



# MelJol

Annual Report 2022 -2023

# Vision

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To create an equitable social structure where socially and economically empowered children and young people function as agents of change to create a pluralistic yet cohesive and integrated society

# Mission

To develop children's 21st century 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.

## Areas of intervention

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### Life skills & financial education

- Rights based and life cycle approach to building skills for empowerment
- Ensure children and youth acquire knowledge, skills and attitude to make informed financial decision.
- Understanding how society and money works and it is essential to secure a future in this world.

### Youth Development

- Young people become agents of change and make informed decisions about their own future.

### Child and youth participation

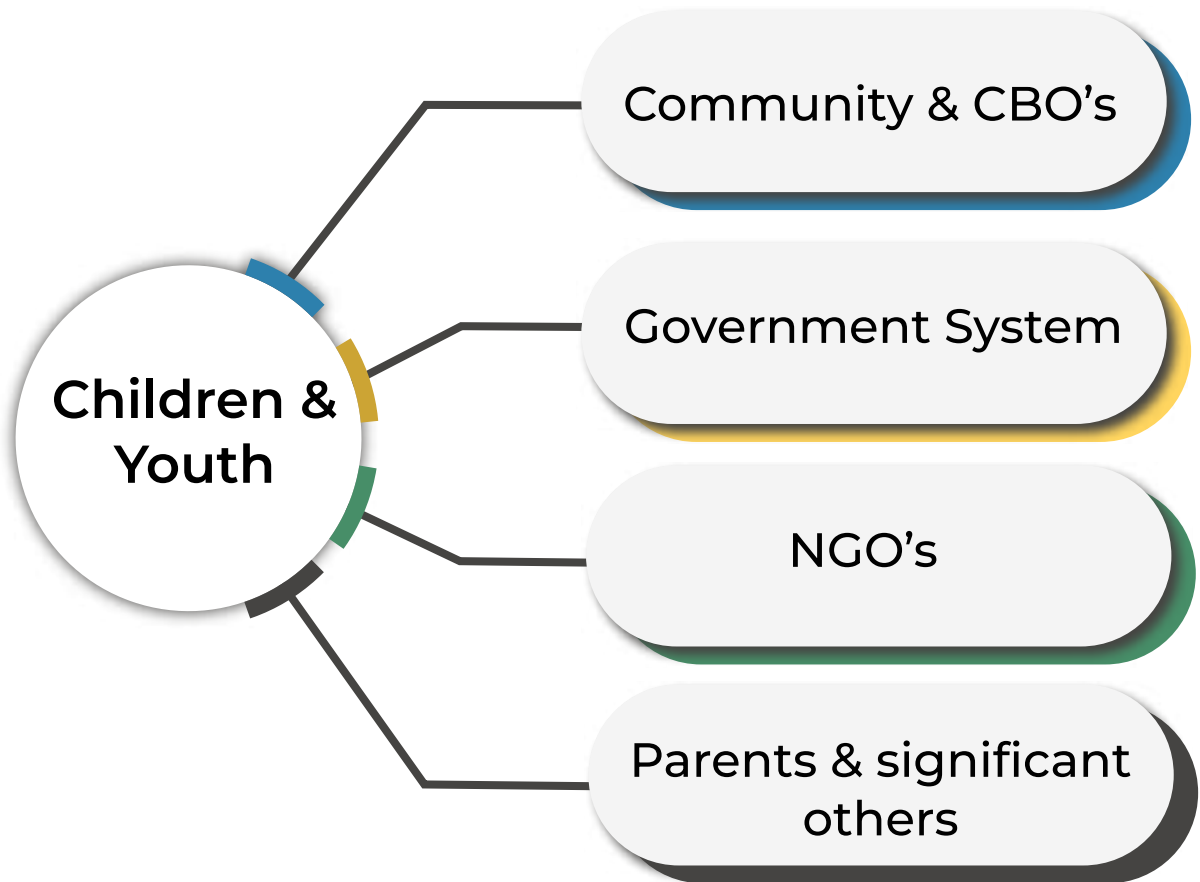
- Creating an environment where children's voices are heard and considered.



# Our Approach

MeJol adopts an integrated approach to child and youth development by collaborating with parents, teachers, anganwadi workers, community-based organizations, district and state-level governments, and the children and youth themselves.

Our focus is on effecting behavioral and practice changes at the grassroots level and working closely with government systems, thus creating an ecosystem that prioritizes the needs of children and youth.



Number of states	Village/Communities	No. Of Gram Panchayat	No. Of SHG	No. Of School	Number of CBO's	Number of families
3	58	42	300	80	22	4730

Number of children	Number of Youth	Number Gram Panchayat members	Number of women	Number of SHG Women	Number of Teachers	Number of family members	Total
8687	2691	425	8450	3958	408	23250	47869

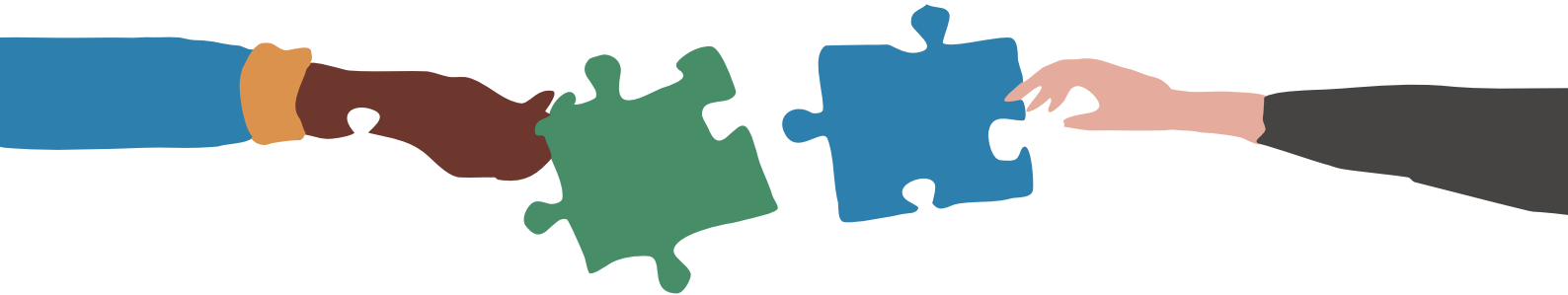
# Partnerships and Collaboration \_\_\_\_\_

Partners	Area of Work <span style="color: red;">Partnership</span>
Education Department – UP, Maharashtra	Upgrade Anganwadi and School; Financial education & life skill education
Tribal welfare department, Jawhar–Maharashtra	Continuing Education and life skill education program during the COVID Pandemic
Gram Panchayats – 48 villages	Continuing Education and life skill education program & Integrated Village Development Program
Community Based Organisations (CBOs)	Continuing Education and life skill education program

## Knowledge Partners

(Sharing of curriculum, training of trainers – methodology and content of financial education curriculum for children and adolescent youth)

Bovalander Foundation	Financial inclusion and life skill program
Nomi Network	Financial education and life skill
Empower Her	<ul style="list-style-type: none"> <li>Financial education for adolescent girls</li> </ul>



# PROGRAM INTERVENTIONS

## Formation of AYLs collectives/groups

The young people desire representation and a platform to share their life experiences with each other, express themselves without fear of judgment, voice their concerns and needs, and become part of the socio-economic mainstream. Meljol introduced the Aflatoun Club/Katta concept to provide a space for the youth to learn and execute socially relevant projects. Each village has a club, and every one of the five hundred young people is a member of this collective. It is through this platform that the youth strive to meet their own needs and those of others. This is also where the Akshar Mitra's were identified. Along with various campaigns such as sanitation, WASH, and job fairs, the AYLs also conducted awareness campaigns for COVID vaccination and a drive against child marriage practices. AYLs have been utilising sports for development as a method of learning while working with younger children.

## Aflatoun Youth leaders' Program

Meljol firmly believes that young people can be powerful agents of change and has taken several measures to engage and empower them in positive ways. To this end, Meljol facilitated the establishment of Aflatoun Youth Leaders (AYL) collectives, which aimed to promote peer learning and collective action among young people. A five-day training programme was conducted for 680 Aflatoun Young Leaders from 40 villages and four urban communities. The training covered various subjects such as SWOT analysis, child rights, leadership, teamwork, physical and mental health, sports for development, savings, needs, and wants. In addition, the participants were briefed on government schemes.





Meljol mobilised 500 young people through group meetings, corner meetings, referrals from community-based organisations (CBOs), and sports-based activities at the village level. The project had a gender balance, with 60% female AYLs and 40% male AYLs. Meljol encouraged peer learning and collective action through various activities, and an informal federation of young people was formed from the 'Youth Clubs.' Regular meetings were held where members discussed new ideas and identified village-level problems. AYLs also organised vaccination campaigns at the village level and assisted 4268 people in receiving vaccinations. They planned and executed various activities to address the identified issues.

The training was helpful in inculcating active learning methods of engaging with children, conducting sessions and educational classes with children, and imparting life skills education. The training also enabled young people to make informed decisions regarding their career, education, and livelihood. The training covered various topics such as life skills, STEM, physical health, mental and emotional health, social and gender equality, communication and interpersonal skills, self-awareness, and empathy, facilitation skills, resilience, and coping with emotions and stress.

Meljol's initiatives have demonstrated that young people are not only seeking employment and income but also aspire to be the change agents in their communities. Meljol's approach to engaging and empowering young people has been successful in creating a positive impact on their lives and the communities they reside in.

## Aflatoun Resource Center

Aflatoun Resource Centres (ARCs) have been established in the villages of Som and Murar Nagar in the Hardoi district of Uttar Pradesh. These ARCs comprise computer systems, mini libraries known as "Pustak petis", art and craft corners, sports equipment, functional literacy kits, and other resources. The Aflatoun Young Leaders and other youths from both villages are receiving digital education through these centres. MelJol has developed a basic computer training syllabus using various online and offline resources.

## What are Aflateen Resource Centre's (ARC)?

The Aflatoun Resource Centre (ARC) serves as a dedicated learning space for children, adolescent and youth in communities and schools. It has been designed to promote essential life skills, including social, financial and digital education, to equip them for the challenges of the modern world. One of the key objectives of the ARC is to create a safe and nurturing learning environment that encourages the active participation of both girls and boys. It addresses the need to develop a non-threatening learning space where young people can engage freely, express their thoughts and ideas without fear of judgement, and build their confidence and self-esteem.

## COVID 19 Awareness/ Vaccination Campaign

MelJol recognized vaccine hesitancy in certain communities within the Palghar, Shahapur, and Pune areas where it operates. To address this issue, MelJol has undertaken a COVID-19 Awareness/Vaccination Campaign with the aim of promoting COVID-19 appropriate behavior and addressing concerns regarding vaccination hesitancy.

MelJol has conducted meetings with traditional medicine givers- who were discouraging people from getting vaccinated- and engaged with youth groups to educate them on COVID-19 vaccine side effects and encourage vaccination.

Furthermore, the MelJol team, together with Aflatoun Young Leaders (AYLs) supported the health department's vaccination drives in villages and helped elderly individuals reach vaccination centers. AYLs played a significant role in spreading COVID-19 awareness to 3,800 families, motivating 4,000 individuals to get vaccinated, and administering vaccinations to 1,026 people in Palghar district.





## Aflatoun Women's Leaders program

To bridge the information gap and empower women belonging to Self Help Groups (SHGs) with financial literacy, MelJol organized a training program that specifically focused on digital payment and banking. The program aimed to educate approximately 70 women on various financial aspects such as internet banking, ATM usage, credit and debit cards, and payment applications. The training included practical demonstrations on using payment applications.

The primary objective of this program was to enhance the participants' financial literacy, improve their ability to manage money effectively, and make informed decisions that would improve their socio-economic status.

## Akshar Mitra

The Aflatoun Young Leaders underwent training to conduct educational activities with children and obtain certification as Akshar Mitras. These Akshar Mitras distributed level-appropriate storybooks or readers to facilitate guided reading and writing exercises with children. The primary goal was to aid children in recognizing alphabets and words they may have forgotten due to school closures, thereby improving their reading and writing skills. Additionally, they received takeaway worksheets and writing assignments to reinforce their learning. To strengthen their fundamental math skills, the Akshar Mitras provided level-specific worksheets. Local schoolteachers in Hardoi (UP) and Palghar (Maharashtra) provided support to AYL to ensure that children continued their education when schools reopened.

## Akshar Mitra Training

A three-day training session for 250 Akshar Mitras was conducted, focusing on basic functional literacy in language and math using TLM (Teaching-Learning Material). The trainer provided a demonstration session to AYL, which helped boost their confidence in teaching these subjects to teachers. The trainer also provided orientation to AYL on the use of TLM in sessions. To support their efforts, MelJol provided 'Pustak Peti' to Akshar Mitras, consisting of books on stories, language, math, and science for villages. Akshar Mitras maintain records of the books issued and collected by the children to track their progress.





## Pustak Peti

Reading is an essential skill for children, particularly those in the younger age group. Recognizing its significance, MelJol introduced the Pustak Peti initiative in Som and Murar Nagar villages in Hardoi, Uttar Pradesh. This village library comprises an array of storybooks, readers, and magazines from various publications. Akshar Mitras play a crucial role in linking children with the village library, encouraging them to develop a reading habit.

## Ghar Ghar Bank

MelJol's 'Ghar Ghar Bank' initiative conveys a powerful message of "Nurture, Conserve, and Grow," inspiring children to save money individually. As part of this initiative, children create their piggy banks to save money, and MelJol provides Aflatoun bank passbooks to maintain records. Around 7000 children have actively participated in the program, and have collectively saved Rs. 350,000 in their piggy banks

## Exposure visit\_ Hiware Bazar village, Maharashtra



The MelJol program team visited Hiware Bazar, a Model village in Maharashtra, to gain insights into the village's administration system and the regeneration of its land and water resources. During the visit, the team met with members of the gram panchayat and visited various projects being undertaken by the Panchayat.

# CAMPAIGNS

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## Sanitation Campaign

MelJol conducted a cleanliness drive in the Hardoi district of Uttar Pradesh with the objective of removing plastic and other waste from the Som and Murar Nagar village. The campaign was attended by all the youth from both villages, as well as Pradhan and Panchayat members. A total of 115 children and 60 Aflatoun Young Leaders participated in the drive, which was organized to promote environmental sustainability and community participation in the achievement of the Sustainable Development Goals.

## Wash Campaign

In response to the COVID-19 pandemic, MelJol conducted a Wash Campaign program in 50 communities to raise awareness about health and hygiene practices. The program aimed to educate children and other stakeholders on proper handwashing techniques to prevent the spread of the virus. MelJol's team demonstrated the correct handwashing process, including the use of soap and water for at least 20 seconds, and the children promised to adopt this practice regularly.

The Wash Campaign program contributed to achieving the Sustainable Development Goals (SDGs) of Good Health and Well-being (SDG 3) and Clean Water and Sanitation (SDG 6). By promoting health and hygiene practices, MelJol aimed to reduce the spread of COVID-19 and improve overall community health.



## Health awareness campaign

MelJol organized a health awareness campaign for youth and children in Palghar district, Maharashtra. The campaign involved poster rallies across 36 villages, aimed at sensitizing people to health issues and spreading awareness about the spread of various diseases.

## Insurance Drive

MelJol organized an insurance campaign in Thane, Hardoi, and Palghar districts to encourage Aflatoun Young Leaders (AYL) and their families to purchase insurance. The team liaised with various bank authorities to conduct the insurance drive, and with their help, initiated the campaign. MelJol aimed to provide insurance coverage to children's family members and motivated parents to purchase the 'Pantpradhan Jeevan Jyoti Bima Yojana' and 'Pantpradhan Jeevan Suraksha Bima Yojana' policies, both priced at Rs. 342. Around 350 parents purchased life insurance for their families, fulfilling MelJol's objective of promoting financial security for families.

## Tree Plantation Drive

MelJol conducted a Tree Plantation Drive in the villages of Som and Murar Nagar, located in the district of Hardoi, Uttar Pradesh. A total of 50 different trees were planted during this activity. In order to protect and ensure proper watering of the planted trees, a "Tree Plantation Committee" was formed, which included Aflatoun Young Leaders. The drive was successfully carried out with the participation of youth, parents, and Gram Panchayat members.

## International Women's Day Celebration

MelJol celebrated International Women's Day to recognise and highlight women's vital role in society and their contribution to community development. The event aimed to promote gender equality, empower women, and raise awareness about their rights. Sports activities showcased women's skills and promoted physical fitness, while the rangoli exhibition allowed women to exhibit their creativity and traditional art.





## Training and capacity building of the project staff

Training and capacity building has organized for the project staff. The training was conducted on methodology and AYL basic content, gender, health and life skill. Trainer give the demo of session and handhold the team members to understand and session demo. Around 30 persons were participated in 5 days staff training.

## Partner NGO training

MelJol organized the training for 75 team members of partners NGO NOMI network, CINI and Empower India on financial inclusion and like skill with activity base learning & Sport for development methodology.



# COLLABORATION WITH ROHAN BUILDERS

## Project 'Nirman initiative'

"The Invisible Ones" is an initiative by Rohan Builders in association with MelJol India to support the often-overlooked construction workers who work away from their homes to build our homes. This initiative aims to improve the lives and lifestyles of construction labourers and their loved ones by providing better on-site housing. MelJol India, supporting Rohan Builders, has set up "Anand Bhavans," recreation centres that allow labourers to unwind on weekends with friends and family, making the labour colonies more engaging, collaborative, and enjoyable. These leisure hubs have become the centre of activity for these labourers every weekend.

## Anand bhavan

'Anand Bhavans' are learning and recreation centres that provide opportunities for male and female labourers to utilise their leisure time constructively. Through the medium of 'Sports4Development,' these centres enhance their social, emotional and cognitive abilities through weekend activities such as cricket, kabaddi and football. In addition, awareness sessions on financial literacy, accessing benefits under relevant government schemes, alcoholism, and substance abuse are conducted to educate and orient the labourers towards true 'Anand' or immense happiness. These sessions are not only edifying but also enjoyable.

## Amazon Research Assessment

Amazon research assessment held in Shahapur and Pune location, Maharashtra. The assessment conducted to understand the Knowledge & Practices vis-à-vis the financial behavior of the adolescents, youth and the community and the same will be repeated towards the end of the project. Around 800 children and youth take part in research assessment.

# SOCIAL MEDIA IMPACT

**MellJol Story**

“?”

‘Why are children in India segregated according to their socio-economic status?’

‘Why cant poor and rich children play together?’

- Jeroo Billi Founder

The questions, pursuit of the genesis of MellJol

Let us pledge to give our girls equal economic opportunities and help them achieve their full potential on this National Girl Child Day

“Those who adopt active lifestyles enhance well-being, health and prevent diseases, particularly non-communicable diseases” UN, 2014

**3 GOOD HEALTH AND WELL-BEING**

MellJol uses Sports for Development (SAD) as a key intervention strategy with constructions workers at Abhilasha Rohan Labour Colony, Pune

Let us take a good look at our learnings and zoom ahead towards newer destinations... MellJol wishes you A Very Happy

Working with digitally under-resourced communities, MellJol endeavours to recognise and address gender divide in access to digital technology.

Sport is a powerful medium to initiate dialogue for social change.

We at MellJol use sport to build bridges between individuals and across communities to nurture financial resilience in children, youth and women.

Let us pledge to usher in a gender equitable and inclusive revolution

**Humans of MellJol**

She pursued her love for sports to play at district, state and national level. Motivated to contribute to the society, she joined social development sector and is growing at MellJol due to her diligence, natural gift to connect with people and innovative use of sports in her work.

Meet Ankita Rudrappa Sutar, a Facilitator at MellJol

“Children are like buds in a garden and should be carefully and lovingly nurtured as they are the future of the nation and the citizens of tomorrow” - Jawaharlal Nehru

## Siddhant's Savings Journey: From Gullak to Bank Account



Siddhant Balu Gurukud is a 12-year-old boy from Wada block, Dist Palghar, living with his auto-rickshaw driver father and family. He attends school regularly and actively participates in MelJol's financial inclusion sessions.

Inspired by MelJol's initiative, Siddhant started saving money in his Gullak at home. In three months, he saved Rs. 1500 for his higher education and informed his father about the benefits of opening a bank account. His father was impressed and decided to match Siddhant's savings.

Siddhant's saving habits have brought a significant change in his life. He feels empowered and confident about his future. His determination has become an inspiration for his peers in the MelJol sessions, and he is now known as the "savings guru" in his community.

Siddhant's story highlights the impact of financial education and inclusion on young minds. Through MelJol's initiative, Siddhant has become a role model, proving that small saving habits can lead to significant changes in their lives.

## Kajal: From Student to Teacher, Empowering Her Community

17-year-old Kajal is in grade 10, living with her parents and two siblings. Her father works as a daily wage worker, and her mother is a housewife. Kajal is an exceptional student, and her goal is to become a teacher and educate children. Kajal became acquainted with MelJol last year in Wada block, where the organization has been implementing the Aflatoun program for three years. She joined the program as an Aflatoun Young Leader and regularly participated in sessions. MelJol recognized her potential in teaching and provided her with training on functional literacy and teaching learning materials under the Akshar Mitra program. During the lockdown period, Kajal identified children in her neighborhood who required a bridge course in language and math subjects. She taught the basic concepts of language and math to ten children. Kajal's example highlights how confident and skilled youth can become productive leaders, initiating action to solve problems in their communities.





## A born leader

Despite her parents' opinion that football was not a suitable sport for girls, Poonam, a 19-year-old girl from Pune, pursued her passion for the sport. As part of MelJol Aflatoun Young Leaders Program, she attended trainings with other young girls and boys in her community, which helped her identify her dreams and aspirations, develop life skills, and hone her leadership abilities. Despite facing resistance from friends and family, she persisted and became the captain of her college football team.

Additionally, Poonam led and supported MelJol's Covid Vaccination Awareness Campaign, helping to register community members for vaccination and addressing vaccine hesitancy. Her determination and leadership exemplify the positive impact of MelJol's programs in empowering young people and promoting community development.

## “I will shape my future” – story of Shabana

Shabana, a 14-year-old girl from Thane district, Maharashtra, who has become an inspiration for the community. Shabana's parents run a small store, and she is the eldest of three siblings, including younger brothers. Shabana has actively participated in all the Aflatoun Young Leaders training programs and volunteered to become an Akshar Mitra. As an Akshar Mitra, she conducts functional literacy sessions for children aged 6 to 8 years from her community and mentors around 17 children from her neighbourhood.

“I took up the responsibility as Akshar Mitra because as a child I wished I had a friendly teacher. MelJol made me realise my social responsibility which I am fulfilling by being an Akshar Mitra and teaching children.” She said

Shabana's commitment to her role as a teacher and mentor is commendable, and her mother feels proud of her daughter's skills and polite behavior towards the children. Shabana aspires to continue teaching and pursue her education until graduation as she believes education is the key to changing her future.



# OUR DONORS

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# BOARD MEMBERS

## Jeroo Billimoria, Founder, MelJol

Founder of MelJol and Aflatoun International



Jeroo Billimoria founded MelJol in 1991. 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. She was featured in David Bornstein's book 'How to Change the World'. Her most recent initiatives include Aflatoun 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.

## Mr. Rishad Byramjee, President, MelJol

Director, Casby Logistics Group of Companies

Mr. Rishad Byramjee is the president on the Governing Board of MelJol and is the 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 Heriot-Watt University in Edinburgh, Scotland. He leads the diversification and expansion program at Casby and has successfully initiated new businesses such 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. Roshni Nair-Shaikh, Executive Secretary, MelJol

Faculty, Centre for Criminology and Justice, School of Social Work, Tata Institute of Social Sciences



Dr. Roshni Nair-Shaikh is the Executive Secretary on the Governing Board of MelJol and is also a part of the programme committee. She has been a Faculty with the Centre for Criminology and Justice, School of Social Work, Tata Institute of Social Sciences, Mumbai since 2006. She did her Master's in Social Work with a specialisation in Criminology and Correctional Administration (TISS-1993) and Ph.D. in Social Work (TISS-2015) with a focus on Field work in Criminology and Justice.

Prior to 2006, she worked for twelve years with an NGO, which she was a founder member of, and did pioneering work with youth living on the streets and runaway girls. Her research and teaching interests are with themes of child and youth rights, work with victims, processes which focus on self and criminal justice social work. She serves on the Board of two NGOs, Meljoi India and Urja Trust.

She has published seven articles and is a co-editor of a book, 'Field Instruction in Social Work Education, The Indian Experience', Routledge (2020). At the 41st All Indian Criminology Conference, in 2019 (Feb) she was awarded the Indian Society of Criminology – ISC Fellowship Award. Of a twenty-eight-year career connected with Social Work, she has spent equal time being a social work practitioner and an educator.

## Mr. Gaurav Doshi, Treasurer, MelJol

Senior Vice President, IIFL Wealth

Mr. 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 B.com, Mr. Doshi Completed his MBA in Finance from MET Education Trust.



## Dr. Lata Narayan, Board Member, MelJol

Retired Professor, Tata Institute of Social Sciences



Dr. Lata Narayan is the Board Member 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.

## 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 of 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



## Mr. Jerry Pinto, Board Member, MelJol

Journalist & Writer



Mr. Jerry Pinto is a part of the programme Committee. Mr. Pinto is from Mumbai and is a National Award-winning writer and journalist. Mr. Pinto's work includes Helen: The Life and Ties of an H-Bomb in 2006 which won the best book on Cinema Award at the 54th National Film Award. He won the Windham-Campbell prize awarded by Yale University, the 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 Communication 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.

## Mr. Mohan Tanksale, Board Member, MeJol

Retired Banker



Mr. Mohan Tanksale is a career banker with over 4 decades in 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, Center Bank of India, in 2013. Given his wealth of experiences, 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. Mr. Tanksale 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)

## Ms. Rewati Bhagwat

Board Member, MeJol

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 MeJol. 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 Program 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 serving as a Board member of Abhivyakti Media for Development, Nasik



# MelJol Team Picture

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# AYL/AM Group Picture



# Financial Report

## 2022 - 2023

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, 2022

Registration No. F - 21744

EXPENDITURE	Amount (Rs.)		INCOME	Amount (Rs.)	
	As At 31/03/2022	As At 31/03/2022		As At 31/03/2022	As At 31/03/2022
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	5,57,318	5,57,318
To Remuneration of Trustees			By Dividend	-	-
To Legal & Professional expenses (Schedule IX)			By Donations in cash or kind	5,49,198	5,49,198
To Audit fees (Schedule IX)		50,150	By Grants	2,22,81,879	2,22,81,879
To Contribution & fees			By Other Income		
To Amounts written off:			Interest on Income Tax Refund	11,190	
(a) Bad Debts			Sale of Scrap	26,190	
(b) Loan Scholarships			Miscellaneous Income	-	37,380
(c) Irrecoverable Rents			Membership Fees	-	
(d) Other Items (Schedule IX)			By Balance Write off		2,913
To Miscellaneous expenses					
To Depreciation (Schedule III)		3,21,530			
To Expenditure on objects of the trust:					
(a) Religious					
(b) Educational (Schedule II)	2,12,81,433				
(c) Medical Relief	-				
(d) Relief of Poverty	-				
(e) Other Charitable Objects	-	2,12,81,433			
To Transfer from Reserves					
Excess of Income Over Expenditure transferred to Balance Sheet		17,75,575			
		2,34,28,688			2,34,28,688

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



For Meljol

For Meljol

L. Narayan  
 Trustee


Treasurer



THE BOMBAY PUBLIC TRUSTS ACT, 1950  
 SCHEDULE VIII ( Vide Rule 17 (1) )  
 Name of the Public Trust :- MELJOL  
 Balance Sheet as on 31st March, 2022


Registration No. F - 21744

FUNDS AND LIABILITIES	Amount (Rs.) As At 31/03/2022	Amount (Rs.) As At 31/03/2022	PROPERTY AND ASSETS	Amount (Rs.) As At 31/03/2022	Amount (Rs.) As At 31/03/2022
Trust Fund or corpus			Immovable Properties (at cost)		
Balance as per last Balance Sheet	7,11,577		Balance as per last Balance Sheet	-	
Add : Receipts during the year		7,11,577	Addition during the year	-	
- Corpus Donations	-		Less:- Sales during the year	-	
			Depreciation up to date	-	
Depreciation Fund		-	Investments :-		
Sinking Fund		-	Fixed Deposits	(Schedule V) 1,05,32,999	1,05,32,999
Reserve Fund		-			
Loans (Secured & unsecured)			Fixed Assets	(Schedule III)	
From Trustees	-		Balance as per last Balance Sheet	5,33,417	
from Others	-		Addition during the year	11,69,569	
Liabilities			Less:- Deduction during the year	-	
For Expenses	(Schedule X) 14,43,659		Depreciation during the year	3,21,530	13,81,456
For Advances (Unspent Grants)	(Schedule I) 1,46,51,755				
For Rent and other Deposits	-	1,60,95,414	Loans (Secured or Unsecured)		
For Sundry Credit Balances	-		Good		
			Doubtful		
Income & Expenditure Account			Loan Scholarship	-	
Balance as per last Balance Sheet	57,22,056		Other Loans	-	
Less: Prior Period Adjustment	-		Advances		
Add: Excess Of Income Over Expenditure	17,75,575	74,97,631	To Trustees	-	
			To Employees	-	
			To Contractors	-	
			To Others	(Schedule VII) 3,40,752	3,40,752
			Fund Receivable		
			Income Outstanding		
			Rent	-	
			Interest accrued	(Schedule VII)	
			Other Income	-	
			Deposits	(Schedule VI) 2,43,800	2,43,800
			Cash and Bank Balances		
			(a) In Current / Saving A/c with Bank	(Schedule VIII) 1,18,05,615	
			(b) With Trustees	-	
			(c) With a Manager	-	1,18,05,615
					2,43,04,622
					2,43,04,622

As per our report of even date  
 For Farekh Sharma & Associates  
 Chartered Accountants  
  
 CA. Sufesh Sharma  
 Partner  
 No. 118944  
 ICAI Firm Reg. No: 129301W  
 Place : Mumbai  
 Date : 26 SEP 2022

  
 MELJOL

For Meljol  
  
 Trustee  
 MELJOL

For Meljol  
  
 Treasurer  
 MELJOL





**Register Office: MelJol Room No. 47, Second floor, Gilderlane Municipal School,  
Off Belassis bridge, Mumbai Central, Mumbai, Maharashtra Pin-400008**

**Operation Office: MelJol Row house no. 9, Lovely Co. Hsg. Society Ltd, Sector  
No. 2, Airoli, Navi Mumbai, Maharashtra Pin- 400708**

Designed by:- **Spectract..**