

Me1Jol
Annual Report
2017-2018



MelJol is a non-governmental organization (NGO) registered under the Societies Registration Act. It firmly believes that children have rights and must participate in the creation of a child-friendly world, MelJol seeks to develop children's citizenship skills by focussing on child rights and responsibilities and providing them with opportunities to contribute positively to their environment. Meljol has been working with children and youth from socio-economically backward regions and strata for the past twenty years, using the tools of social and financial education to help them break the cycle of poverty and face life with confidence.

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Saumitra Deshmukh

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MelJol

PROGRAMME OFFICE:
23-D, 1st Floor, Kurla Kamgar Nagar,
S. G Barve Marg, Kurla East
Mumbai 400024
022 25241050
meljol.org

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From the CEO

MelJol has been a pioneer in advocating for the rights of children and youth and has always respected their right to participate in decision-making particularly in those areas that impact their lives. For the past two decades we have used education as a tool for social change with special reference to and emphasis on social and financial education (SFE).

Of late, issues of Financial Education and Financial Inclusion have assumed importance in NGOs as well as in Government programmes in India. The focus is shifting from children to adolescents and the youth. The emphasis is also now on entrepreneurship and skill development. MelJol too has devised its own programmes and modules to respond to this emerging need.

MelJol has consolidated its programmes in rural India primarily in government-aided schools and by partnering with the government. The programmes supported by a grant award of the HCL Foundation are establishing a strong foundation in six districts across three states. We also have interventions in urban areas with underprivileged adolescent youths with the support of Citi Foundation and Rabo Bank. The core team of MelJol continues to work hard to ensure that the programmes are not only implemented effectively but they also anticipate the future by working on fresh modules to suit a fast-changing environment.

MelJol has faced some obstacles particularly on the resource mobilisation front during this year. The funding preference for short-term interventions over process-driven learning poses a challenge to secure programme support. Also, the insistence of funding agencies on direct intervention has halted its Partnership Programme model putting a strain on MelJol's human and other resources. Despite several such hurdles the MelJol team has given its best on many fronts. It has successfully implemented programmes in the districts of Jharkhand, Uttar Pradesh, Maharashtra and Himachal Pradesh. It has continued its partnership with the Education Department in Chhattisgarh. It has been the knowledge partner in Rajasthan and Odisha, supporting NGOs to integrate SFE into their programmes.

I am aware that it is imperative for the Aflatoun Programmes to be dynamic in order to stay relevant in this diverse landscape. As I look back on our organisational engagement in the year 2017-18, I am optimistic that MelJol will continue to add value to the life of children and youth in the future.

-Pramod Nigudkar

OUR VISION

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

OUR MISSION

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

OUR GOALS

Goal 1. Social & financial education is available & accessible to all children with opportunities for their participation to be active citizens in embracing democratic values & live with dignity.

Goal 2. An enabling environment where children's participation is valued and zero tolerance for any form of violation of child rights is fostered.

Goal 3. MelJol as a resource centre for Child rights and social and financial education.

Goal 4. MelJol's institutional capacities as a learning organisation are strengthened towards effective fulfillment of its mission.

MelJol Programs

MelJol's consistent efforts in empowering under-privileged children, adolescents and youth from under-resourced communities in tribal, rural and urban locations, have made it a thought leader in developing child- and youth-centred, developmentally-appropriate and need-based curricula.

MelJol seeks the active involvement and engagement of all stakeholders in the life of the child and youth. This includes school teachers, the education department, local community representatives, institutions, school management committees and parents.

MelJol derives its conceptual framework from international instruments such as The United Nations Convention on the Rights of the Child and the Indian Constitution. MelJol programmes also subscribe to the Sustainable Development Goals of the United Nations Development Programme. MelJol's programmes aim at helping children and young people to think critically; in a scientific manner, as individuals and as members of society.

Aflatot (3–5 years)

The Aflatot programme is an elementary school programme for children usually between 3-6 years of age. It provides an early childhood education programme that lays the foundation for social and financial literacy. The programme builds on research which has shown that early investments result in advantages such as development of social skills and a sound base for financial education that are amplified and reinforced over time. Some of the activities include neighbourhood and market visits, Aflatot camps, Aflatot Journey Box, Aflatot Fair, etc.

Aflatoun Social and financial education Programme (6-13 years)

The Aflatoun programme empowers children to understand the self and build a positive self-image, to better engage with their ecosystem, to learn about child rights and responsibilities, to address child rights violation in a collective manner, to understand the importance of financial and non-financial/natural resources for survival, to practice methods of saving and conserving them. The Aflatoun programme gives children the opportunity to engage, explore, explain, elaborate and evaluate. It uses the constructivist approach to learning by engaging in social financial and entrepreneurial activities. It works with school-going children, out-of-school children and children in child-care institutions.

Aflateen (14–16+ years)

The Aflateen programme helps adolescent and youth to cope with their life transitions better. It helps them to define their goals and future plans by understanding their strengths, weaknesses and available opportunities. The programme gives them space and liberty to reflect on the existing social issues such as gender and gender roles, child marriage, etc. The programme inculcates life skills such as understanding saving and spending, the importance of prioritizing needs and wants, planning and budgeting, as well as achieving personal and professional goals, etc. It informs them about various financial institutions and products. Entrepreneurship is not just viewed as a means of securing a livelihood but as a medium to find solutions to real-life situations faced by adolescents and youth.

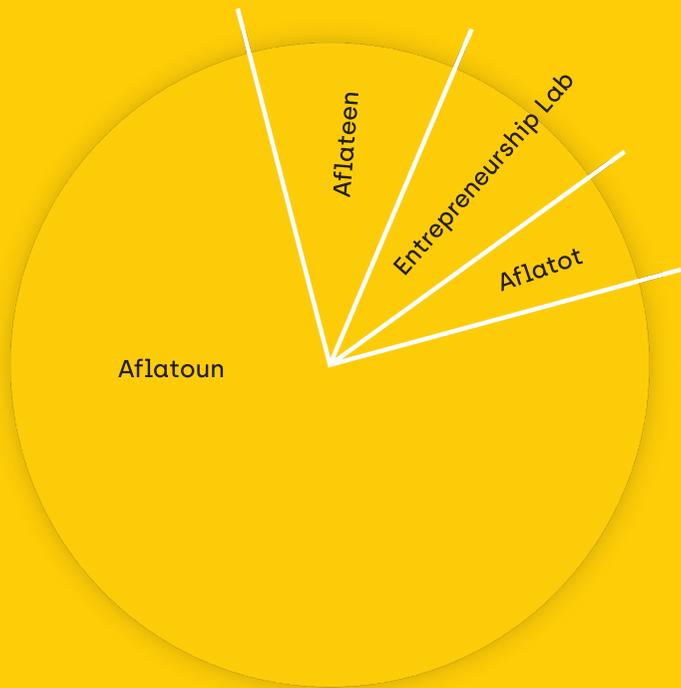
Entrepreneur- ship lab programme (14–20+ years)

The Entrepreneurship Lab is a virtual laboratory with a clear focus on entrepreneurship skills. To achieve this, core and soft skills are honed to a level where the youth can operate in a variety of contexts and work environments. These factors make the Entrepreneurship Lab youth employable and enterprising. Entrepreneurship Lab is conceived as a non-threatening, free and open learning space where adolescents and youth may gain knowledge but it also seeks to nurture the entrepreneurial spark within them.

MeIJoI out-Reach



MeIJoI has worked in six states and sixteen districts reaching out to 1,26,017 children and adolescent youth through its programmes through direct intervention. MeIJoI has reached another 14,63,000 children and youth through its knowledge partnerships with the government and with other NGOs. MeIJoI is working with the Himachal Pradesh Government to pilot the curriculum in schools from three districts. The goal is to scale up the programme across other districts in the state. MeIJoI is also in partnership with Rajiv Gandhi Shiksha Mission of the Education Department of the Chhatisgarh Government to strengthen the Child Cabinet through Aflatoun Programme in 13,000 schools. It is the Knowledge Partner to a Plan International-supported programme in Rajasthan to ensure that the Financial Education programme complements the existing programme of Continuous Concurrent Education. Aflatoun, Aflateen and the Entrepreneurship Lab Programme have been implemented successfully in Maharashtra, Uttar Pradesh, Jharkhand and Delhi.



	Units	Participants [Children, adolescents and youth]
Aflatot	60	1200
Aflatoun	987	103672
Aflateen	150	10087
Entrepreneurship Lab	145	11058
Total	1342	126017

Highlights of the Year



Every year, MeJol and its partner organizations participate in the Global Money Week organized by the Netherlands-based NGO, Child and Youth Finance International (CYFI). The week-long celebration was conducted from 12th March to 18th March 2018 this year.

This is a unique movement where organizations around the globe spread awareness about saving money and related resources. At MeJol, Skype conferences were organized between children from various locations. Children from Harare spoke to children from municipal schools in Mumbai and children from Delhi interacted with children from Uttar Pradesh. Children shared their experiences and insights of saving under the Aflatoun Social and Financial Education Programme. They also encouraged each other to spread the word to their parents, relatives, friends and other community members. Street plays, poster competitions, debates were organized in various places by MeJol staff and partner organizations.

Wings over Himachal Pradesh

In 2016, MelJol partnered with the Directorate of Elementary Education of the Himachal Pradesh Government to test the Aflatoun Social and Financial Education Programme with 90 schools across three districts (Simla, Bilaspur and Solan). The pilot project is for three years with the aim to further scale up this intervention by introducing it into the existing system. In 2017, MelJol expanded its reach by 30 more schools thus reaching a total of 120 schools.



Hardoi Programme launch

The Aflatoun Programme Launch event was conducted to announce the programme to all the stakeholders and seek their participation. The MelJol team in Hardoi organized the event to launch the programme in 62 schools. Children, teachers, Panchayat Raj Institution members, School Management Committee members, HCL Foundation and MelJol team were among the 400 participants. The event was a great success as children shared their expectations and learning on identity, rights and responsibility and savings with stakeholders.

Samuday (HCL) Team's training workshop

Samuday is the flagship programme of HCL Foundation for rural transformation in Hardoi district of Uttar Pradesh. As part of a larger contribution to the HCL Foundation and MelJol partnership, MelJol conducted a capacity-building workshop with HCL Samuday team in Hardoi. Thirty-seven members were trained on the Aflatoun Social and Financial Education Programme during this workshop. This training was very useful as HCL Samuday team helped MelJol implement the programme at 62 schools in Hardoi.

Teachers training workshop

Training of teachers is an important component of all MelJol programmes. The teachers are motivated to understand the concepts of social and financial education and also to imbibe skills to apply active learning methods with children. This year MelJol trained 901 teachers across 11 locations to conduct sessions on social and financial education with children.

Entrepreneurship Program in Varanasi

This was the second year of implementation of Aflateen Entrepreneurship Lab Programme with 25 aided high schools in Varanasi with partner PRYATN for field implementation. The programme reaches out to 800 adolescents, the majority of whom are from the lower economic strata of society. The learning has been immense and the enthusiasm of the youth about the programme has been encouraging.



Partnership with Chhatisgarh Government

2017 was a key year for MelJol in terms of partnerships with governments. MelJol worked with the Government of Chhatisgarh for the Rajiv Gandhi Shiksha Mission [RGSM]. It partnered with local partner NGO AHSA-Chhatisgarh to implement the Aflateen Social and Financial Education Programme. The outcomes of the programme were shared with RGSM. MelJol advocated the importance of social and financial education for children and demonstrated how children can participate and contribute in their own development process. The effort bore fruit as MelJol was selected to help the Chhatisgarh Government to roll out Child Cabinet Programme in their schools where children are democratically elected to form a cabinet that will discuss and find solution for their concerns in the school. The RGSM sees a wide scope in Aflateen social and financial education programme to establish and strengthen the child cabinets in the schools.

Knowledge partnership with ChildFund India

MelJol had been the knowledge partner of ChildFund India to implement Aflateen Social and Financial Education with school children in Odisha last year. Happy with the outcome, ChildFund India has continued its association with MelJol this year to implement Social and Financial Education Programme in 10 schools of Devghar, Jharkhand.

Knowledge Partnership with Plan India

MelJol has partnered with Plan India to help them implement the Aflateen Social and Financial Education programme with 1,400 schools in the district of Bikaner. This was the second year of implementation. As a part of its technical support, MelJol conducted field visits and refresher capacity-building workshop for URMUL SETU, field implementation partner of Plan India.

Aflatoun Bal Gram Sabha



MeJol started the Aflatoun Programme in 145 primary schools in Maregaon, Zari and Wani Blocks of Yavatmal District in Maharashtra. The Bal Gram Sabha was introduced in the villages of Maregaon as part of the programme process. The Bal Gram Sabha is a platform to hear the children's views on different issues that concern them in the village. All the Sarpanches (heads of the village gram panchayat) have shown a keen interest in providing such a platform to children. These efforts are very significant as the Village Education Committees mandated under local governance norms have merged into School Management Committees [SMCs]. The sarpanch will become the chairperson of the SMC and can address children's issues in schools and villages. In this way, children's active participation in decision-making can be seen as an important element in their development.

Aflatoun Resource Centre (ARC)

Aflateen Resource Centres [ARC] were conceptualized and opened in Mumbai, Pune and Delhi, as a single point of contact for members of the community. They are meant to be open and accessible to all, particularly the youth. They are intended to develop better connections with the communities. The ARC acts as a safe space for social and financial education. It is here that the Entrepreneurship Lab is formed and operated, to nurture the entrepreneurial potential within the youth. The ARC acts as the knowledge hub connecting 3-4 smaller units within the community where youth come together to learn. The ARC has a range of reading material, computers and other IEC [Information, Education & Communication] materials made accessible to the community members. The concept of the ARC has been well received by the community and there has been healthy participation in programme activities.

Career Counselling

The Entrepreneurship Skill Development Programme warranted a concentrated effort to make career counselling one of the key components in existing programmes.

It was first introduced in community interventions. There was a heartening response to this initiative with many adolescents, youth and parents turning up for career guidance sessions. The preliminary session on career opportunities was followed by a thorough scientific testing of aptitudes and personality traits of participants. Based on the results of the tests, suitable career paths were suggested by counsellors to the participants during the counselling sessions.



Working with communities

The Entrepreneurship Skill Development Programme has provided a unique opportunity for MeJol to test its programmes in urban communities. MeJol and its partner organizations have implemented the programme in communities, under-resourced informal housing areas in urban locations of Mumbai, Pune and Delhi. Intervention in the communities was facilitated by the Aflateen Resource Centres. These spaces have helped MeJol strengthen its connections with parents, community leaders and youth.

The socio-cultural fabric of many communities has undergone many radical and sudden changes; this has proved a challenge to all concerned. For instance, the mobility of the girls is often hampered. Despite these challenges the participation of girls in the ARC programmes was excellent.

Social Enterprises

Aflateen children at various locations have confronted issues of child rights and responsibilities in an innovative manner. The issues they addressed were child labour, hygiene, gender inequality, right to participation, etc. They also sought to recycle material for use. School Principals, SMC members, local shopkeepers, etc. extended support. They were considered partners in safeguarding the rights of the child.

Schools children from Mumbai, Thane and Yavatmal participated in this initiative. The school authorities, SMCs and parents too appreciated their efforts.



Citi Employees Volunteering Programme

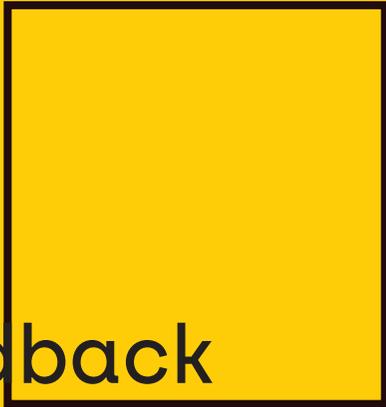
The Citi Foundation supported MelJol last year, for employability preparedness in today's youth, in cities like Mumbai, Pune and Delhi. The Citi Technical Unit (CTU) based in Pune has shown great interest in volunteering for this programme. The CTU started to come as volunteers for to work with young girls and boys. The volunteering programme of CTU has been implemented with the active support of New Vision, the local partner organization of MelJol. The CTU team's dedication was noteworthy. It produced the desired impact efficiently and has given a good shape to the volunteering programme.

The volunteering plan was executed under the leadership of Kashmira Vakharia, Nilesh Nandoskar and Anurudh Sahay from the Citi Pune unit. Vishal Garg, Kapil Raut, Keya Pansare, Gupta, Srivally Thallapalle, Sharad Patel, Ankit Kachhara, Deepa Mohan, and Ashwin Patil, were the leaders of various plans who helped their teams in effectively delivering the plan on ground. The programme has received an overwhelming acceptance in communities and schools. Over 1,400 youth have benefited from the programme.

"You must be the change that you want to see in the world"

-Mahatma Gandhi

Feedback



The Aflatoun Social and Financial Education Programme is unique. Today, the programme facilitator from MelJol engaged the children in my school to form their Aflatoun Club. I really like the process by which it was formed. Children elected their leaders by secret ballot. This has given them a first-hand feel for the concept of democracy. I also think this will make them more responsible towards life.

Md. Nizamuddin, Head master
Upper primary School, Demotand, Hazaribag, Jharkhand

Aflatoun Social and Financial Education Programme has been implemented by MelJol in my school. I appreciate the dedication of programme facilitator of MelJol who would come to our school without fail to conduct the sessions with the children. The children wait for him as well.

I have been observing this for the last one year and feel...this has made children more self-reliant, mentally fit and has kept them interested in school due since they learn by doing, singing, dancing and through activities.

Mr. Mahesh Kumar, Head Master
Middle school, Pokharia, Echak, Hazaribag, Jharkhand

The Aflatoun programme is beneficial for children and promotes social inclusion. This programme helps children integrate with society, identify evil practices and issues and helps them to address these at their level.

The Aflatoun Child Savings Scheme inculcates the habit of saving among children, gives them confidence and control for a better future. My best wishes to MelJol for this terrific endeavour.

**Mr. Ashok Kumar,
Teacher, Kalhepur Primary School, Hardoi District, Uttar Pradesh**

Hello! My name is Ashwini Sanjay Jagtap. I am from Vikroli Park Site community, Mumbai. My daughter, Supriya, had participated in the MelJol programme. She is much more confident than earlier and undergone many positive changes in her personality. She knows about internet banking, credit cards, and bank transactions. Now, she is well informed and can easily handle her bank account and budget. I hope MelJol programmes will provide further guidance to the youth, just like it did to Supriya, in our community.

Thanks to MelJol for providing such valuable exposure to my daughter.

Ashwini Sanjay Jagtap, parent, Vikhroli, Mumbai, Maharashtra

MelJol implemented the Aflatoun Programme beginning last year in our school. The programmes are very helpful for children's personality development. Through this initiative MelJol has spread some very important messages like the impact of addiction and creating awareness about it, the need to understand financial transactions, maintaining discipline in the school and knowledge of the outside world with the help of Aflatoun school banks and Aflatoun clubs.

The exposure visits have enriched children's knowledge about banking and enterprises. The MelJol team has regularly tried to inculcate the habit of saving through various programmes.

I appreciate the efforts of MelJol and congratulate the teacher, Ms. Prachi Bhaire who is very active and vocal with the children. I would urge the team to continue their support to the children in the next year as well.

**Giridhar Gulabrao Raut
Principal of Upper Primary School, Mardi, Maregaon, Maharashtra**

MelJol has implemented various important initiatives in the academic year 2017-'18. The Aflatoun Child Savings Scheme has become popular and an important activity for the children because it helped inculcate the habit of saving among children. The organization has conducted various activities and games and discussions using active learning methods. Children enjoy these a lot, it has also helped children grasp values and knowledge through interactive learning processes.

Through a joyful learning programme, MelJol has rooted various values and life skills in the children. We believe that the programme is essential for the overall development of children.

**Satish Pralhadrao Waghmare, Principal of Panchsheel School,
Navargaon, Maregaon, Maharashtra**

The Aflatoun Programme implemented by MelJol is comprehensive and informative. MelJol provides important knowledge of social and financial skills that are required in today's world, that too free. MelJol also organizes indoor and outdoor activities for the children. MelJol team always provides programme training on maintaining a joyful learning atmosphere to school teachers so that they can conduct the sessions. Such programmes are very useful for the children from the disadvantaged communities. I recommend this programme for all children.

**Shashikala Sonase, Principal,
School Number 127, Thane Municipal Corporation, Maharashtra**

MelJol's programmes provide varied exposure to children through the Aflatoun Programme. It implements a social and financial education programme which is very essential for the children along with the school syllabus. With the help of Aflatoun Clubs, MelJol has attempted to give a great message of recycling and reusing resources. Such programmes help children develop self-confidence, who can then take part in various activities. The MelJol programme is essential for all children and plays a key role in their overall development.

**Vasanti Chavan, Principal of School no. 42,
Thane Municipal Corporation, Maharashtra**

MeJol has implemented its Financial Entrepreneurship Skill Development Programme in our community in Vikroli, Mumbai. It established Aflateen Resource Centre to cater to the community youth. The main objective of the programme was financial education, management of own resources, money and other things. It gave us good lessons about the value of future planning. They also share information about various government schemes, policies and acts with reference to enterprises in India for us. MeJol also provided us inputs on communication skills, understanding weaknesses and strengths and ways to overcome them. Team building has helped us to give shape to our personalities. The career guidance session and career testing was an interesting part of the program. This programme has developed positive attitude towards enterprises and business as a career.

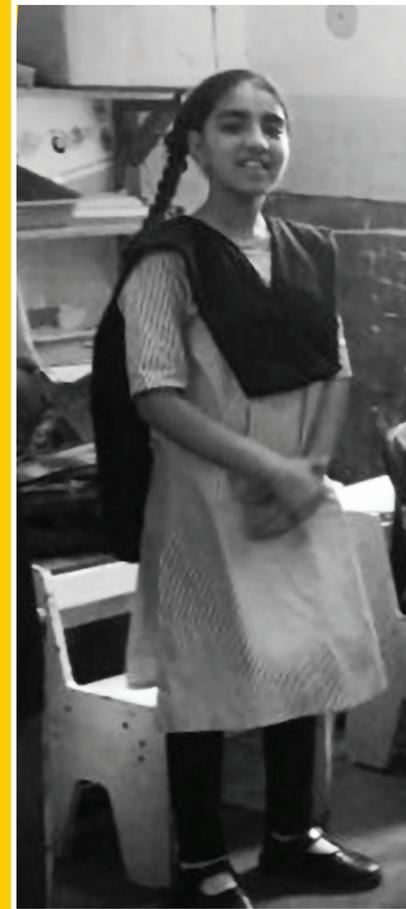
I developed my business idea and proposal with the inputs given by the MeJol team. I will share this learning with my friends in the community.

**Sachin Yadav (17 years),
Vikroli Park Site Community, Mumbai**

I believe that this programme helps the youth by enhancing their skills, developing self-confidence, cultivating a socially and culturally harmonious outlook and taking ownership of their social realities. In the busy lifestyles of youngsters, this programme presents them with an opportunity to reflect and think about their own selves. Through the previous year's programme, the youth have had a hands-on experience of pursuing their studies and ideating about their entrepreneurial dream. This balance is a key feature. Through the knowledge gained, the youth feel empowered to take charge of their aspirations and lives. My experience with the youth through this programme has been deeply enriching. I feel assured that their journey towards a brighter future has taken off positively.

Laxmi Yadav, Programme Facilitator, Mumbai and Thane

Case Stories



Muskan Makes a Change

Muskan Qureshi is a grade 6 student of Sainath Nagar Urdu School, Mumbai and belongs to a middle-class family. Muskan was very shy and used to keep quiet in the classroom. As the Aflatoun programme progressed, she started taking interest in the sessions; she started asking questions which helped her and others too.

At the time of renovation in her school, teachers were keen on shifting the books to some other place but they were not ready to take responsibility of the library as it would have become an additional burden. Muskan is passionate about reading and books. She decided to take responsibility of the books with support of her friend who was the club secretary. Every day both of them would take the books home and carry them back to school so that other children could read them as and when they were in school. Muskan is the President of an Aflatoun club and is also taking care of Aflatoun Library formed by children in her school.

Muskan and her friend have shown passion and also courage to share responsibilities. Their teacher Shabana Sayyad was always with them.

Creative Aflatouns



A child raised the issue of cleanliness in classrooms in one of the meetings of Aflatoun Club in Primary School Barwa Sarsand, Kachauna, Hardoi, Uttar Pradesh. The club members then discussed the problem and tried to work out solutions. They decided that all club members will make dustbins out of cardboard and use them in the school campus.

All children collected hard sheet and chart papers from used materials and made beautiful dustbins. The outer part of the dustbins was coloured with sketch pencils.

After this initiative by children the school head master has kept plastic dustbin in school campus. Now all children use the dustbins daily and maintain cleanliness in school campus.

Learner Avdesh

Avdes Gupta is a 6th grade child from Korba, Mitha-Nagar School Number 1 in Mumbai.

Avdesh introduced himself in class with his qualities and his love for reading while all others only told their names and the grade they studied in. He went on to say that he doesn't like interacting with his classmates in school. Both comments caught everyone's attention.

Avdesh was very good at studies, liked reading and he always wants to get better results in class. He would look down upon the weaker students in class. As the Aflatoun programme advanced Avdesh's attitude to his not-so-studious friends reduced. He started helping his peers instead of laughing at their weaknesses and complaining about them. He also acknowledged that his earlier attitude was wrong. Now, he is very active in class. He has made a poster of Aflatoun slogans. He urges his classmates to read it daily and reflect upon it.

During the summer vacation, he participated in Aflatoun sessions and motivated other children in his locality to attend the sessions. There are many positive changes in his attitude and behaviour. Now Avdesh has become everyone's friend.



Activist Muskan

Muskan Kumari, 14 years old, is a member of "Tagore Aflatoun Club". The sewage line passing by Muskan's school broke. This had caused a lot of inconvenience to the students and visitors.

There was an incident when a boy from the second standard from the same school fell in the sewage. Muskan helped him out. She was very angry with the authorities for not fixing the sewage line. Muskan complained about it to her Head Mistress who told her that the property falls under Hazaribag Nagar Palika hence the school could not do anything.

Muskan decided to write a letter to the Hazaribag Nagar Palika. To improve the language and structure of the letter she asked the Head Mistress Mrs. Lalita Sinha for help. The letter was sent to Hazaribag Nagar Palika. Nothing has been done in reply to the letter but this experience has helped Muskan gain confidence and understanding that some efforts may fetch results late but one must keep trying to find solutions.

Sujat Starts a Shop

Fifteen-year-old Sujat Maurya belongs to Lonhara, a village in Hardoi district of Uttar Pradesh. He is studying in the 8th standard. His father is a labourer and a small farmer.

Sujat had saved Rs.190 by the month of April. With this money he purchased 10 kg of mangoes from a mango farm. He sold them in the local market and earned Rs. 80 net profit. Sujat is a member of Aflatoun Child Savings Scheme in school. During the school vacation he continued to do this and saved money.

Sujat soon established a petty shop for his father with the guidance of his school teacher.

His father says "Sujat was always smart and proactive at taking different initiatives since a young age. Aflatoun programme has really help him think and act. We now want him to get higher education and grow up well."

Ankita's Trees

Ankita Yadav is a std. V student at Rajapur School, Barabanki Uttar Pradesh. Ankita, a member of Aflatoun club, started a tree plantation drive all by herself.

Once when Ankita was playing in group under a tree, all children went to play kabaddi but Ankita stayed back under the tree. She started thinking about how trees provide shadow, fruits and a home for birds etc. She knew from her Aflatoun Club that trees also help control pollution but many trees are cut down for various purposes. She decided to take a step to save trees. Ankita discussed the issue with club members at the following meeting. After discussing the importance of saving trees, the members decided to plant trees. Ankita's initiative encouraged members of the club to take an active role and plant trees in the school campus.

Leader Sachin

The future belongs to those who believe in the power of their dreams. Sachin Yadav from Mumbai is a firm believer of this adage. When you meet Sachin, his vision is difficult to miss out on. He is a dreamer and knows that he has got the conviction to pursue his dreams. He always wants to believe that his circumstances cannot be an excuse for him to give up on them.

Sachin is currently pursuing his graduation. He is well aware of the fact that education can open newer avenues for him and enable him in bettering his social realities. Being the alert young lad that he is, he learned about the Entrepreneurship Lab programme through the MeJol facilitator visiting his community. His interest was spontaneously kindled and he enrolled for the programme. He was amongst the first few youths to enrol. For somebody who does not come from an entrepreneurial family, the idea of having an enterprise of his own gave him goose bumps. He was sure he had come to the right place.

Sachin realized that not many of his friends had joined the course. He soon started spreading the word and brought more of his young friends into the group.

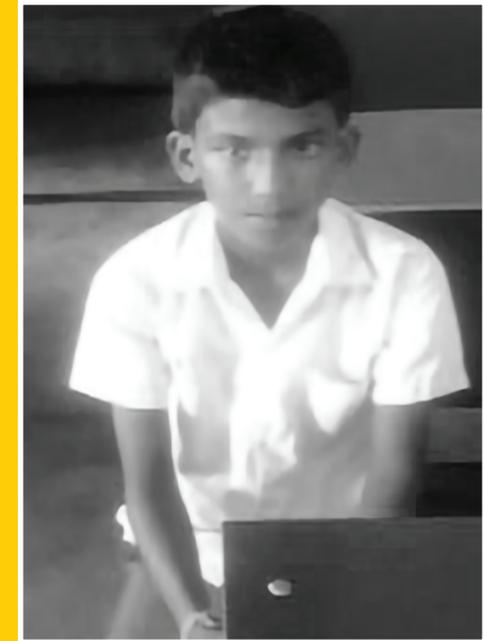
Realizing his initiative and latent leadership streak, he was offered the role of outreach worker for the programme.

Bold Sishu

Sishu Raj is a 13-year-old Aflatoun studying in the 8th class at Government Middle School, Pokhariya, Ichak, Hazaribag, Jharkhand. He is very active in the Aflatoun club. Although he comes from an underprivileged family, his background did not hold him back from speaking up for his rights.

Sishu Raj once was served rotten fruit during the mid-day meal programme by the school. He was upset about it and checked with his peers to see if they too had received rotten fruits. After discovering that many had received rotten fruit, he decided to collect them and complained to the Principal about it. He said, "I request you to take required action and get us fresh fruits as soon as possible or we all will refuse to take any kind of support from school." The Principal surprised, at first, subsequently was also impressed for his questions and arguments. Taking prompt action school management provided them good fruits in sometime.

The Principal said "The sessions taken by Aflatoun programme enhanced the speaking and negotiating skills, students now are well aware of their rights and their duties." Now the school has ensured that the quality of food distributed to the students is good.





Shruti Takes Action

Shruti Pandey is a student of Thane Municipal Corporation School Number 127. She participated in the Aflatoun Programme over the last year.

Shruti lives in Shanti Nagar in Thane. Now she is in grade 9 and she has taken admission at a school in Mulund. On her way to school, a man used to do some vulgar acts. She ignored the man for the first few times but then she observed that he was doing this again and again. She decided to take some action against him. Shruti discussed this incident with her friend and classmate, Aarti, in school.

Both of them informed their parents about the incident and the parents complained to the school principal regarding this. After hearing the complaint, the principal took immediate action against the person and after that Shruti and Aarti never saw that man in that area. Aflatoun sessions had sensitised Shruti about good and bad touch, child abuse, etc. The knowledge in the programme sessions about what should be the first response to such incidences had come in handy to Shruti.

Shruti dreams of being an engineer. Her father is a truck driver and so she knows that it would be difficult for him to fund her dream. Thus she is saving up and has already saved about 4000 rupees.

During the Child Labour campaign initiated by MelJol she interviewed child labourers. She came across some children not going to school due to work. She convinced them and helped them enrol in her school. Now two of them attend school regularly.

People Of Me1Jol

Governing Board Members



Jeroo Billimoria

Founder, MelJol
Founder & MD Child and Youth Finance International

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



Rishad Byramjee

President, MelJol
Director, Casby Logistics Group of Companies

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



Dr. Lata Narayan

Executive Secretary, MelJol
Retired Professor, Tata Institute of Social Sciences

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



Gaurav Doshi

Treasurer, MelJol
Senior Vice President, IIFL Alternate Assets Advisors Limited

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



Dr. Denzil Saldanha

Board member, MelJol
Retired Professor, Tata Institute of Social Sciences

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



Jerry Pinto

Board Member, MelJol
Journalist & Writer

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



Vijaya Chauhan

Board Member, MelJol
Development Professional

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



Mohan Tanksale

Board Member, MelJol
Retired Banker

Mr. Mohan Tanksale is a career banker with over 4 decades in the Indian banking industry and has led three major Indian Public Sector banks in this span. During his illustrious career, Mr. Tanksale has spent time and contributed in every area of banking. He retired as Chairman from one of the top 10 banks in India, Central Bank of India, in 2013. Given his wealth of experience, he was immediately roped in as the Chief Executive of the Indian Banks Association (IBA), during which he successfully represented the entire banking industry for the period December 2013 to August 2016.

Mr. Tanksale was awarded Person of the Year for his contribution to Financial Inclusion by SKOCH Foundation. He is also a proud recipient of the Golden Peacock Lifetime Achievement Award.

Mr. Tanksale holds a Bachelor's degree in Science, Master's degree in English Literature and is a Fellow Member of Management Accountants of India (FCMA); has completed professional course of Company Secretary [Inter] from the Institute of Company Secretaries of India and is a Certified Associate of the Indian Institute of Banking and Finance [CAIIB].



Rewati Bhagwat

Board Member, MelJol
Development Professional

Ms. Rewati Bhagwat has more than thirty years of global experience in directing macro, regional and local level social services in the field of Women, Child and Youth Welfare. She has worked as team leader in Children's Aid Society in Canada. She has advocated for Child Welfare and provided leadership in achieving excellence in the protection of children. Ms Bhagwat was the CEO of MelJol. Her area of expertise has been Programme design and management, Organizational Governance, Developing policies and procedures for organization, Staff management development. She has served as a task force member for Child Participation in Aflatoun Programme globally. She has also been working with corporates in helping them create the right organizational culture focused on Diversity and Inclusion and Women's safety. Ms Bhagwat is also a Board member of Abhivyakti Media for Development, Nasik.

Senior
Management,
MelJol



Mr. Pramod Nigudkar
CEO, MelJol



Ms. Sangita Malshe
Deputy Executive Director,
Maharashtra Program



Mr. Subrat Nayak
Deputy Executive Director,
National Programme



Ms. Sumathi Shriram
Manager Finance
& Accounts



Ms. Pankaja Kshirsagar
Manager Resource
Mobilization



Anil Saini

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



Nagsen Khadse

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



Arun Jadhav

MIS administration officer



Kiranjit Kaur Kalsi

Coordinator
National Program



Priyanka Totre

Coordinator
National Program



Laxmi Yadav

Facilitator
Maharashtra Program



Gayatri Karekar

Accountant



Pallavi Shelar

Accountant



Vijay Pawar

Office Assistant



Prathamesh Kaspale

Office Assistant

Our Patrons

Citi Foundation, HCL Foundation, Rabo Bank, ICICI Bank, HDFC Bank, Reliance Foundation, Principle Financial Group, HT Parekh Foundation, have financially supported MelJol programmes during the year. Following are some verbatims from some of these patrons of MelJol

“Reliance Foundation and Mumbai Indians have been implementing Education and Sports for All (ESA) providing holistic development & equal opportunities to children in areas of education and sports. ESA supports education partnering with organizations that work with underprivileged children covering large number of issues. They include promoting girl-child education, imparting life-skills, supporting differently abled children and the children of construction workers. So far, the programme has touched the lives of 200,000 children.

MelJol has been one of the partners with Reliance Foundation under ESA initiative. Through the Aflatoun programme, MelJol reaches to over 90 schools in Himachal Pradesh and offers social and financial education to children, empowering them to contribute to a more equitable future. Through the program, MelJol instills a sense of confidence in the children and empowers them to act as agents of positive change within their communities”

Nupur Bahl
Reliance Foundation

It has been a pleasure partnering with MelJol, witnessing the meaningful transformation in the lives of children they bring about! MelJol's "Aflatoun Social and Financial Education Programme" certainly empowers children while bringing about phenomenal change in ways they view themselves as citizens, providing platform for social and financial inclusion, thus achieving equality at all levels. MelJol by far has demonstrated the most impactful model of governance, where the techniques developed by the organization are practiced not only by themselves but by many other organizations, in India and the world. Talking about scalability and replicability the models Aflatoun and Aflateen need a special mention. The concept of saving, not only of financial resources but resources such as time, environment and others inculcated at young age by MelJol amongst hundreds of children studying in state board schools, go a long way in their lives, enabling them to become responsible citizens of their nation. Thus contributing towards nation building. HCL Foundation wishes MelJol the very best in their endeavours of making this world an equal place for all children.

**Nidhi Pundhir,
HCL Foundation**

MelJol has been working in the sphere of financial education since 1999. The model has an equally strong component of social education which ensures that learning imparts strong human values and at the same time develops life skills. The Aflatoun programme supported by ICICI Bank Ltd is implemented by MelJol in remote villages of Gadchiroli. It is heartening to know and see tribal girls and boys gain confidence to face their life in meaningful ways. The programme is imparting necessary knowledge and skill to ensure that the marginalized communities are brought in to the system and given opportunities to participate constructively in their development.

Our best wishes to the MelJol programme and the children participating in the program.

**Jaisingh Dhumal,
Chief Manager & Head Technology Finance Group ICICI Bank Ltd**



Our Ambassadors

Teacher Ambassador

There are many teachers who act as ambassadors of the MelJol programmes. They are called ambassadors because they have keen interest in the programme, they have attended training programmes organised by MelJol and some of them are also Master Trainers. They are creative, innovative and more importantly child friendly. Many of them actively support sessions with students, motivate and encourage students to participate in the programme. They create a conducive, supportive environment in the school for the programme. Many teachers interact with parents to ensure that the learning from the programmes are communicated to them.

Child Ambassador

There would be at least a couple of child ambassadors in each of the school where the Aflatoun Programme is implemented. A child is considered an ambassador of the programme for various reasons. An ambassador child would be a child who is regular at school and in the programme, a child who has shown initiative and is an office bearer of the school club. S/He would be interested in self-development and in the issues affecting the community. S/He would have a helpful nature and leadership qualities. S/He would be a role model for others in terms of her/ his social and financial behaviour. S/He takes initiative in conducting sessions, reaching out to children and supporting them in difficulties.

Hardoi,
Uttar Pradesh



Ms. Parul Gahalot
M.Sc. B.Ed. – Teacher
School: UPS Katiyamau



Mr. Satyendra Kumar
M.A. B.Ed Teacher
School name: PS Suthena

Barbanki,
Uttar Pradesh



Shri Jitendra Kumar Verma
Post graduation in English,
Sociology and Education, B.Ed.
and PGDC in Govt. Polytechnic



Ms. Soumya Qureshi
Post graduate in education, Dip.
In elementary education
School name: D.A.P. Kanya
Madhyamik Vidhyalaya



Mani Kumar
Class: 8th
School: UPS Sunni



Ms. Niharika Sharma
Class: 4th
School: PS Suthena



Gyan Singh
Class: 7th
School: Kisan Manresari

Gonda,
Uttar Pradesh



Ms. Muqarraveen

B.A-Muallim (Urdu)
School: PS Kanya Vidyalaya



Amarjeet Singh

M.A. BTC
School: UPS Dehras

Chatra,
Jharkhand



Md. Ibrahim Ansari

B.A.+DPE
School: UMSK Tandwa



Mr. Ashok Dangi

I.A.+DPE
School: UMS Salga



Mamta Singh

Teacher
School: UPS LauvaTepra



Madiha

Class: 6th
School: UPS Kanya Vidyalaya



Nandani Kumari

Class: 8th
School: MS Belgadda



Sourav Kumar

Class: 8th
School: UMS Ramtunda

Hazaribaug, Jharkhand



S. Mangar Hassan

B.A, BTT
School name: Middle School,
Maheshra



Ritika Kumari

Class: 8th
School name: Girls Middle
School, Nawabganj



Laxmi Prasad

Intermediate, DPE
School name: Middle School,
Meru



Munajir Ansari

Class: 8th
School name: Middle School,
Barka Kala - Ichak

Yawatmal, Maharashtra



Sujal Subhash Raut

Aflateen club member
Chiple School, Botoni, Maregaon



Ritu Tonge

Aflateen Club member
Z.P.School Gurala, Maregaon



Kinnake

Teacher, Z.P.School Dublipod,
Maregaon

Mumbai, Maharashtra



Aboli Satpute

Entrepreneurship Lab Alumni
VPS Mumbai



Chakradhar Pandey

Entrepreneurship Lab Alumni
VPS, Mumbai



Vandana Pandey

SMC Member
TMC School no. 127



**Shaikh Irfan Mohammed
Hussain**

Teacher
TMC School no. 77



Mangal Gaikwad

Outreach Worker
VPS, Mumbai



Omprakash Pandey

Outreach Worker
VPS, Mumbai



Rajkumar Yadav

Senior Teacher
TMC School no.127



Financial Report

Renewal of FCRA registration, a statutory requirement:

MelJol had applied to seek renewal of registration under the Foreign Contribution [Regulation] Act, 2010.

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

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, 2018

Registration No. F - 21744

EXPENDITURE	Amount (Rs.)	Amount (Rs.)	INCOME	Amount (Rs.)	Amount (Rs.)
	As At 31/03/2018	As At 31/03/2018		As At 31/03/2018	As At 31/03/2018
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	993,155	993,155
To Legal expenses			By Dividend		145,449
To Audit fees		89,090	By Donations in cash or kind		126,424
To Contribution & fees			By Grants (Schedule I)		36,089,639
To Amounts written off:			By Income from other sources (in detail as far as possible)		
(a) Bad Debts			Interest on Income Tax Refund	370	
(b) Loan Scholarships			Sale of Scrap	620	
(c) Irrecoverable Rents			Membership Fees	1,500	2,490
(d) Other Items					
To Miscellaneous expenses					
To Depreciation		233,325			
To Expenditure on objects of the trust:			By Transfer from Reserves		
(a) Religious					
(b) Educational (Schedule II)	36,679,156				
(c) Medical Relief					
(d) Relief of Poverty					
(e) Other Charitable Objects		36,679,156			
By Transfer from Reserves					
Surplus transferred to Balance Sheet		355,585			
		37,357,157			37,357,157

As per our report of even date

For Parekh Sharma & Associates
Chartered Accountants

CA Sujesh Sharma
Partner
M.No. 118944
ICAI Firm Reg. No: 129301W

Place : Mumbai
Date : 27 SEP 2018



For Meljol

Chief Functionary



For Meljol

Treasurer

Our Donors



Aflatoun International

Support for running Aflatoun Social & Financial Education Programme in Himachal Pradesh in 90 schools



Child Youth Finance International

Reimbursement of Ye Pitching event on Entrepreneurship



Robobank

Aflatoun Social & Financial Programme for support in running the programme for underprivileged different age groups in 100 schools in Varanasi



Mumbai Marathon

To support Aflatoun Social & Financial Education Programme in 10 schools Aflateen programme

Citi Foundation



Citi Foundation

To support Aflatoun Social & Financial Education Programme in 125 schools in Vani District, Maharashtra



HCL Foundation

Aflatoun Social & Financial Programme in running the programme in Maharashtra - Yavatmal, UP- Barabanki, Gonda, Jharkhand - Hazaribagh & Hardoi for underprivileged children of different age groups.



HDFC Bank

Aflatoun Social & Financial Programme with focus on development of child cabinet. Support to pilot programme as a part of larger state programme in 13000 midlevel schools



Reliance Foundation,

Aflatoun Social & Financial Programme was started in 90 schools of Himachal Pardesh with the aim to provide balanced social and financial empowerment of children



H.T Parekh Foundation

Aflatoun Social & Financial Programme in 20 municipal schools in Thane District for teaching lifeskills to underprivileged children studying in Municipal schools



Here Solutions India Pvt Ltd

To support Aflatoun Social & Financial Programme in 40 schools in Thane District

ICICI Bank

Aflateen programme for financial education and entrepreneurship development in tribal children in Gadchiroli, Maharashtra



Head office
Room No. 47, Gilderlane Municipa School,
2nd floor, opposite Mumbai Central Local station,
Mumbai 400008
022 23081050
meljol.org

