



meljed[©]

Annual Report

2014-2015



ACKNOWLEDGEMENTS	05
AS WE LEARN	06
MELJOL AT A GLANCE	08
THE GOVERNING BOARD	08
MELJOL TEAM	10
MELJOL OUTREACH	11
MELJOL OVERVIEW	12
OUR PROGRAMMES	14
JEROO BILLIMORIA'S VISIT TO MELJOL	17
HIGHLIGHTS OF THE YEAR	18
THE STORIES BEHIND THE NUMBERS	26
MELJOL FINANCIALS	28
MELJOL PARTNERS	29
ALLIANCES	31
FINANCIAL REPORT	32



ACKNOWLEDGEMENTS



We at MelJol would like to express our deep gratitude to all our supporters who have directly or indirectly been a part of what seems to us to have been an incredible journey. Our patrons, funding organization, NGO partners and associates have always been vital to our functioning and we hope to continue to share this special bond with all of you. MelJol equally appreciates the cooperation and consideration shown by thousands of teachers, parents, officials and all other stakeholders who have made it possible for us to touch so many lives. We acknowledge the contribution of every Aflatoun, Aflateen and Aflatot, the children who have made this journey a meaningful and exciting one by claiming the programme and making it their own. We wish to acknowledge Ms. Rewati Bhagwat (Ex – CEO, MelJol) for her association and guidance. Last but certainly not the least, we want to thank Mr. Jerry Pinto – Writer, Senior Journalist and Executive Secretary, MelJol for his continuous support, guidance while preparing the report and also for giving his valuable time in going through all the documents and giving relevant inputs and feedbacks.



The vision of the founders of MelJol is as relevant today as it was when MelJol started its journey twenty-four years ago. We hope that we have constantly updated the programme and made it applicable to the new challenges that our children face but we also strive to see that we constantly look back at our guiding principles so that they are never compromised or diluted in our attempts to bring social and financial literacy based on a child rights platform to every Indian child.

In the course of this journey, we have learned so many things that it would take several volumes to fit them all in. But here are a few of our key learnings.

MelJol has learned that children have a huge potential to contribute to their own development and constructively participate in the development of environment around them...

MelJol has learned that teachers and other adults play a key role in creating and maintaining a child-friendly environment within which children can explore their potential.

MelJol has learned that the Active Learning Methodology is important not only for children but also for the teachers, facilitators because the school cannot be a happy place unless every stakeholder has some share in the creation and maintenance of that happiness.

MelJol has learned that joyful learning provides immense opportunities for children to improve not only their performance in the school but also help them acquire skills so very important to be active and engaged citizens.

Through its Aflatot, Aflatoun and Aflateen programme, MelJol has attempted to nurture talent amongst the children and provide them with opportunities to gain social and financial education.

Through well-designed age-appropriate programmes MelJol has reached 5, 44,608 children in 10 states and 26 districts across India during the year 2014-2015. This year was very special for many reasons as it was a year when the Aflatot programme was initiated in 60 ICDS (Integrated Child Development Scheme) centres in the State of Maharashtra with active support from Department of Women and Child Development. Along with the conventional school-based programme, Aflatoun was modified for communities and children's institutions by involving institutional leaders and leaders from Self-Help Groups in the communities. This is an on-going experiment and we are monitoring it with great care and hope to share some findings and some observations soon.

We have partnered with the Indian Banks' Association and the Holland-based NGO Child & Youth Finance International and Aflatoun International to get the banking sector involved in taking social and financial education to a greater number of children. MelJol has been involved in designing curricula, training personnel at different levels and providing inputs for developing an online portal. The programme which is named SchoolBank Champs will be rolled out next year across the country. Though MelJol had to extend itself to cope with the evolving process of this program, I am happy to state that my team proved that it was up to the challenge and we played an important role as knowledge and training partners in the programme.

Over the next year MelJol will work towards consolidating its work on three fronts. One is to review the programme and past organizational strategy and develop a strategy for next three years. The second thrust area will be to expand its programmatic coverage to include more number of children. The third and most important effort would be to strengthen the organization's resource base. I am confident that the MelJol team with strong support from its board members will be able to meet these challenges.

The MelJol team is very grateful to all esteemed organizations, NGO partners who have held the flag on the ground and have ensured that the quality programme is implanted. The case studies and figures coming from the field are evidence of their work and commitment. I would like to express our gratitude to them and their teams.

I would also like to put on record the cooperation MelJol has received from the teachers, Head Masters, Administrative Officers and Education Officers from Education Departments. Without their support and active involvement, implementation of the programme would not have been possible.

Lastly but importantly I must express my sense of gratitude to the children from the schools, communities and children's institutes for their enthusiastic participation in the programme. We have all been enriched by your participation and the programme has become richer for it too.

Pramod Nigudkar, CEO MelJol





Vision

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

Mission

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

Objectives

- To create awareness about child rights and responsibilities with reference to the United Nations Convention on the Rights of the Child, 1990.
- To provide children with opportunities to be active participants in building a socially sensitive and equitable society.
- To promote responsible citizenship building amongst children.

GOVERNING BOARD



1. Dr. Lata Narayan

President

Professor, Tata Institute of Social Sciences (TISS)



5. Mr. Rishad Byramjee

Treasurer

Director, Casby Logistics Group of Companies



2. Jeroo Billimoria

Board Member

Founder, MelJol; Founder / MD

Child and Youth Finance International



6. Ms. Vijaya Chauhan

Board Member

Social Activist



3. Dr. Denzil Saldanha

Board Member

Retired Professor, TISS



7. Mr. E.N Venkat

Board Member

Partner Avishkar Management Services



4. Mr. Jeronimo Pinto

Executive Secretary

Journalist and Writer

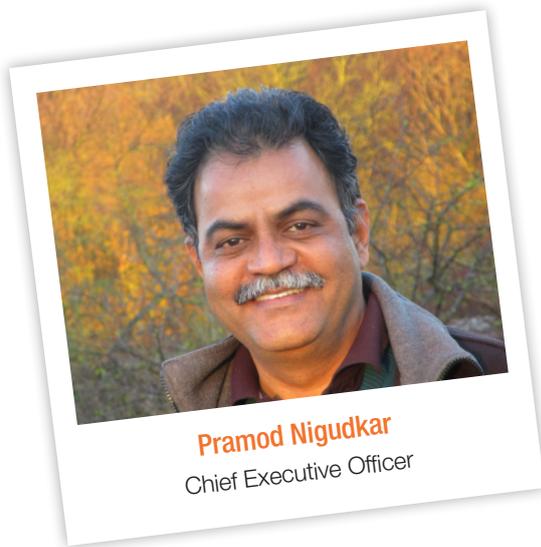


8. Mr. Gaurav Doshi

Board Member

Director,
MAHICO Pvt. Ltd.

MELJOL
TEAM



Pramod Nigudkar
Chief Executive Officer



Subrat Nayak
Deputy Executive Director - National



Sangita Malshe
Deputy Executive Director - Maharashtra



Sumathi Shriram
Manager Finance - Accounts

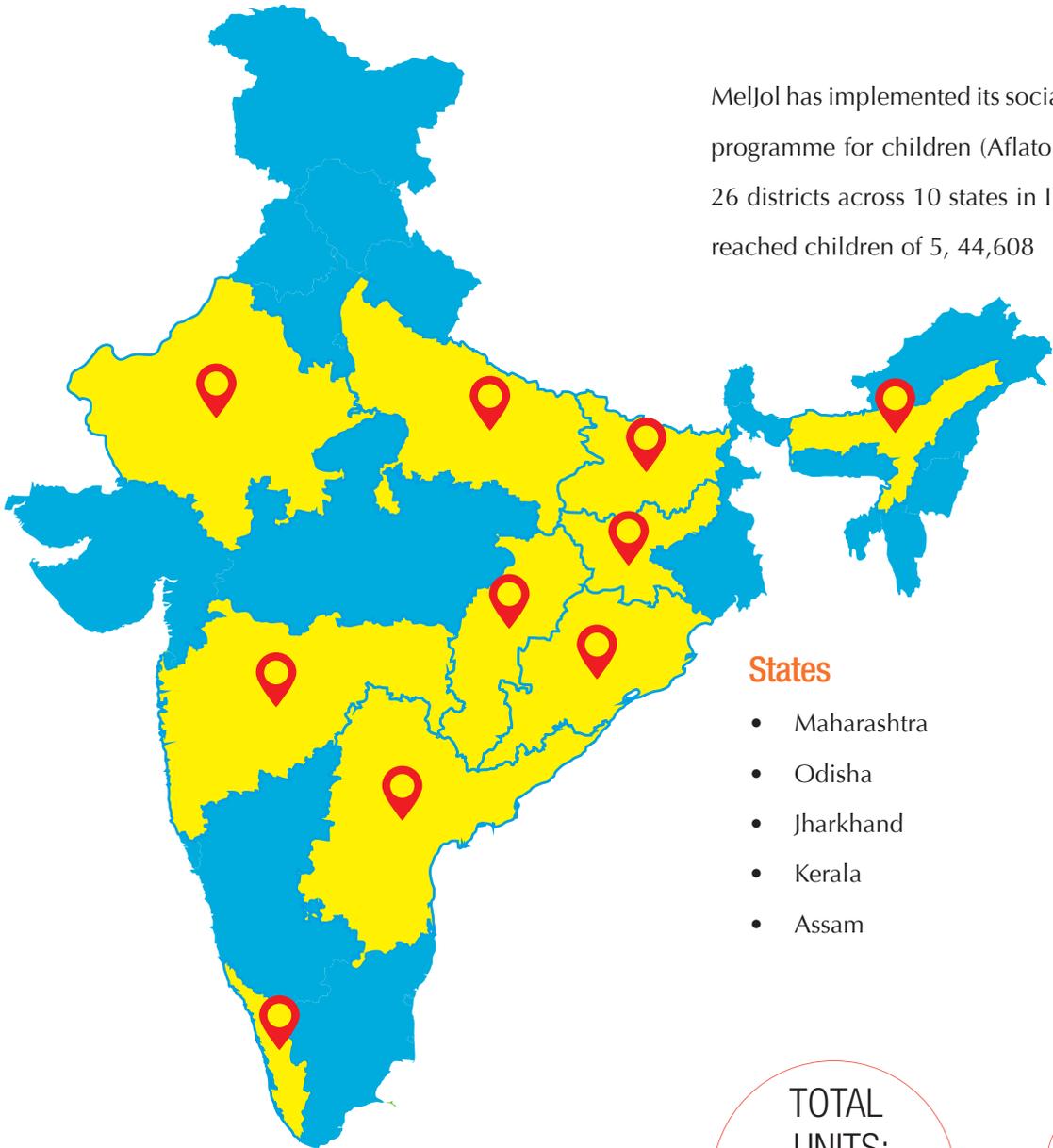
Other Team Members

Anil Saini, Nagsen Khadse, Rahul Ballal, Mercy K, Rajashri Khirasagar, Pallavi Pawar, Gayatri Karekar, Archana Karode, Priyesh Keluskar, Neeta Shah, Vijay Pawar & Prathamesh Kaspale.

MELJOL OUTREACH



MelJol has implemented its social and financial education programme for children (Aflatoun, Aflateen & Aflatot) in 26 districts across 10 states in India during 2014-15 and reached children of 5, 44,608



States

- Maharashtra
- Odisha
- Jharkhand
- Kerala
- Assam
- Uttar Pradesh
- Telangana
- Bihar
- Chhattisgarh
- Rajasthan

**TOTAL
UNITS:**
(SCHOOLS, COMMUNITY
& INSTITUTIONS):
4,051

**TOTAL
CHILDREN:**
5, 44,608



Session with students of Govt. Girls High School West Marredpally, Telangana.

OVERVIEW MELJOL



Over the past years MelJol has been expanding its outreach across different states and districts significantly. MelJol has had an incredible journey in the field of child social and financial education and empowerment. What started out as a small field action project of Tata Institute of Social Science (TISS) twenty four years ago has matured into an organization of repute today. MelJol's work is one of a kind in the country and has set a benchmark by introducing and bringing in fresh concepts developing a pedagogical framework in which social and financial empowerment of children is given equal importance.

By educating children and their significant others on child rights and responsibilities, we address prejudices based on:

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



Children managing their account – Aflatoun Bank, Odissa



Children visiting banks and interacting with the banker to understand the banking processes, Boudh, Odisha



Children in Jharkhand showing their Aflatoun Passbook

About MelJol

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

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

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

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

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





MelJol recognises the need to empower the children and youth of today with the necessary life skills to analyse 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. MelJol addresses this problem 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, MelJol runs the following programmes as part of its intervention:-

- Aflatoun (Social and Financial Education for children between 6-14 years)
- Aflateen (Social and Financial Education for children between 15-18 years)
- Aflatot (Social and Financial Education for children between 3-6 years)

Five core elements that form the backbone of our programmes:

- Personal Understanding and Exploration
- Rights and Responsibilities
- Savings and Spending
- Planning and Budgeting
- Social and Financial Enterprises

Aflatoun, Aflateen and Aflatot

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

It has been observed that children begin to appreciate value of money and have started saving either at home or in their school-based Aflatoun child savings schemes. Once they realize the value of money unnecessary spending is reduced, they learn how to budget, how to plan and put this learning into practice.

Innovation in the Child Institutions and Communities:

MelJol started its intervention in child care institutions in 2014-2015. Although MelJol's Aflatoun programme has a rich and strong base in the schools however there are children who neither live at home nor go to schools. Hence, MelJol decided to approach children's institutions, where the children in need of special care and protection are kept under the supervision of Child Welfare Committee under the department of Women and Child Development, State Government.

MelJol's Aflatoun and Aflateen programmes engage with children from the age 6 to 14 years and 15 to 18 years respectively. This intervention has started in Maharashtra and Uttar Pradesh with 8 institutions reaching out up to 202 children. Considering the varied age groups and background of the children; MelJol has developed a tailored curriculum based on the needs of these children. MelJol conducts vocational preparedness sessions under Aflateen programme for children from the age 15 to 18, to enhance their skills for future career opportunities. This combination of financial knowledge and social awareness will help reduce their vulnerability.

MelJol has also initiated its Aflatoun and Aflateen programme in the communities under the leadership of Self-Help Group (SHG) Leaders in the villages. Self-Help Groups work with the broader objective of challenging poverty and discrimination at various levels.

MelJol believes that the very characteristics of a true SHG leader would encourage children in communities to come together for a common cause. The SHG leaders can thus become instrumental in implementing the Aflatoun programme with the children in villages to help them understand the importance of social and financial awareness.

MelJol also focuses on children from the age group 15 to 18 through the Aflateen programme. The children in communities have seen limited life choices based on the scanty resources available to them. The MelJol Aflateen programme helps broaden their horizons and enhance their skill sets to equip them to make better choices in their lives.

The SHG leaders, volunteers of partner organization or volunteers who have graduated through the Aflateen programme facilitate the discussion with the young people. Sessions are organised in the evening, when all the children return from their classes. Like Aflatoun, this programme also reaches out to children who are not going to schools or colleges and doing work. The Aflatoun programme is adapted to suit the age-specific requirement addressing similar social and financial issues.

The Aflateen programme equips children with perspectives about life, human values and relationships through social education and it takes them through the financial education for developing soft skills for career opportunities. The sessions on career guidance, personality development, and financial enterprise are organized in the communities. Exposure visits are planned to the nearby financial or social enterprises to foster entrepreneurship. In addition, the young people are also given talks about future career opportunities. This is possible through MelJol's vocational preparedness programme tailored for the Aflateen age group

Citi Foundation funds MelJol in implementing the Aflatoun programme in 25 districts across the country. The evaluation of the programme revealed that, in all the schools with the programme supported by them:

- 64.15% of the school had an Aflatoun Bank and 35% of the schools had been taken for a bank visit.
- 88.8% of the respondents from 4th and 7th standard answered affirmatively that both boys and girls should take equal responsibilities at home while helping parents in household duties.
- 95.1% of the respondents from 4th Std. and 95.5% from 7th Std. said that boys and girls should get equal education.
- Children mind-set of saving has extended beyond money, to the saving of other valuable resources like water, electricity and the environment. Aflatoun interventions have developed in children how to prioritize expenditures.
- As far as the actual practice of SAVING of money was concerned, except for some schools in Kerala (which said they already had a Government-initiated Savings program) it seemed clear that as a result of the Aflatoun interventions, children had really got

into the habit of savings, and this has in some cases spread outwards even to the parents and the teachers.

- Teachers and partner staff shared their view that there has been a significant change in the way boys and girls are treated in the schools.



Chandani Kumari is studying in 7th Std. in Primary and Secondary School, Oravan, Bihar. She is a member of the Aflatoun Club and has her account in the Aflatoun Child Savings Scheme. She

observed that the villagers often fall sick as they ignore basic hygiene procedures. Chandani Kumari raised this issue in the meeting and then she along with the Aflatoun members took the initiative to clean the village and make people aware of infections and diseases spread by unhygienic surroundings. They provide information about the importance of sanitation and motivate the villagers to send their children to school. Ten children have started going to school and the villagers are making an effort to keep their surroundings clean after children began these initiatives.

The Aflatot programme builds on the evidence in early childhood education that such early investments provide children with advantages that are amplified and reinforced over time. The main concept of Aflatot programme is “Learning by Playing”, working on social and emotional skills through typical children activities such as playing games, story-telling, singing and dancing. Social and financial education for early childhood gives young children space to express themselves, to act on their own, to solve practical problems together by using different active methodologies such as group activities, craft activities, outdoor activities, and role playing. During this year the programme was piloted in Mumbai,

Maharashtra, and the encouraging response encouraged us to scale it up further.

The social and financial education programmes have impacted children in the following manner:

- Retention in the schools has increased.
- Ability to think rationally has been enhanced.
- Deepened group bonding increases confidence and ‘we-feeling’.
- Children are made aware about their rights and have started acting responsibly.
- Know the value of money and plan the expenditure accordingly.
- Enhanced awareness of the self through awareness of child rights.

JEROO BILLIMORIA'S VISIT MELJOL TEAM



Jeroo Billimoria, Founder, MelJol and Child and Youth Financial International, Amsterdam, visited MelJol office on 28th February, 2015. She was visiting MelJol after several years and was amazed to see the changed office and a new energetic team. Her presence was an inspiring experience for the team when she briefly explained about her journey from MelJol to CHILDLINE to Aflatoun International & Child and Youth Financial International. Her success in connecting G20 groups and other global financial community with, Aflatoun Social and Financial literacy program.

“We must all dream that every child in India is empowered with social and financial literacy and that every child has her/his own bank account,” she said. “To do this we must think bigger and trigger innovative ideas to reach the last child”. She was enthused by the idea of using self-help group leaders. “Self–help Group Leaders can play a very important role in partnering with us to reach children in communities,

The SchoolBank Champs programme provides immense opportunity to expand our reach. Working closely with the Government is inevitable to sustain the programme. Developing a teachers’ network across India and linking it with the Aflatoun Academy would be an effective idea. This would enable teachers from across the globe to get connected with each other,” she said.

But she also warned against complacency. “Building evidence is important. Hence we should see if a comparative study by way of Random Control Test or any other ways can be conducted to analyze the programme and present its gain in more systematic manner”.

For MelJol the year has been an exciting one where lots of activities have taken place. MelJol along with partnering NGOs have conducted Trainings of Trainers, Teacher Trainings, School level camps, Cluster-level camps, Annual



Jeroo Billimoria with MelJol's CEO and team members

events, bank visits and enterprise visits. Out of 4051 total schools, 3151 schools have Aflatoun clubs and 2600 schools Aflatoun Banks.

This year, the programme was introduced in two new States i.e. Chhattisgarh and Telangana (Telangana was one of the districts earlier under Andhra Pradesh, now it has become a full fledged State).

State wise highlights

Odisha – Mr. Mahendra Malik, Director, Odisha Primary Education Programme Authority (OPEPA) Odisha, attended the regional Aflatoun workshop organized in Malaysia on 2 November 2014. He expressed his appreciation of the concepts of Aflatoun and its methodology. He also saw the Aflatoun programme in Boudh district which was implemented by MelJol Partner Youth Council for Development Alternatives (YCDA). The Education Department has now taken the initiative to implement the concept of savings in all the schools of Boudh district. They have issued circular that the Dhan Sanchay Yojana (student Piggy Bank Programme) will be implemented in all schools of Boudh district. The circular letter mentions that initially children will save money in piggy bank at home first, they will decorate the boxes, and later the teacher will initiate children banks in all schools and children would start collectively saving money in this bank. Further the teachers are expected to facilitate opening of individual bank accounts for all students.

Thus the combined efforts of MelJol and partner 'YCDA' resulted in the Education Department taking the initiative to spread and sustain the Aflatoun concept of savings that would benefit all children in Boudh District.

In Odisha MelJol was working through its networking partners

NGO's "Association for Social and Health Advancement (ASHA)" in Naupada and Bargarh district and YCDA in Boudh and Bhubaneswar district. So far 22 Teachers Training Workshops have been conducted where 608 teachers were trained out of which 421 teachers were new to the Aflatoun programme. This year 689 schools were covered in the programme where 638 of the schools have formed clubs and 528 schools have Aflatoun savings schemes in the school.



Chhattisgarh – In Chhattisgarh State, MelJol started implementing Aflatoun programme with NGO partner 'ASHA' Chhattisgarh in Mahasamund district in the month of May. The children were very new to the programme and were learning the concept of social and financial education. Thirty schools have been covered so far and one Teacher Training Workshop has been conducted and thirty teachers have been trained. The formation of Aflatoun Clubs and child savings schemes is in process.

Jharkhand – Implementing Aflatoun programme in Jharkhand has tremendously reduced drop-out rate of children in school. The example of Kodakale School in Jharkhand is very interesting; children in the school are very interested in the Aflatoun programme as it is learning with fun. It can be seen clearly how children prefer Aflatoun programme over other programmes in the school. Children come to school with enthusiasm and teachers report that there is a change in student's behavior and attitude. They cited an example of one student, Chotu Mayak, who was once very irregular, inattentive and lagging behind in study. But after attending the programme he is motivated to come to school regularly and taking active part in school activities.

'LEADS (Life Education and Development Support)' and 'NEEDS (Network for Enterprise Enhancement and

Development Support) are our partnering NGO's in Jharkhand. LEADS is working in 4 districts (Khunti, West Singhbhum, Latehar & Ranchi) in School level where as NEEDS is working both in school and at community level in Deoghar district. LEADS have conducted 8 Teacher Training Workshop's with 227 teachers where 130 teachers were new to the programme. 185 schools have covered by LEADS, 162 Aflatoun clubs and 109 Aflatoun bank formed. NEEDS is working in a community level, 4 Trainings of Trainers was conducted this year where 195 master trainers were trained and 50 Aflatoun child saving scheme and clubs have been formed. 8 cluster level camps and 2 bank visits have been conducted.

Uttar Pradesh - Students from Upper Primary Mumari School, Solapur Block, Varanasi, planned to set up financial enterprise of making and selling Rakhis. Aflatoun club members saved money in the Aflatoun Bank and withdrew Rs 1600. They purchased raw material and made 500 pieces of rakhi, which was sold at Rs.10/-. The profit made out of this Financial Enterprise was saved in the bank and shared equally.

75 Students were involved in planning and making rakhis where 35 were boys and 40 girls.



'Setting up of financial enterprise in school where students are taking the initiatives will later come in handy and instill in them team spirit'

MelJol is working through Partner Ngo 'Prayatn' in Varanasi district both in school level and at institution level. One each of Training of trainers has been conducted both at school and institution level. At school level 20 trainers have been trained, 3 Teacher Training Workshops where 120 teachers were trained of which 109 teachers were new to the programme, 100 schools are covered, 100 Aflatoun clubs, 80 Aflatoun bank and 100 school level camps, 4 cluster level camps and 1 annual event were conducted. They have organised 10 bank visits for the school students.

At Institution level 20 trainers were trained, 3 Aflatoun clubs and 3 child savings schemes formed, they have conducted 6 school level camps and 1 annual event.

Assam – A 10-year-old girl Shranthi Brahma from Kathalguri Lower Primary school, Kokrajhar district, Assam is living with her uncle as she lost her father when she was very young. She is an active Aflatoun member where she is saving money regularly from her pocket money given to her by her uncle. With the money saved she has bought a new school bag and deposited the remaining amount in the Aflatoun bank. Like Shranthi Brahma there are others young students who are saving and using the money later when they require it. Aflatoun builds up personality and inculcates good habits.

MelJol is working in Assam, partnering NGO NERSWN (The Northeast Research and Social Work Networking). Ten Teacher Training Workshops were conducted with 261 teachers and 247 schools covered under the program. One hundred thirty-one new teachers were trained under the programme, 49 Aflatoun clubs and 38 Aflatoun banks have been formed respectively.

Rajasthan – I am an Aflatoun teacher Mr.Gaurav Sharma is a teacher in Government Upper Primary School Edalpur, Dhaulpur district Rajasthan State, who is now one of the strong supporters of the Aflatoun Programme.

In Upper Primary School Edalpur, the support to the programme was feeble but after joining of Mr. Gaurav Sharma the situation changed dramatically. Mr. Sharma took deep interest in the programme. He participated in meetings held by the project staff and tried to develop understanding about the program. He interacted with the staff and read Aflatoun books. He then started conducting Aflatoun Club meetings and motivated children to save. Though he was not formally trained to implement the programme it was impressive to see his involvement. He himself then approached the programme team for training and during the next series of training he too was trained.

He has ensured that all activities are conducted in his school and children participate in them. Observing tobacco/Gutkha addiction in some of the children in the school, Mr. Sharma took serious note of the same and addressed the issues very sensitively and ensured that they quit them. Most of the children have now given up the habit of chewing gutkha. They are more regular in the school and take better care of their hygiene.

“This programme is highly inspiring. It inspires not only children but also elders towards good habits and savings. I wanted to do something for children but did not know from where I should begin. This programme has given me the right opportunity. I shall continue to extend all my support to the programme,” says Mr. Sharma

Through Aflatoun program, children have gained confidence and started to raise their issue in front of their elders.

Partner Ngo ‘Prayatn’ has conducted 15 Teachers Training Workshop’s where 275 teachers were trained and have reached out to 275 schools, the teachers that were trained in teachers training were all new to the program. 300 Aflatoun clubs and 240 Aflatoun banks have been formed.

MeJol in partnership with Plan India, Rajasthan

MeJol played the role of knowledge partner in the process of Implementation of Aflatoun Program in Bikaner district, Rajasthan. MeJol has shared curriculum, provided training and monitoring support to PLAN INDIA and its field partner NGO “URMUL SETU”.

The program focuses on raising awareness on Financial Education and Life Skills (FELS) in government schools for children from disadvantaged rural families/communities. It also complements the Higher Education for girls and strengthening Continuous and Comprehensive Evaluation (CCE) program.

Kerala – Aflatoun Children took the initiative to conduct a street play at Akampadam, Chungathara and Edivanna, on Alcoholism. The street play reached out to hundreds of people with the message on ill effects of alcohol. The best part of this street play was that the children themselves wrote the script with the help of their class teacher. They were awarded with a trophy by the Excise Department of Kerala Government. This was a step taken by students to bring about social change in the community.

Partnering NGO ‘Rajagiri Outreach’ has completed 16 Teachers Training Workshop’s, 459 teachers were trained and 459 schools have been covered. They have formed 459 Aflatoun clubs and 368 Aflatoun bank in two districts i.e., Mallapuram and Waynad.



Children who took part in the Street Play

Telangana – “I am responsible to protect rights of others too,” says Pavani.

Pavani is a student of Government Girls High School Bolaram Village in Kolsiguda Block, Hyderabad district. In summer vacation she went to her grandmother’s place in Alwal about 19 km away from the city of Hyderabad like any other girl, she was very happy to spend quality time with her grandma and enjoyed with the children in her ancestral village. In the village she noticed that a small girl was going to factory to work and was looking very weak and sad. Pavani was very sad after seeing this and told her grandmother that they should talk about this to the girl’s parents. They tried talking it to the girl parents but they did not even try to listen to them. Pavani who was an Aflatoun member remembered what she had learned in the Aflatoun session and called 1089 Child Line for help. Child Line team came to the rescue. Child Line approached a service delivery NGO and now the girl is in an NGO run Children home where she is studying and all the care for her basic amenities are taken care off. Pavani is an Aflatoun in true sense.

In Telangana MelJol is working along with Partner Ngo ‘Divya Disha’ in Hyderabad district. So far 3 Teachers Training Workshop’s were conducted and 60 teachers have been trained where 13 teachers were new. We have been able to covered 60 schools, 60 Aflatoun clubs and 48 Aflatoun bank has been formed. 5 cluster level camps have been conducted, 10 bank visits and 10 enterprise visits.

Bihar – Right to Health & Hygiene is a Priority – says Manohar Kurumahand is a remote village and hence government services and infrastructure provisions have not reached to their fullest. One of the major issues that bothered Manohar was improper drainage system. All the waste water would come to the main road and make it difficult for the commuters. Besides, it became the breeding place for all

sorts of bacteria’s and parasites posing serious threat to the health of the villages.

Manohar raised this issue and with the villagers. The village leaders did not do anything as there was no monetary provision available to construct drainage system. The children did not lose hope but went on to approach the village authority (Gram Panchayat), Manohar’s initiatives paid off as within a month the drainage system was constructed. ***These little change agents are Hygiene conscious Aflatouns....***

In Banka district partnering Ngo ‘NEEDS’ has conducted 4 Teacher Training Workshop’s with 120 new teachers and schools. 184 Aflatoun clubs and 128 Aflatoun bank have been formed. 4 cluster level camps and 12 bank visits have been conducted.

Maharashtra - In Maharashtra MelJol has two modes of implementation i.e. Intervention through its own team and through partners.

MelJol has been implementing Aflateen programme in 8 secondary schools in Wada block of Palghar district of Maharashtra. MelJol team has facilitated the school children for establishing Aflatoun club in those schools. The School Sajjan Vidyalaya, in Kaire Ambivali village has Aflatoun club. Club members organize meeting every month.

In January, club members noticed that one student Mahesh from their class had to undergo an eye operation. Although the operation could be done free of cost in the Government Hospital, Mahesh had no money to travel to the hospital. An Aflatoun Leader Jayant and Aflatoun club members decided to arrange some money for his travel. Aflatoun club prepared a donation box and gathered around Rs. 1500/- from the nearby villagers and teachers. Their teacher has been supportive to them in this process. Aflatoun club maintained the records of the donation gathered in the Aflatoun club

register. Mahesh could finally reach to govt. hospital for his operation and the operation was successful.

Mahesh and his family expressed regards and thanks to his Aflatoun club friends.



In pic: Mahesh (left) and Jay (right) President of Aflatoun Club

Jitendra was studying in 4th std. in Z. P. Primary school, in Shivani village of Gadchiroli district. His father has a bidi shop and his mother works as a domestic labourer. The school has been implementing Aflatoun programmes since 2009. It also formed an Aflatoun Bank in the school. Jitendra has been very active in all activities of Aflatoun. Jitendra always wanted to buy a bicycle for him but could not due to the family's low socio-economic situation. When Jitendra became a member of Aflatoun club three years back, he started saving money in Aflatoun bank. He saved around Rs 4000/- in Aflatoun bank from his little pocket money he was receiving from his parents.

Jitendra knowing that he cannot buy the bicycle casually asked his father can he buy a bicycle for him. When father expressed his inability, Jitendra showed his Aflatoun bank passbook to his father. His father was surprised to see the figure and felt very proud of his son, that even in difficult situation, he could save such a huge amount.

He happily went to the shop with Jitendra and bought a bicycle for him. Jitendra takes pride to put a sticker on the



Jitendra with his bicycle.

bicycle as 'Jitendra devidas Dhote Aflatoun saving bank, Shivani village'!!.

In Maharashtra MelJol is partnering with Ngo's like "Apeksha Homeo Society Amravati, Aamhi Amchya Arogyasathi Gadchiroli, Vikas Sahyog Pratishthan Buldhana, Abhiviyakti Media for Development Nashik and Sangli Mission Society Kolhapur",

In Maharashtra Aflatoun Programme over all 34 teachers training workshop's with 1203 teachers (343 new teachers) and has covered 1,140 schools. 1016 Aflatoun clubs and 929 Aflatoun bank have been formed. 1 school level camps, 1 cluster level camp, 9 bank visits and 2 enterprise visits had been conducted.

In Maharashtra Aflatoun program, 6 teachers' trainings workshops have been conducted with 140 teachers where 38 teachers were new and 119 schools have been covered. 79 Aflatoun clubs and Aflatoun bank have been formed. 10 cluster level camp, 17 bank visits and 13 enterprise visits have been conducted. In community level, 4 training of trainers has been conducted where 57 participants were trained and so far 51 clubs have been formed.

Aflatot Progamme Initiated

Aflatot programme has been introduced in Maharashtra state this year and so far 10 teacher training workshops have been conducted with 60 teachers and 60 preschools (ICDS centres) have been covered.

The following tables are the overall outcomes of the programme for the year 2014-15

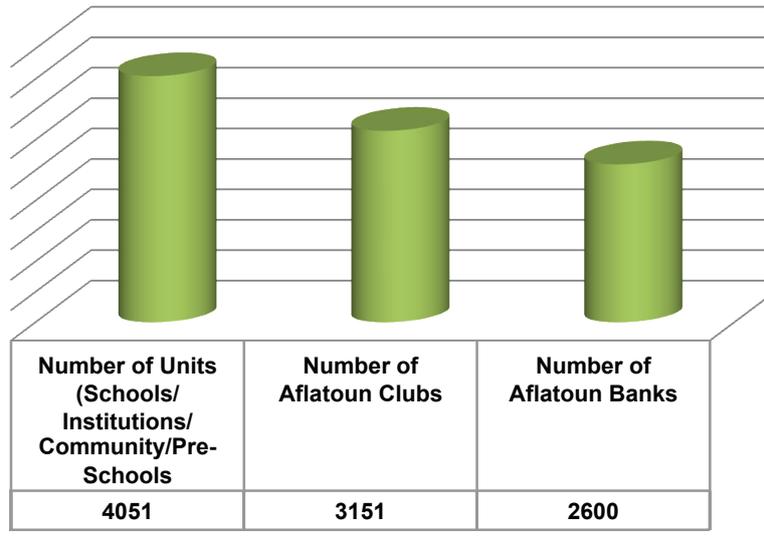


Table1: Numbers of Units.

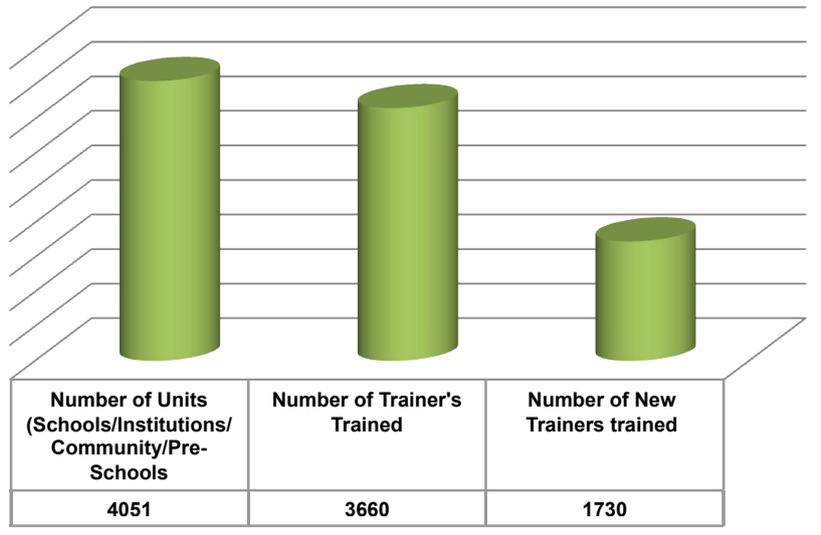


Table 2: Master trainer trained to implement Aflatoun flagship programme.

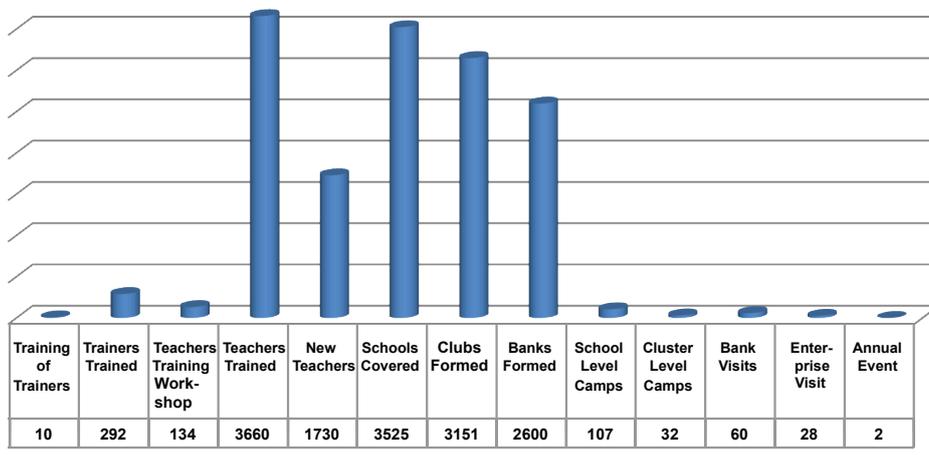


Table 3: Over-all Activities

Details of intervention of MelJol Programme at different levels. :-

- School level Aflatoun and Aflateen – 3,863 Schools
- Institutional level Aflatoun and Aflateen – 8 Institution
- Community level Aflatoun and Aflateen – 120 Villages
- Total no. of Schools/Institution/Community – 4,051
- Aflatot programme has been reaching to 60 ICDS centers with total no. of 1,200 children.

SchoolBank Champ Program with Indian Banks' Association (IBA)

With a vision of building the next generation of economic citizens in India, Indian Banks' Association (IBA) in partnership with MelJol, Child & Youth Finance Institute and Aflatoun International has launched a SchoolBank Champ Program to provide financial education and access to financial products to school children in India. MelJol is playing a significant role in development of the curriculum and in conducting training of Bank officials and others at various levels.

GLOBAL MONEY WEEK

Global Money Week (GMW) is a global celebration that

takes place every year during the 2nd week of March. It is coordinated by the Child and Youth Finance International (CYFI) Secretariat to raise awareness on Economic Citizenship and directly engage children and youth worldwide on the issue.

Global Money Week encourages children around the world to unite their voice, take action and expand their knowledge and engagement in the financial issues that matter to them most. Through national and international events, youngsters learn about creating livelihoods, gaining employment and even starting their own businesses.

MelJol Celebrated Global Money week by organizing a signature campaign to raise awareness about saving and responsible financial behavior, walking hoarding, Aflatoun children reached out to passers-by and told them how they save money and resources. They also urged them to save and spread the awareness about the same. People agreed and signed the pledge board. This event was held outside Gilder Lane Municipal School, off Belassis Bridge, Mumbai Central, Mumbai. MelJol partner NGO's even took the initiatives of celebrating Global Money Week by organizing rallies in their own states with the Aflatoun children.





Experience and learning sharing among Aflatoun children from India, Uganda and Zimbabwe at Mumbai Central, Head Office, MelJol.

Aflatoun Day (17th March)

17th March is celebrated as Aflatoun Day every year. This year MelJol celebrated Aflatoun Day which is a culmination of Global Money Week. It is celebrated internationally to make Aflatoun further known in local communities by organising activities and events, and showcasing how children and youth are participating in the programme and in changing their communities with enterprise. Few of the activities are like Aflatoun Day global Skype [have a spoken conversation with (someone) over the Internet using

the software application Skype, frequently also viewing by webcam] calls, Children Enterprise (an initiative taken by children to “make things happen- socially and financially”. They identify an opportunity to work individually or in group to resolve the issues on their own so that they will build a positive attitude towards life), etc. It gives children global exposure to interact with Aflatoun children from different countries to share their experiences and learnings about Aflatoun program.

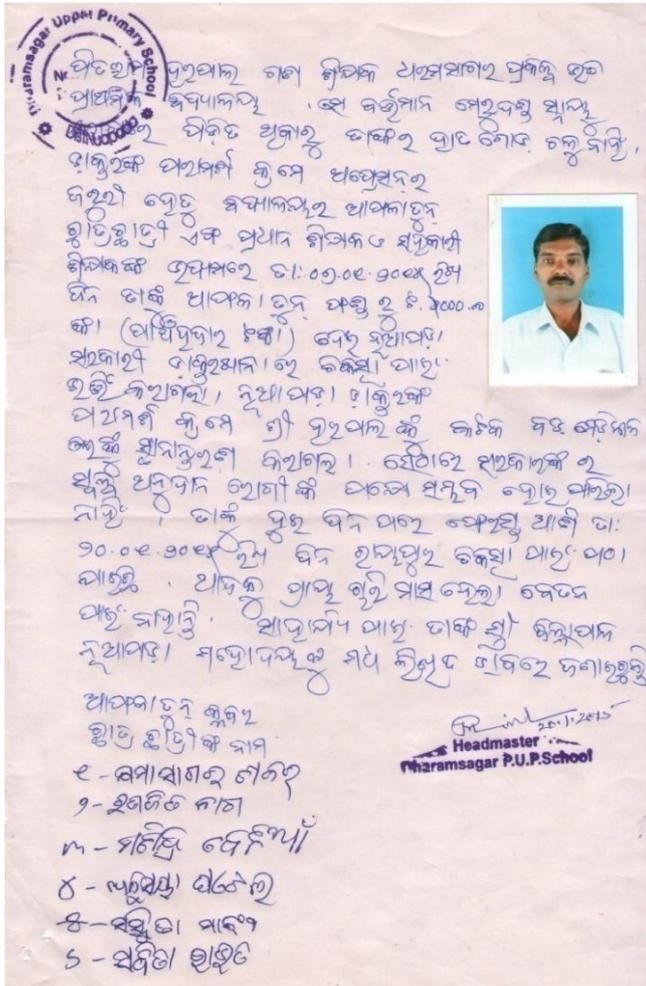
Learning by doing.....and showing the way to other children in the school towards financial empowerment at an early age

It is not the profit that children earned but the lessons that they learnt from the activities were important to the teachers, trainers and networking partners.

Name of the School: Dharamsagar PUPS
Block: Komna
District: Nuapada
State: Odisha



Aflatoun children showed kindness to their own teacher in the school Pitaram Harpal, GS teacher from Dharamsagar Primary & Upper Primary School (PUPS), who due to his backbone ailment went to the doctor and was suggested to go in for a surgery. Since four months he had not received his salary, so the Aflatoun children decided to lend some



amount as gesture of support. They lent Rs. 5000/- for treatment on 7th Jan 2015 from their Aflatoun bank. He was hospitalized in district headquarter hospital, Nuapada. From there he was referred to Cuttack hospital. After two days he came back home and later again on 20th Jan 2015 he was admitted in Raipur for better treatment. The money will be returned later. The Aflatoun bank book has been signed by the Headmaster of Dharamsagar PUPS to keep documentation of the transaction.

Mohammed Gaffer: Standing on His Own Feet.

NAME: - Mohammed Gaff
SCHOOL: - GHS Boys Darul Ulum. Hyderabad

Mohd Gaffer, a brilliant very regular student of GHS Boys School usually earned his pocket money by helping out his older brother in his work in textiles. He was motivated to start saving this money after attending an Aflatoun Programme and over time saved Rs. 750 in the Aflatoun bank in his school.

Despite being poor, saved up enough to buy him a new outfit for the upcoming festival of Ramzan, but since his wages were limited, he lacked the money to buy sandals to go with the outfit. To his father's surprise, Gaffer confidently told him not to worry as he would buy his own pair. He went on to withdraw money from Aflatoun Bank and bought himself his very own sandals, making his family very proud. They opened a formal bank account for him and acknowledged that his savings plan could come of much use in the future. Today, Gaffer visits the bank every 15 days to deposit his savings.

The Bravery of the Children of Baraipur

District: Baraipur, Varanasi

State: Uttar Pradesh



Rani with her friends

Rani belongs to the slum area of Baraipur in Sarnaath, Varanasi, where she resides with her illiterate, handicapped mother and grandparents who cultivate rice, wheat and vegetables to meet their needs.

On the 3rd of August, 2014, Rani said that a few students from neighboring village Hitawanpur harassed her and also threatened to beat her. This was neglected at first but the next day, other students witnessed Rani getting beaten by the older students. They went to seek their teachers help but in vain as the teacher was harassed too. They then decided to seek the help of the police who conducted a meeting with the bullies and made them apologize and promise to never beat the children again. The Pradhan of the village approached the children and promised to be of help in any such circumstance.

The elders of the village are satisfied and claim that Aflatoun has helped the children to become aware of their rights and they are extremely proud that they were able to approach the police and bring an end to that case of child abuse.

Changes in Raveena and Princi Opinion

District: Dhaulpur, Malaunipawar

State: Rajasthan

Through Aflatoun programme, we have learned to save money, learned good habits and about our rights. Not only we, but also elders in our village started to save money in the bank. We, who used to spend lots of money now have started to save it. With small savings we have opened our account in Punjab National Bank. We inspired people towards savings. We will also inspire other children to open their account in the bank/post office. We will participate in all activities of Aflatoun club as well.

Aflatoun Brings Village Closer

State: Assam

District: Chirang

Village: Basugaon

Aflatoun's actions in Rajacharang Lower Primary School have helped bring out harmony and a sense of unity in the village of Basugaon. The Aflatoun Club formed in the school discussed issues which were important to children and the development of the village. So, when the children wanted to bring about changes to the school infrastructure, the adults from the village were invited to the school to take note of the children's suggestions. This started a long chain of partnership between the school students, the teachers, and the School Management Committee (SMC), which primarily comprises of village elders.

The relationship between parents, teachers and the SMC has been greatly improved since a 'School Children vs. Village Elders' football match were held in the village. There have also been group visits to the temple during the Assamese New Year, contributing to the cordial relationship of the residents of the village.

The efforts of the school's Aflatoun Club and its direct impact in the community have led to 208 No. Rajacharang Lower Primary School being awarded the Best School Award in the Chirang district by the Sarva Shiksha Abhiyan!



FINANCIALS AT MELJOL

MelJol's books of accounts are maintained by a qualified & experienced team. The internal control processes followed are to maintain the highest levels of transparency and accountability. The sense of responsible money handling and the resources utilization is to maximize the impact on the lives of the intended persons. The vision and the values of MelJol and grant supporter are constant reminders for any financial decisions. The policies and practices are designed to satisfy all legal compliances, the rules and framework as laid by The Income Tax Act & the Ministry of Home Affairs (FCRA). MelJol's belief and values to roll out the programme to socially & financially literate the children across India at bare minimum cost are well practiced and adhered to.

MelJol's extended arms as we call them, the partner NGOs who implement the programme at the grass root level are

also sensitized with the practices and values of MelJol pertaining to financial management and internal controls. We go through a strict process while choosing a new partner NGO. The necessary guidelines and support to the partner NGOs are provided and monitored throughout the programme period by our team. The finance visits by the team or external consultants are also a part of the monitoring process to ensure the transparency and accountability of the money handling by the partner NGOs.

The ultimate dream of MelJol is to achieve a society with equitable co-existence is backed up by the high standards of internal financial practices and procedures followed at MelJol and its related stakeholders.



Funders

1. Citi Foundation

Programs supported: Aflatoun and Aflateen

Schools: 3431

Children: 476608

2. Rabo bank

Programs supported: Aflatoun

Schools: 100

Children: 14000

3. HDFC Bank

Programs supported: Aflatoun

Schools: 300

Children: 30000

4. Standard Chartered Mumbai Marathon

Programs supported: Aflatot

Pre-Schools: 60

Children: 1200

5. Reliance Foundation

Programs supported: Aflatoun

Schools: 120

Children: 18000

6. Global giving

Programs supported: Aflatoun

Schools: 40

Children: 4800

7. Bombay Community Public Trust (BCPT)

Programs supported: Aflatoun

Schools: 15

Children: 2288

Partnering NGOs

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

Each of the partners NGOs is trained by MelJol on the Aflatoun programme – from curriculum and content to implementation of the programme – taking care of permissions, training of teachers, implementation and reporting. MelJol, for its part, monitor 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 programme implementation.

Below is a list of State NGOs that partner with MelJol in implementing the Aflatoun Programme

1. Telangana

Divya Disha

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

Aflateen

Hyderabad

2. Assam

North East Research and Social Work Networking (NERSWN)

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

Aflatoun

Kokrajhar, Chirang

3. Jharkhand

Life Education and Development Support (LEADS)

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

Aflatoun

Ranchi, Latehar, Khunti, West Singhbhum

4. Bihar

Network for Enterprise Enhancement and Development Support (NEEDS)

(<http://www.needsngo.in/>)

Aflatoun and Aflateen

Banka, Deoghar

5. Kerala

Rajagiri Educational Alternatives and Community Health (RajagirioutREACH)

(www.rajagirioutreach.org/)

Aflatoun

Malappuram, Wayanad

6. Maharashtra

Abhivyakti Media for Development

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

Aflatoun

Nashik

Vikas Sahyog Pratishthan

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

Aflatoun and Aflateen

Buldhana

AmhiAamchyaArogyasathi

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

Aflatoun and Aflateen

Gadchiroli

Apeksha Homeo Society (AHS)

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

Aflatoun and Aflateen

Amravati

Sangli Mission Society

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

Aflatoun

Kolhapur

7. Odisha

Youth Council for Development Alternatives (YCDA)

(www.ycdaindia.org)

Aflatoun

Boudh and Bhuneshwar

8. Odisha

Association for Social and Health Advancement (ASHA)

(www.ashaindia.in)

Aflatoun

Nuapada, Bargarh

9. Rajasthan & Uttar Pradesh

Prayatn

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

10. Chhattisgarh

Association for Social and Health Advancement (ASHA)

Aflatoun

Mahasamund.



In addition to our funders and partners NGOs, MelJol work closely with Aflatoun Secretariat and Child and Youth Finance International (CYFI) to further the causes of child rights and finance literacy.

Aflatoun Secretariat

(<http://aflatoun.org>)

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

Child and Youth Finance International (CYFI)

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

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

Registered Address:

MelJol

47, Gilder Lane Municipal School

2nd Floor, off. Belasis Bridge, Opp. Mumbai Central Local Station, Mumbai 400008.

Telephone: 022-23081050, 25390470, 23006428

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

Registered under the Bombay Public Trust Act, 1950 – No. F-21744 dated: 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

Name and Address of Auditors:

Parekh Sharma and Associates

228, 2nd Floor, Hubtown Solaris,

N.S. Phadke Marg, Andheri East

Mumbai 400069

THE BOMBAY PUBLIC TRUSTS ACT, 1950
 SCHEDULE VIII (Vide Rule 17 (1))
 Name of the Public Trust :- MELJOL
 Balance Sheet as on 31st March, 2015

Registration No. F - 21744

FUNDS AND LIABILITIES	Amount (Rs.)		PROPERTY AND ASSETS	Amount (Rs.)	
	As At 31/03/2015	As At 31/03/2015		As At 31/03/2015	As At 31/03/2015
Trust Fund or corpus			Immovable Properties (at cost)		
Balance as per last Balance Sheet	711,577		Balance as per last Balance Sheet	-	
Add : Receipts during the year			Addition during the year	-	
Corpus Donations		711,577	Less:- Sales during the year	-	
			Depreciation up to date	-	
Depreciation Fund			Investments :-		
Sinking Fund			Bank Deposits		
Reserve Fund			- ICICI Bank	2,629,020	
			- Standard Chartered Bank	315,911	2,944,931
Loans (Secured & unsecured)			Fixed Assets (Schedule III)		
From Trustees			Balance as per last Balance Sheet	319,422	
from Others			Addition during the year	102,700	
				422,122	
Liabilities (Schedule VI)			Less:- Deduction during the year	101,316	
For Expenses	413,229		Depreciation during the year	90,116	230,689
For Advances (Unspent Grants) (Schedule I)	8,071,621				
For Rent and other Deposits	-		Loans (Secured or Unsecured)		
For Sundry Credit Balances	-	8,484,850	Good		
			Doubtful		
			Loan Scholarship		
			Other Loans		
Income & Expenditure Account			Advances		
Balance as per last Balance Sheet	3,904,219		To Trustees	-	
			To Employees	-	
			To Contractors	-	
			To Others (Schedule IV)	729,858	729,858
Add : Surplus as per Income & Expenditure Account	1,603,094	5,507,313	Fund Receivable		
			Income Outstanding		
			Rent	-	
			Interest	-	
			Other Income	-	
			Cash and Bank Balances		
			(a) In Current / Saving A/c with Bank (Schedule I)	10,798,262	
			(b) With Trustees	-	
			(c) With a Manager	-	10,798,262
		14,703,741			14,703,741

As per our report of even date
 For Parekh Sharma & Associates
 Chartered Accountants

CA Sujesh Sharma
 Partner
 M. No. 18934
 ICAI Firm Reg. No: 129301W

Place : Mumbai

Date : 20 SEP 2015



For Meljol

For Meljol

Trustee

Trustee



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, 2015

Registration No. F - 21744

EXPENDITURE	Amount (Rs.)		INCOME	Amount (Rs.)	
	As At 31/03/2015	As At 31/03/2015		As At 31/03/2015	As At 31/03/2015
To Expenses in respect of properties	-	-	By Rent (realised)	-	-
Rates, Taxes, Cesses	-	-			
Repairs & Maintenance	-	-	By Interest (realised)		
Insurance	-	-	On Securities	-	-
Other Expenses	-	-	On loans	-	-
To Establishment expenses			On Bank Account		
To Remuneration of Trustees			- Fixed Deposit / Savings	783,936	783,936
To Legal expenses			By Dividend		
To Audit fees		44,944	By Donations in cash or kind		529,781
To Contribution & fees			By Grants (Schedule I)		29,388,350
To Amounts written off:			By Income from other sources (in detail as far as possible)		
(a) Bad Debts			Interest on TDS refund	-	-
(b) Loan Scholarships			Sale of Scrap	4,600	-
(c) Irrecoverable Rents			Income on Prior Period Rectifications	-	-
(d) Other Items		101,317	Others	1,910,800	-
To Miscellaneous expenses			Interest on Income Tax Refund	3,593	1,918,993
To Depreciation		90,116	By Transfer from Reserves		
To Expenditure on objects of the trust:					
(a) Religious					
(b) Educational (Schedule II)	30,781,589				
(c) Medical Relief					
(d) Relief of Poverty					
(e) Other Charitable Objects		30,781,589			
By Transfer from Reserves					
Surplus transferred to Balance Sheet		1,603,094			
		32,621,060			32,621,060

As per our report of even date

For Parekh Sharma & Associates
Chartered Accountants

CA Sujesh Sharma
Partner
M. No. 116894
ICAI Firm Reg. No: 129301W

Place : Mumbai
Date :

28 SEP 2015



For Meljol

Trustee

[Handwritten signature]

For Meljol

Trustee

[Handwritten signature]





Registered Address:

MelJol

47, Gilder Lane Municipal School, 2nd Floor, off. Belasis Bridge, Opp.

Mumbai Central Local Station, Mumbai 400008.

Telephone: 022-23081050, 25390470, 23006428

Website: meljol.org **Email:** contact@meljol.org