



2019-2021

Annual Report

 www.mejjo.org



About MELJOL

MelJol India is an established organization working in India since 1999 with its intervention focusing on children & youth. MelJol strongly believes that without an inclusive socio – financial education the “cycle of poverty” cannot be broken. MelJol’s has flagship programs on socio-financial behavioural change in schools and community settings have been running successfully for three decades.

The COVID 19 pandemic which began in 2019 has emerged as a global crisis unprecedented in its scope and impact. Besides causing loss of lives, and hardships in every sphere of human life, it has also led to a sudden slowdown of social and economic activities.

Social development interventions, such as MelJol’s, where direct interaction with individuals, groups and communities play a crucial role, have also been deeply affected. MelJol`s intervention model which depends heavily on working with primary and secondary schools was faced with an unforeseen challenge of extended periods of school lockdowns. However, true to its Aflatoun spirit, MelJol rose to the occasion and instead of being deterred decided to respond to this crisis with innovative solutions.

We also established new norms and procedures to curb and break the chain. This report presents the key highlights of our work in the years 2019-2021.



We saw COVID-19 pandemic as a challenge with an opportunity to make required changes and adaptations not just to the program and organization’s engagement with schools, villages and communities.

COVID-19 Relief and Response

COVID 19 has been a shared global challenge which also exposed the existing inequities in the Indian society. Despite challenging circumstances, MelJol team demonstrated the highest level of commitment and dedication to their mission of working for the vulnerable sections of the society

A) RATION, HEALTH & HYGIENE KIT DISTRIBUTION

During the lockdown, a majority of the people from low-income groups lost their jobs and were unable to fulfill their day to day needs. MelJol distributed kits containing groceries and other essential material to people in need in the slum areas of Pune and Thane. Through kit distribution, MelJol was able to reach out to more than 2500 needy and poor families.

Most of parents of children and youth with whom MelJol was working with, lost their livelihood due to COVID 19 lockdown. Since it was an unforeseen and unpredictable scenario, neither the people nor the government were prepared. MelJol team with support from Plan International (India chapter), Deutsche Bank, distributed groceries, health and hygiene kits. 10000 people benefited and receive 90000 kgs. of ration and meals.

B) PPE KIT DISTRIBUTION

MelJol viewed the risk doctors and nurses of Brihanmumbai Municipal Corporation COVID Care Hospitals were taking to serve the community. They were in dire need of PPE kits to safeguard themselves

to serve the most needy. MelJol identified two Brihanmumbai Municipal Corporation COVID Care Hospitals where there were large intake of COVID patients and were experiencing an acute shortage of Personal Protective Equipment (PPE) kits for their healthcare staff. MelJol provided 4500 PPE to these hospitals.

C) EDUCATION, HEALTH & HYGIENE KIT DISTRIBUTION FOR GIRLS IN GRADE 8TH-10TH

During the pandemic survival became priority for all mankind especially the underprivileged families. Educational needs of children especially girl child



was sidelined. Meljol distributed 3000 education, health & hygiene kits to girls who were in crucial years of schooling i.e. between 8th – 10th grade. Meljol also reached out to the underprivileged girls staying in shelter homes and provided them with stationery, notebooks and reference books.

D) VACCINATION AWARENESS & REGISTRATION

Vaccination is acknowledged to be an important tool to curb the spread of COVID-19 and reduce mortality. Vaccination among certain sections of the population proved to be a challenge due to remote geography and lack of access to technology. as an online registration was required for vaccination. Meljol initiated the registration process for the people who were unable to use the technology and successfully registered more than 1000 individuals for COVID-19 vaccination.

E) COVID APPROPRIATE BEHAVIOUR

Misinformation about COVID-19 spread alongside the virus creating a sense of uncertainty and dismissal of proven public health measures. Identifying the need to create mass awareness among the communities about COVID-19 and COVID 19 appropriate behaviour, Meljol organized large-scale awareness campaign with the help of youth and other stakeholders. Using digital, on field, telephonic and other relevant platforms, the campaign endeavoured to bridge the knowledge and practice gap between guidelines, and the field reality. Meljol team established a temporary telephonic help desk for COVID-19 awareness. Through this campaign Meljol reached out to more than 10000 families in 102 villages and communities in Yavatmal, Thane, Pune and Palghar district.





Expanding the Scope of Work

During this period, MelJol expanded the scope of its program from schools to communities. We reached and engaged the communities, making them part of the change process and increased the involvement of relevant stakeholders within the urban and rural communities to ensure sustainability. Their increased interest in MelJol's financial behaviour change program helped in expanding our scope of work. The school closures due to pandemic also made room for building ties with various community-based organizations (CBOs) and Government organizations. For us, the experience was new, and exemplary! We were able to build strong networks with community stakeholders and our employees earned the skills and confidence required for deeper community interventions.

LAUNCHING NEW PROGRAM

'Aflatoun Young Leaders Program' was initiated by MelJol to launch an integrated youth and children's program at community level. Through this, MelJol intends to bring the disadvantaged population into the financial mainstream and build communities which are resilient, both financially and socially. COVID 19 has established the need to build not just financial but social safety net as well.

NEW METHODOLOGY FOR PROGRAM IMPLEMENTATION

Taking learning outside the classrooms and making it more engaging for children was the key objective

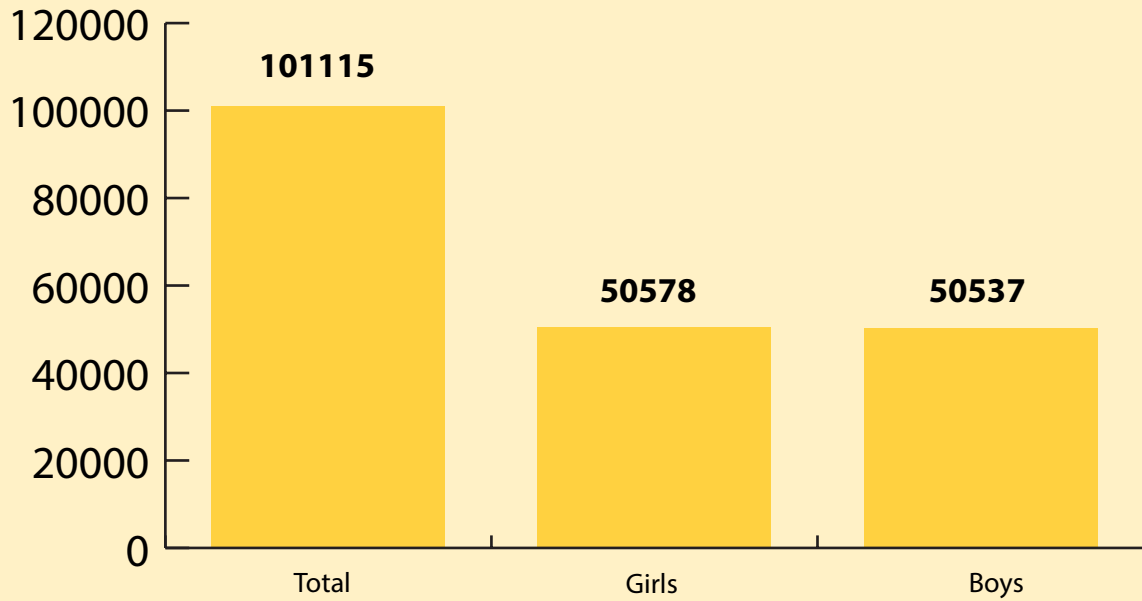
of introducing Sports For Development (S4D) methodology as part of the MelJol programmes. Using kinesthetic learning methods is helpful in engaging not just children but other beneficiaries as part of the program.

- Programmatic adaptations – moving to online mode -
In the wake of the pandemic, we adopted innovative methods to continue our engagements with the staff and information dissemination to the community at large through online platforms such as Zoom, Google, etc. They were productively used for online sessions and training of children and youth. Training of our partner Suryoday Foundation was also done through online mode.

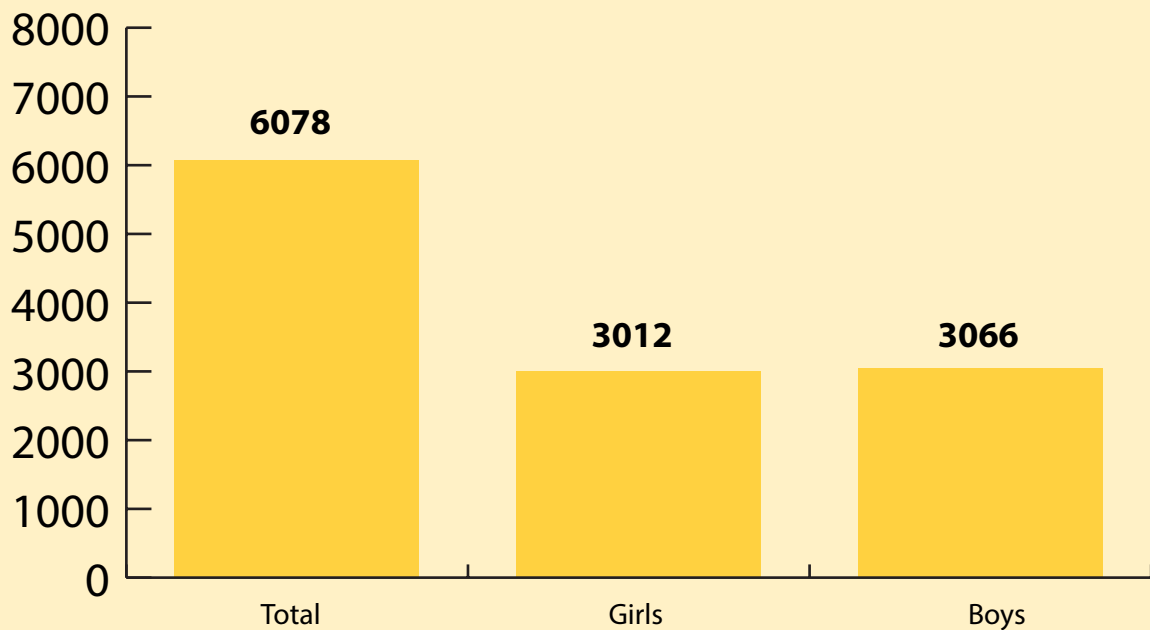
LAUNCH OF AFLATOUN YOUNG LEADERS PROGRAM

The collective aspirations and desires of the youth and community to survive and succeed is the inspiration behind Aflatoun Young Leaders (AYL) Program. AYL is based on the principle of "Barefoot Bankers". An AYL is a youth from the community between 17 years to 25 years. The AYL is trained to develop as leader and mentor of children from the communities. The youth will receive in-depth training various socio-financial and sustainable livelihood. The AYL becomes a catalyst and transfers the knowledge to the community through

AFLATOUN CHILDREN OUTREACH 2019 - 21



AFLATOUN YOUTH OUTREACH 2019 - 21



interactive sessions, campaigns, meetings, etc with children and other stakeholders.

MelJol trained 600 youth under the 'Aflatoun Young Leaders Programme through various basic and refresher trainings. These trainings were designed to develop the youth as self-directed learners, to enhance their life skills with specific focus on creative thinking and critical thinking, communication and interpersonal skills, self-awareness and empathy, assertiveness and equanimity. They were also trained to be resilient and cope with stress. Inputs on financial management skills such as understanding needs and wants, income and expenditure, saving, spending, planning and budgeting were also imparted to the youth. AYL led social campaigns.

SOCIAL INITIATIVES SUPPORTED BY AFLATOUN YOUNG LEADERS

INSURANCE DRIVE

Understanding of financial inclusion and access to and use of financial services remains dismal in India. Financial inclusion enables improved and better sustainable economic and social development. With our intent to empower the underprivileged, making them self-sufficient and well informed to take better financial decisions, we initiated an insurance drive the year 2019 -20 in six districts from three states. 2000 children from Aflatoun Bank used their savings to insure their families. MelJol collaborated with around 15 Banks through the drive. This year due to COVID 19 pandemic Aflatoun banks were not active, but the relevance and need for the insurance drive was gravely felt.

Key highlights of the insurance drive: -

- 4000 families were insured
- 400 Aflatoun Young leaders led and supported the process Communities became aware of the need and benefits of insurance.
- Community benefited from various low cost insurance policies offered by the government such as the Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY)
- Children & Youth became catalysts in facilitating insurance cover processes within their families and community at large.

WASH CAMPAIGN

COVID-19 has once again highlighted the importance of hand washing and hygiene in preventing the spread of disease. The idea of launching a WASH campaign emerged after the children and youth from Pune conducted an audit of toilet facilities and WASH practices in communities.

As growing up in a clean and safe environment is every child's right, MelJol decided to launch WASH campaign in all project locations i.e. Pune, Palghar, Yavatmal and Thane. Good hand washing practices and techniques were demonstrated and soaps were distributed in the community. The AYLs played a major role in supporting the execution of the WASH campaign.

TREE PLANTATION DRIVE

Children and youth from 15 villages planted 500 trees and pledged to nurture and protect the newly planted saplings. MelJol was able to achieve this thorough a its continuous dialogue with children on the need to imbibe significance of Conserving, Nurturing and Growing resources- both financial and non-financial.

CAREER GUIDANCE

- Career education and guidance play an important role in lives of adolescent youth as it supports student's interests, strengths, aspirations, and achievements and helps them in making informed career choices.
- Supporting adolescent youth in making well informed choices about career pathways can lead them to have a more optimistic outlook towards life, sense of purpose and greater level of contribution that they make to their families and society. MelJol conducted career guidance programs in communities where young adults received guidance from experts to help them choose suitable career path. Through online and offline trainings MelJol reached outaround 600 youth.

TEACHERS' & HEADMASTERS' TRAINING

Every school going child spends 6 to 8 hours each day in school and hence, the school environment

becomes critical to impact the growth and development of the child. The school teachers not just impart academic skills, but become role models for children. Although primary education is free and compulsory, the quality of education has always been a matter of concern. MelJol has been conducting Head Masters Leadership Training Workshop' for the last two years and has trained 500Head Masters across six states. MelJol also equipping our teachers with child centered learning methods and active learning methods through teachers training. MelJol's trainings fulfill following objectives:

- Create child friendly school environment
- Build Academic Leadership among headmasters and teachers
- Build child friendly and dynamic learning spaces in schools where students get skills, qualities and attitude to break the cycle of poverty cycle grow with dignity



Randomized Control Trial in Himachal Pradesh

MeJol was part of an RCT (Randomized Control Trial) conducted to assess the “Impact of the Aflatoun program on upper primary school children in Himachal Pradesh, India”. Aflatoun International and MeJol initiated a pilot program in 2016 in Himachal Pradesh (HP) covering 90 secondary schools and reaching around 9000 students. Aflatoun’s Life Skills and Financial Education program builds in a child’s natural curiosity and teaches them positive associations with themes as children’s rights, saving and enterprise. A key activity is the democratic formation of children’s clubs, which require children to work together, manage their savings and start small business and community improvement activities. Underlying the curriculum is the belief that children learn best by doing, and when they engage with the world

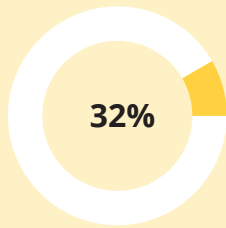
and those around them. By putting children at the center of the learning process and engaging them with the world, Aflatoun empowers children to act as agents of positive change within their communities.

Looking at the success of the pilot program of 2016 and to generate empirical evidence, Aflatoun International initiated a rigorous impact assessment of Aflatoun’s Life Skills and Financial Education program. The evaluation received ethical certification from independent Institutional Review Boards (IRB), and permission letters from the Department of Elementary Education, Government of Himachal Pradesh before initiating data collection. The research was funded by Echidna Giving.

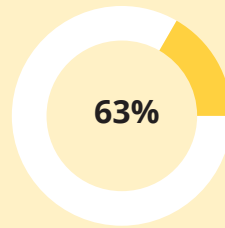
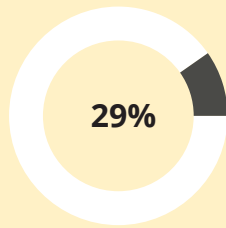
KEY FIGURES & STATISTICS

Aflatoun Group ●
Control Group ●

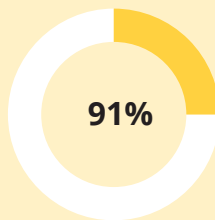
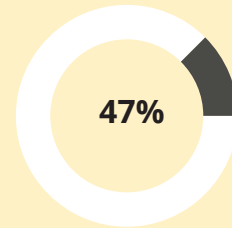
Key figures of student impact at end-line are provided below. All figures are statistically significant.



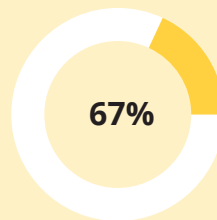
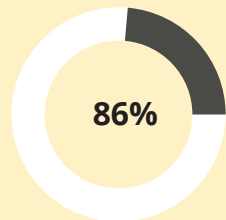
The average score on self- efficacy with 40 being the most preferred



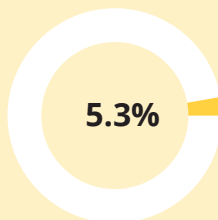
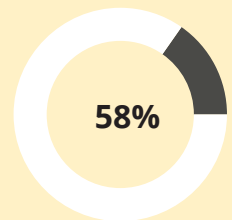
% of students aware of the four main rights for children



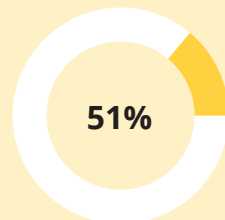
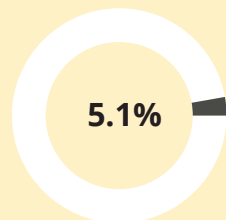
% of students aware of their environmental duties



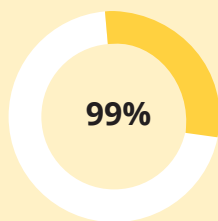
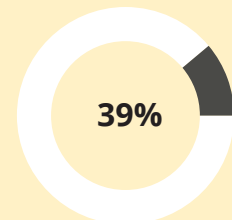
% of students who make a budget of expenses before spending



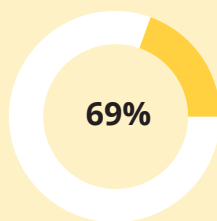
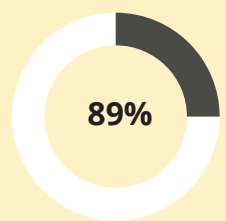
The average score on empathy with 6.0 being the most preferred



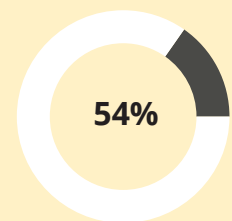
% of students aware of their civic responsibilities



% of students who save money



% of students who are aware about the concept of loan



निवेश
भारत की

खूंद से सागर भरे
पाई से सपने सजे



ल्लि
ज

"It takes a village
to raise a child, a team
to dream and a coach
to foster financial life."

**GLOBAL
MONEY
WEEK**

**LEARN.
SAVE.
EARN.**

Saksham Project

Meljol implemented Saksham project in Thane district. The project was aimed to providing sustainable livelihood, improving economic security and financial inclusion of youth. A total of 1300 youth were benefitted from the project. Meljol partnered with the SEHWA as a technical partner for this project. Saksham was an initiative to promote livelihood among youth from disadvantaged communities, with a special focus on girls. The primary objective was to enable youth to realize their dreams by equipping them with market-led job oriented vocational training (JOVT) and essential life skills, which not only helps them to access decent employment but also makes them representatives of a gender just society.

IMPACT AT GLANCE

- Out of a total of 1355 youths enrolled, 1020 completed training and 560 took up jobs immediately while 121 dropped out of the online sessions.
- The youth helped us in distributing more than 60000 Kg of dry ration and sanitary pads for more than 60 women from 4 communities.



Gramin Yuva

Sakshamikaran Karykram

MelJol has been implementing 'Gramin Yuva Sakshamikaran Karykram' a Youth Development Program supported by Principal Financial Group (PFG) in Zari & Maregaon belt of Yavatmal district for 1600 Youth. The 2 year project was initiated in 40 villages from around 96 villages in Zari & Maregaon Taluka. Efforts were also made to make the youth understand the village based financial and non-financial resources and take active role in its management.

PROGRAM REVIEW AND PLANNING

Since the beginning of the year, COVID was on the rise, MelJol prepared itself to adapt to the new

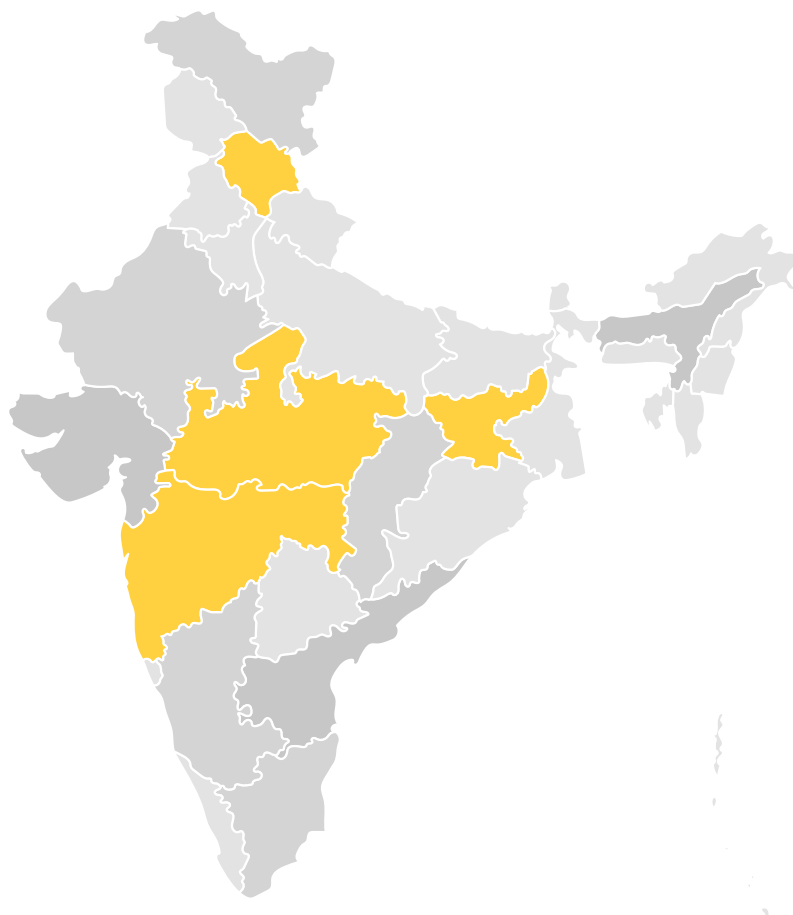
normal. Changing our strategies and adopting suitable methodologies, E-Review and planning meetings were organized where existing program and programmatic strategies were discussed with the team members. were discussed

STAFF TRAINING (OFFLINE & ONLINE)

Continuous skill development of our staff members through effective training and capacity building is key to ensure quality interventions.

The MelJol staff was oriented to new strategies and methodologies for interventions. The entire MelJol team underwent training on COVID appropriate behaviour and preventive practices so that they can safely carry out the intervention on ground.

OUR OUTREACH



4 STATES

14 DISTRICTS

142 SCHOOLS

854 VILLAGES

Program Impact

MelJol reached out to 2003 youth across 40 villages over a period of 2 years which is more than targeted outreach of 1600 youth

40 Youth groups across 40 villages were formed who initiated various social campaigns and activities at village level. (WASH campaigns, insurance drive, cleanliness drives, etc.)

40 youth have initiated micro enterprises at village level such as milk centers, vegetable stalls, mobile repair centers, etc.

418 youth have opted for higher education and preparing for government jobs.

379 youth received job cards required for Rural employment guarantee schemes.

500 trees were planted and nurtured by AYL in their villages.

MelJol linked 75% of Aflatoun youth groups with Nehru Yuva Kendra who will benefit from various courses and activities conducted by NYK's.

MelJol offered life skill and leadership training to 206 youths across 40 villages who are now nominated as AYL.

410 youth received exposure to various local enterprises

40 libraries to support educational needs of youth were established across 40 villages. Around 1500+ youths are using these libraries

Career guidance workshops and trainings were organized for youth and around 500 youths benefitted



1. Aha...reel...ah
2. Personal...ah
3. An...ah

Several men are seated at desks, listening to the presentation. One man in the foreground is resting his head on his hand.

A man in a white shirt and dark trousers stands on the right side of the room, addressing the group.

GRATITUDE TO OUR DONORS



Citi Foundation



ANT

TATA CAPITAL



Financial Report

2019-2020

THE BOMBAY PUBLIC TRUSTS ACT, 1950
 SCHEDULE VIII (Vide Rule 17 (1))
 Name of the Public Trust - MELJOL
 Balance Sheet as on 31st March, 2020

Registration No. F-21794

FUNDS AND LIABILITIES	Amount (Rs.)		PROPERTY AND ASSETS	Amount (Rs.)	
	As At 31/03/2020	As At 31/03/2020		As At 31/03/2020	As At 31/03/2020
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		711,577	Addition during the year	-	
- Corpus Donations	-		Less:- Sales during the year	-	
			Depreciation up to date	-	
Depreciation Fund			Investments :-		
Sinking Fund			Bank Deposits	14,578,331	14,578,331
Reserve Fund			HDFC (Schedule V)		
Loans (Secured & unsecured)			Fixed Assets (Schedule III)		
From Trustees	-		Balance as per last Balance Sheet	818,052	
From Others	-		Addition during the year	91,199	
Liabilities			Less:- Deduction during the year	198,359	
For Expenses (Schedule X)	233,714		Depreciation during the year	199,888	541,003
For Advances (Unspent Grants) (Schedule D)	12,839,565				
For Rent and other Deposits	-				
For Sundry Credit Balances	-	13,073,282	Loans (Secured or Unsecured)		
			Good		
Income & Expenditure Account			Loan Scholarship	-	
Balance as per last Balance Sheet	6,660,198		Other Loans	-	
Less: Deficit as per Income & Expenditure Account	(439,266)	6,220,932	Advances		
			To Trustees	-	
			To Employees	-	
			To Contractors	-	
			To Others (Schedule VII)	546,834	546,834
			Fund Receivable, Income Outstanding		
			Rent	-	
			Interest accrued (Schedule VII)	47,495	47,495
			Other Income	-	
			Deposits (Schedule VI)	233,115	233,115
			Cash and Bank Balances		
			(a) In Current / Saving A/c with Bank (Schedule VIII)	4,059,009	
			(b) With Trustees	-	
			(c) With a Manager	-	4,059,009
		20,005,787			20,005,787

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

CA Sujesh Sharma
 Partner
 M. No. 118994
 ICAI Firm Reg. No. 129301W



Place: Mumbai
 Date: 05 OCT 2020

For Meljol

[Signature]
 Chief Functionary



For Meljol

[Signature]
 Treasurer



Name of the Public Trust - MELJOL
Income and Expenditure Account for the Year ended 31st March, 2020

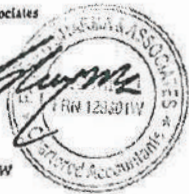
Registration No. F-21744

EXPENDITURE	Amount (Rs.)		INCOME	Amount (Rs.)	
	As At 31/03/2020	As At 31/03/2020		As At 31/03/2020	As At 31/03/2020
To Expenses in respect of properties:			By Rent	-	-
Rates, Taxes, Cesses	-	-	By Interest		
Repairs & Maintenance	-	-	On Securities	-	-
Insurance	-	-	On Loans	-	-
Other Expenses	-	-	On Bank Account		
To Establishment expenses			- Fixed Deposit / Savings (Schedule IV)	808,935	808,935
To Remuneration of Trustees			By Dividend (Schedule IV)	-	-
To Legal expenses			By Donations in cash or kind (Schedule IV)	83,190	83,190
To Audit fees (Schedule IX)		207,090	By Grants (Schedule D)	25,709,445	
To Contribution & fees			By Other Income		25,709,445
To Amounts written off:			By Income from other sources		
(a) Bad Debts			Interest on Income Tax Refund (Schedule IV)	755	
(b) Loan Scholarships			Sale of Scrap (Schedule IV)	9,720	
(c) Irrecoverable Rents			Miscellaneous Income	-	10,475
(d) Other Items (Schedule IX)	125,318	125,318	Membership Fees	-	
To Miscellaneous expenses					
To Depreciation (Schedule III)		199,888			
To Expenditure on objects of the trust:					
(a) Religious					
(b) Educational (Schedule D)	26,521,215				
(c) Medical Relief					
(d) Relief of Poverty					
(e) Other Charitable Objects		26,521,215			
By Transfer from Reserves		(439,266)			
Deficit transferred to Balance Sheet		26,614,045			26,614,045

As per our report of even date

For Parekh Sharma & Associates
Chartered Accountants

Parekh Sharma
CA Parekh Sharma
Partner
M. No. 118944
ICAI Firm Reg. No: 123101W




For Meljol

Chief Functionary

For Meljol

Treasurer

Place: Mumbai

Date: 05 OCT 2020



Financial Report

2020-2021

THE BOMBAY PUBLIC TRUSTS ACT, 1950
SCHEDULE VIII (Vide Rule 17 (1))
Name of the Public Trust:- MELJOL
Balance Sheet as on 31st March, 2021

Registration No. F-21744

FUNDS AND LIABILITIES	Amount (Rs.)		PROPERTY AND ASSETS	Amount (Rs.)	
	As At 31/03/2021	As At 31/03/2021		As At 31/03/2021	As At 31/03/2021
Trust Fund or corpus Balance as per last Balance Sheet	7,11,577		Immovable Properties (at cost) Balance as per last Balance Sheet	-	
Add : Receipts during the year			Addition during the year	-	
Corpus Donations	-	7,11,577	Less:- Sales during the year	-	
			Depreciation up to date	-	
Depreciation Fund		-	Investments :-		
Sinking Fund		-	Fixed Deposits	(Schedule V) 63,99,797	63,99,797
Reserve Fund		-			
Loans (Secured & unsecured)			Fixed Assets	(Schedule III)	
From Trustees	-		Balance as per last Balance Sheet	5,41,003	
from Others	-		Addition during the year	1,53,891	
Liabilities			Less:- Deduction during the year	16,250	
For Expenses (Schedule X)	2,94,302		Depreciation during the year	1,45,227	5,33,417
For Advances (Unspent Grants) (Schedule I)	1,49,38,302				
For Rent and other Deposits	-				
For Sundry Credit Balances	-	1,52,32,604	Loans (Secured or Unsecured)		
			Good		
			Doubtful		
			Loan Scholarship	-	
			Other Loans	-	
Income & Expenditure Account			Advances		
Balance as per last Balance Sheet	62,20,932		To Trustees	-	
Less : Prior Period Adjustment	75,674		To Employees	-	
Less : Deficit as per Income & Expenditure Account	4,23,202	57,22,056	To Contractors	-	
			To Others	(Schedule VII) 3,59,290	3,59,290
			Fund Receivable		
			Income Outstanding		
			Rent	-	
			Interest accrued	(Schedule VII) 23,623	23,623
			Other Income	-	
			Deposits	(Schedule VI) 1,62,000	1,62,000
			Cash and Bank Balances		
			(a) In Current / Saving A/c with Bank	(Schedule VIII) 1,41,88,110	
			(b) With Trustees	-	
			(c) With a Manager	-	1,41,88,110
		2,16,66,237			2,16,66,237

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

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

Place : Mumbai
Date : 21 DEC 2021



For MeJol

Trustee



For MeJol

Treasurer



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, 2021

Registration No. F - 21744

EXPENDITURE	Amount (Rs.)		INCOME	Amount (Rs.)	
	As At 31/03/2021	As At 31/03/2021		As At 31/03/2021	As At 31/03/2021
To Expenses in respect of properties:			By Rent:		
Rates, Taxes, Cesses	-				
Repairs & Maintenance	-		By Interest		
Insurance	-		On Securities	-	-
Other Expenses	-		On loans	-	-
To Establishment expenses			On Bank Account		
To Remuneration of Trustees			- Fixed Deposit / Savings	5,60,340	5,60,340
To Legal & Professional expenses	(Schedule IX)	1,00,000	By Dividend	(Schedule IV)	-
To Audit fees	(Schedule IX)	89,240	By Donations in cash or kind	(Schedule IV)	42,980
To Contribution & fees			By Grants	(Schedule I)	2,64,38,106
To Amounts written off:			By Other Income		
(a) Bad Debts			By Income from other sources		
(b) Loan Scholarships			Interest on Income Tax Refund	(Schedule IV)	-
(c) Irrecoverable Rents			Sale of Scrap	(Schedule IV)	2,500
(d) Other Items	(Schedule IX)	-	Miscellaneous Income		-
To Miscellaneous expenses			Membership Fees		2,500
To Depreciation	(Schedule III)	1,45,227	By Balance Write off		714
To Expenditure on objects of the trust:					
(a) Religious					
(b) Educational	(Schedule II)	2,71,33,375			
(c) Medical Relief					
(d) Relief of Poverty					
(e) Other Charitable Objects					
To Transfer from Reserves					
Deficit transferred to Balance Sheet		(4,23,202)			
		2,70,44,640			2,70,44,640

As per our report of even date

For Parekh Sharma & Associates
Chartered AccountantsCA Sujesh Sharma
Partner
M. No. 118944
ICAI Firm Reg. No: 129301WPlace: Mumbai
Date: 21 DEC 2021

For Meljol

L. Narayan
Trustee

For Meljol

Treasurer





meljol.org



REGISTERED OFFICE
Room.No.47, 2nd Floor,
Gilder Lane Municipal.
School, Off Belasis
Bridge, Mumbai Central,
Mumbai- 400 008

