,318		Buildings (Balance as per last balance sheet)	7,45,318	7,45,318
<b>Current Assets</b>					
Bank Deposits	25,356		Bank Deposits	25,356	25,356
Loans and Advances	6,07,171		Loans and Advances	6,07,171	6,07,171
Other Assets	1,00,556		Other Assets	1,00,556	1,00,556
<b>Liabilities</b>					
Capital	8,83,004		Capital	8,83,004	8,83,004
Reserves	2,87,862		Reserves	2,87,862	2,87,862
<b>Total</b>	12,14,109		<b>Total</b>	12,14,109	12,14,109

As per our report of the date  
**For Parakh Sharma & Associates**  
 Chartered Accountants  
  
 CA Parakh Sharma  
 M. No. 28944  
 ICMA Firm Reg. No. 12903W  
 Place: Mumbai  
 Date: 28 AUG 2014

Trustee

# FINANCIAL REPORT

THE BOMBAY PUBLIC TRUSTS ACT, 1950

SCHEDULE IX ( vide Rule 17 (1) )

Name of the Public Trust - MELJOL

Income and Expenditure Account for the Year ended 31st March, 2014

EXPENDITURE	Amount (Rs.)		INCOME		Amount (Rs.)	
	As At 31/03/2014	As At 31/03/2014	By: Rent (12/11/06)	By: Interest (12/11/06)	As At 31/03/2014	As At 31/03/2014
To Expenses in respect of properties :- 1. Salaries & Wages 2. Repairs & Maintenance 3. Insurance 4. Other Expenses						
To Expenditure on :- 1. To Remuneration of Trustees 2. To Legal expenses 3. To Audit fees 4. To Contributions & fees 5. To Amounts in arrears 6. To Bad Debts 7. To Loan Schemes 8. To Miscellaneous Receipts 9. To Other items					877,148	877,148
To Miscellaneous expenses						112,487
To Depreciation						24,91,637
To Expenditure on objects of the trust :- 1. To Salaries 2. To Expenses 3. To Medical Relief 4. To Relief of Poverty 5. To Other Charitable Objects		24,535,240				
To Transfer from Reserves						
To Surplus transferred to Balance Sheet						
		26,132,417				26,132,417



*Jayshree*

For Meljol Trustee



For Meljol Trustee



For Meljol Trustee

As per report of auditors

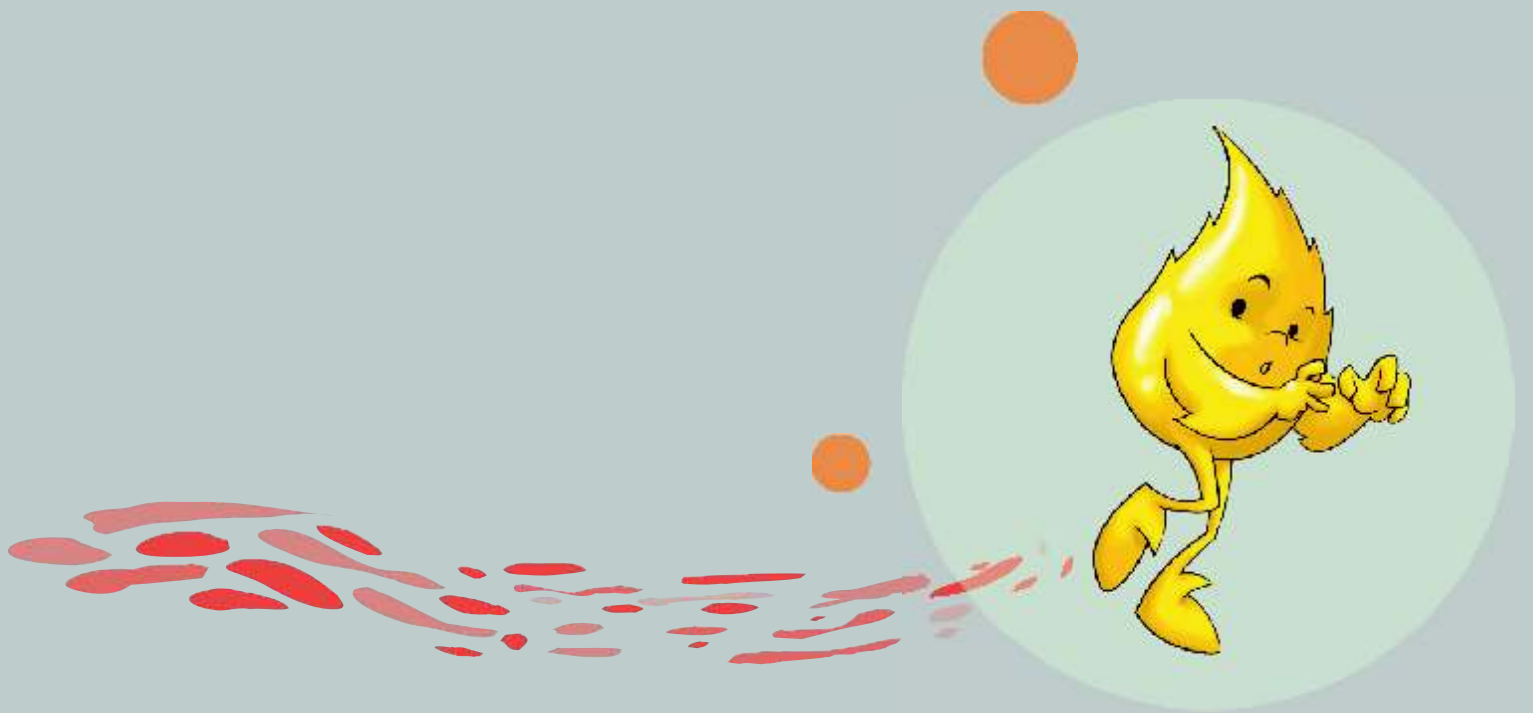
For Pankaj Sharma & Associates  
Chartered Accountants



CA. Sujesh Sharma  
Partner  
M. No. 118944  
ICAI Firm Reg. No. 12001W

Place : Mumbai

Date : 28 AUG 2014





Room No. 47, 2nd Floor, Gilderlane Municipal  
School Building, Off Belasis Bridge,  
Mumbai Central, Mumbai, Maharashtra, India - 400008  
[Website : www.meljod.org](http://www.meljod.org)