

മെട്രിക്<sup>®</sup>



# Annual Report 2011-'12

## ACKNOWLEDGEMENTS

We would like to express our gratitude to all our supporters who have been a part of our incredible journey. Some have contributed directly or financially; others have brought their skill sets with them and still others have made it possible for us to work by taking the programme to heart. Our donors, partners and associates have always been pivotal to MeJol and we hope to continue sharing this special bond with all of them. While constraints of space may prevent us from mentioning all the names, MeJol equally appreciates the cooperation and consideration shown by thousands of teachers, parents, officials and all other stakeholders who have made this possible.

### Donors



### NGO Partners



### **Associates**

- Aflatoun Child Savings International, Amsterdam, The Netherlands
- All organizations part of Aflatoun network
- Reserve Bank of India, Mumbai
- Securities Exchange Board of India (SEBI)

### **Network Partners - Kushal Adhyayan Adhyapan Programme**

MelJol thanks all organizations and institutes which participated/networked with us:

- Navnirmiti, Mumbai
- Quest, Thane
- Narmada Bachao Andolan, Nandurbar
- Nayee Taleem, Sewagram, Wardha

### **Other Supporters**

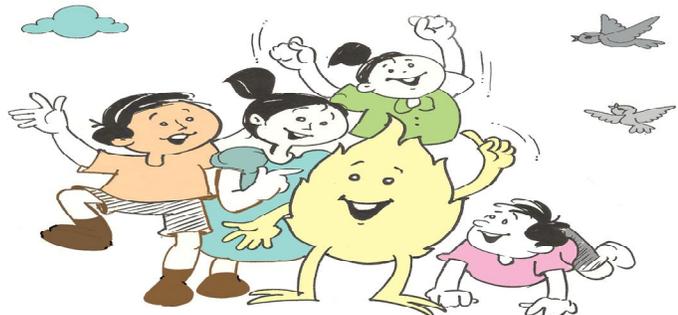
- Maharashtra Prathmik Shikshan Parishad, Mumbai
- Integrated Tribal Department, Thane, Nandurbar
- Public Participation Cell, Department of Education Mumbai
- All Education Officers, Block Education Officers, Extension Officers, Cluster Coordinators in Amravati, Kolhapur, Nashik, Akola, Beed, Latur, Solapur, Buldhana, Thane and Gadchiroli
- Head Masters, teachers and children from Z.P. (Zilla Parishad), Ashram Schools, Municipal Corporation Schools
- DIET (District Institute of Education and Training), Thane
- Child Development Project Office, Akot
- Police Department, Akola
- Gram Panchayats of 78 villages in Akot

### **And most of all:**

We thank the teachers and children, who have made the programme a model that is followed across the world.

*“What makes this worthwhile? When I go to a school in a village and it is announced that the man from MelJol has come, I am greeted with a shriek of delight and happy faces. There is nothing more satisfying than making a child happier.”*

***Jerry Pinto, Honorary Secretary to the Board, MelJol***



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## LIST OF ABBREVIATIONS

ASHA	Association for Social and Health Advancement
BCPT	Bombay Community Public Trust
BLES	Building Learning Environment in Schools
BMC	Brihanmumbai Municipal Corporation
DA	Development Activist
D.Ed.	Diploma in Education
EFRAH	Empowerment for Rehabilitation, Academic and Health
LEADS	Life Education and Development Support
MCGM	Municipal Corporation of Greater Mumbai
MPSP	Maharashtra Prathamik Shikshan Parishad
NERSWN	North-East Research and Social Work Networking
NGO	Non-Government Organization
SEBI	Securities and Exchange Board of India
SICHREM	South India Cell for Human Rights Education and Monitoring
SSA	Sarva Shiksha Abhiyan
TISS	Tata Institute of Social Sciences
TOT	Training of Trainers
TTW	Teacher Training Workshop
RBI	Reserve Bank of India
UNICEF	United Nations Children's Fund
YCDA	Youth Council for Development Alternative
ZP	Zilla Parishad

## OVERVIEW

While 2011-'12 was a year of achievements and joy, it also brought a few major changes and made us experience some emotional moments in this journey.

The year witnessed changes in governance with Lata Narayan taking over as the President of MeJol's Board and has succeeded Jeroo Billimoria, Founder, MeJol. Lata Narayan has also been chosen as Regional Board Representative for Asia in the Aflatoun Secretariat Board, Amsterdam. We wish her all success in new roles.

Sumitra Ashtikar, who has been associated with the organization since its infancy and has pioneered several innovative activities, decided to explore new professional avenues. MeJol will miss her but the transition was smooth. Rewati Bhagwat took over as the CEO of the organization and brings a rich range of experience to the organization.

MeJol expanded its outreach to 7,82,652 children from 5501 schools in ten states. Another important achievement was receiving the Certificate of Accreditation on Minimum Norms by Credibility Alliance.

This was an important year with respect to impact assessment. The External Impact Assessment, which happens once in three years, was conducted in MeJol by two eminent consultants – Archana Mehendale and Manjulika Vaz. The outcomes will be discussed further in this report.



MeJol participated in SEBI-OECD International Conference on Investor Education, co-organized by the Securities and Exchange Board of India (SEBI) and Organization for Economic Co-operation and Development (OECD).

MeJol also organized a National Consultation with the partner NGOs to integrate Aflatoun programme concepts into the regular school curriculum and discuss about programme sustainability by transferring ownership to partners. This one-day session focused primarily on brand building, advocacy and programme sustainability.

The Baal Melawa or Children's Fair was called Aflatoun Udaan. It gave everyone a reason to celebrate these successes. This much-awaited convention brings hundreds of children, their teachers and partner NGOs together to share Aflatoun moments.



*"I am extremely impressed with the discipline with which the children of MelJol save the small amounts of disposable cash they have with them. It is indeed exciting to be part of Citi's efforts to make a difference to the lives of the people in our community and look forward to a continuing relationship with MelJol."*

***Anand Selvakesari, Country Business Manager, Global Consumer Group, Citi India***



## ABOUT MELJOL

For more than 20 years, MelJol has been working in the child rights space and has earned the reputation of being a successful and committed non-profit organization working in the field of Social and Financial Education. Today, MelJol is working in 32 districts of 10 states in India and touches the lives of more than seven lakh children.

Since its beginning, MelJol's prime focus has been in creating a learning environment for children where they discover solutions to combat their day-to-day challenges by using education as ammunition. In MelJol, we believe that empowerment can never be truly realized unless we talk about rights and responsibilities and therefore Child Rights Education has always been our motto. All the programmes and activities in MelJol are mediums to impart Life-Skills Education that serves to bridge the gap between school education and life experience. . MelJol operates within the framework of the United Nations Convention of the Rights of the Child (UNCRC).

**Vision:** MelJol works towards developing citizenship skills amongst children by focusing on their rights and responsibilities and providing them opportunities to contribute positively to their environment using social and financial educational tools.

**Mission:** To work towards an equitable social structure within a pluralistic society i.e. an integrated society where different cultures coexist. By educating children and their significant others on child rights and responsibilities, MelJol addresses prejudices focusing on the key concepts shown in the table below.

<b>Equity</b>	<i>Recognizing that each human being is uniquely different, and contributes positively to society. Thus, as an equal member of society she/he should have equal access to resources and opportunities for survival, protection, development and participation.</i>
<b>Ageism</b>	<i>The holding of unfavorable or negative attitudes and views about individuals or groups based on their age.</i>
<b>Gender</b>	<i>Discrimination on grounds of sex, especially against women and girl children.</i>
<b>Ethnicity</b>	<i>The practice of making judgments and discrimination about other ethnic groups in terms of one's own cultural assumptions and countering discrimination.</i>
<b>Class-ism</b>	<i>Prejudices with reference to socio-economic class.</i>
<b>Able-ism</b>	<i>Attitudes and views about differently abled persons and groups.</i>

## PRESENCE AND OUTREACH

In 2011-'12, MeJol's presence was in ten States in India. Overall thirty-two districts have been covered so far.

MeJol is present in –

Andhra Pradesh

Assam

Delhi

Jharkhand

Karnataka

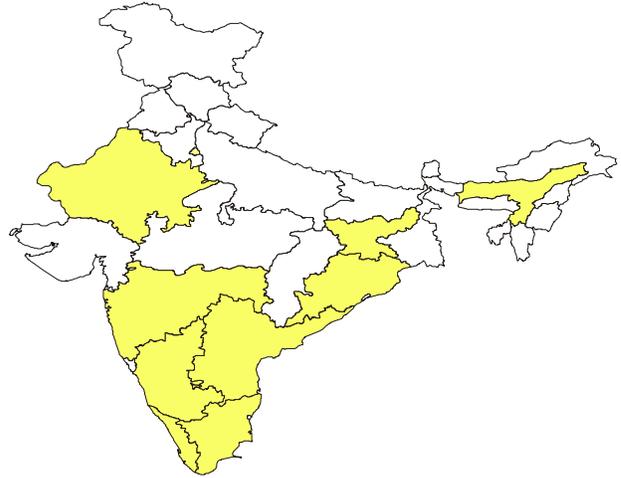
Kerala

Maharashtra

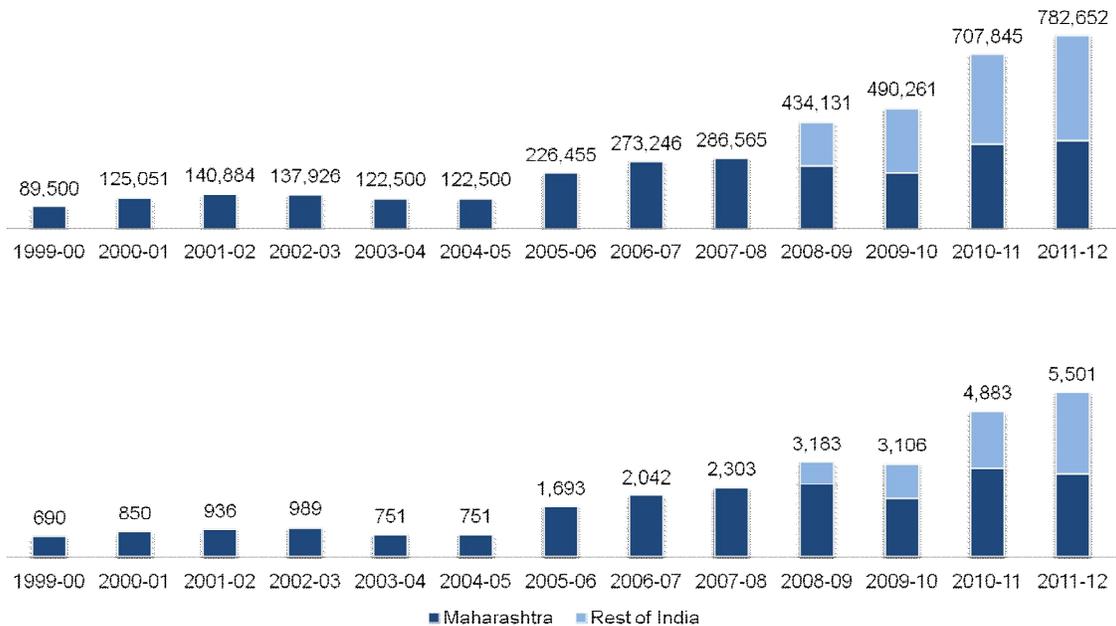
Odisha

Rajasthan

Tamil Nadu



In terms of outreach, by the end of 2011-'12 total number of children covered were 7,82,652 and total number of schools were 5,501.



## WE ARE THE CHILDREN WE REACH: A FEW STORIES FROM THE HUNDREDS WE GENERATE EVERY YEAR

### ***Mahabhanjan***

Mahabhanjan Mahanandan, an 11-year-old boy studies in Standard 5 of Rishivandan Primary School, Boudh district, Odisha. Mahabhanjan's parents and his elder brother work as farm labourers. Both his elder sisters are married and his younger sister goes to school.

With parents and elder brother constantly busy at work, there was no one at home to keep an eye on Mahabhanjan. He did not pay much attention to his studies and even began to chew tobacco. His poor academic performance was discouraging for his parents. Mahabhanjan was on a downward spiral; his work suffered even more because of his lack of motivation.

Today however, Mahabhanjan's parents feel grateful to the Aflatoun programme for bringing a new hope in their lives. MeJol started implementation of the programme with YCDA, its partner NGO in Odisha. The Aflatoun concept, information about child rights, games, songs and activities sparked curiosity and interest in Mahabhanjan. It was also surprising for school teachers to see a dull and introverted child transforming into an active and inquisitive one. He started participating in the school activities, asked questions in class and interacted freely with fellow students. One of the biggest changes seen was that Mahabhanjan quit tobacco and started saving his pocket money. His pride is evident in his voice as he tells us about the time he could use his savings to purchase a notebook for his younger sister. "I could see a new respect in her eyes," he says. "This showed me how savings can be used to help myself and others."

Mahabhanjan is now a confident and responsible child; he has become an example for other children in his school. He, however, gives this credit to Aflatoun and says that even if he goes to other school for secondary education, he will continue saving and try his best to introduce this concept in his new school too.



*One of the biggest changes seen was that Mahabhanjan quit tobacco and started saving his pocket money.*

### **Smita – an inspiration**

This is the story of Smita Shankar Umbersada from Dalkhan village in Thane district.

Smita is the youngest child and the only daughter of her parents. Other members in her family are her four elder brothers. Her father and eldest brother are school teachers and her mother is the principal in Zilla Parishad School, Dalkhan. Perhaps this is why Smita wanted to become a teacher even when she was a child. When in school, Smita was an active Aflatoun. She found the concepts of social and financial education very interesting and participated in all Aflatoun activities. She always enjoyed these activities and also decided that after becoming a teacher, she'd teach Aflatoun in her class too.

To fulfil her dream, Smita did her graduation and then earned a diploma in education. While pursuing her D.Ed. studies, she also participated in *Aavishkar*—an event organized by MelJol for D.Ed. students. This helped her understand effective teacher-child relationship in the classroom. Smita's dream to become a teacher was becoming stronger with each passing day. Little did she know that life has many other challenges to offer.

In December 2010, Smita met with a serious road accident which left her bed-ridden for more than three months. She also suffered some memory loss. She forgot several incidents of her life, a few people and even could not recall her mother tongue properly.

Miraculously, Smita remembered her family members and also remembered Aflatoun and MelJol! "I remembered the fun and learning in Aflatoun sessions, the classroom, saving scheme, the passbook and the journals we kept." she says.

One thing that did not change even in this tough phase was Smita's love for teaching. Even before she'd fully recovered, she started visiting the ZP school in Dalkhan to spend some time with children and conduct various learning activities with them. Regular interactions with children did contribute in her speedy recovery.

It has been more around two years that Smita had that traumatic incident but she's sailed through those difficult times and come out with flying colours. With revived spirit and even greater enthusiasm, she has begun fulfilling her dreams. She's sure that Aflatoun will bring a revolution in the current teaching system and is a boon for strengthening teacher-student relationship.

Smita, a true Aflatoun, made MelJol and several other Aflatouns proud.

*"I could remember the fun and learning in Aflatoun sessions, the classroom, saving scheme, the passbook and the journals we kept."*

### **Back to school!**

When MelJol started working in Akola district of Maharashtra state, the prime aim was to stop child labour and educate community about child rights and responsibilities. When the team started working in a village name Chhota Bazar, we found out that a large number of children did not go to school in order to work in the cotton fields of Akola. Even worse, children who were studying in the schools also pulled back in between. Surprisingly, it was not always parents who forced children to quit school but this was largely due to peer pressure and children's excitement to earn money.

In the beginning of the programme in 2009, around **forty children were either irregular or out of school**. MelJol intervened. There were campaigns, meetings, community awareness camps, counseling of children and parents, enrollment and retention drive, etc. Children's groups and Child Protection Committee paid regular visit to those forty children and in the end all that hard work paid off. At the time of writing, **twenty-five children out of the forty** are already in school and MelJol has continued with its efforts to bring the remaining fifteen children in school very soon.

## HIGHLIGHTS 2011-'12

### **Change in Leadership – Farewell to Sumitra Ashtikar and welcoming Rewati Bhagwat**

It was a difficult moment for the entire MelJol team and for the Governing Board when the time came to bid farewell to the Executive Director, Sumitra Ashtikar. Sumitra had many long and fruitful years with MelJol. Her dedication and hard work over fourteen years helped MelJol receive the kind of recognition it enjoys today. We wish her all success and we are sure that her support will continue in many ways.

We are delighted to welcome Rewati Bhagwat who joined MelJol as the Chief Executive Officer in December 2011. Rewati has more than 27 years of experience in varied fields ranging from research and counseling to management. She has in-depth knowledge in issues like child protection, child counseling and health. We heartily welcome her and look forward to a fruitful journey ahead.

### **New Members in the Governing Board**

MelJol welcomes four new members to the Governing Board –Gaurav Doshi (Vice-President Morgan Stanley, India), Anand Selvakesri (Country Business Manager Citi India), Venkat Narayan (Managing Director, Corporate Finance, Lazard India), Vijaya Chauhan (Trustee, Narmada Nav Nirman Abhiyan and Former Programme Director, UNICEF). MelJol thanks all the new members in the Board for their commitment towards the organization, despite having a busy and demanding schedule.

### **External Impact Assessment Study**

Once in every three years, MelJol appoints an external agency to conduct impact assessment of Aflatoun Social and Financial Education. This year the study was conducted by Archana Mehendale and Manjulika Vaz. Archana Mehendale is an independent researcher working in the area of child rights, particularly Right to Education, Inclusive Education and Child Labour. Manjulika Vaz also works as an independent researcher and consultant and her expertise lies in organizational capacity and sustainability.

The aim of this study was to analyze the impact of Aflatoun programme on the lives of children and also to assess programme's sustainability.

The impact was seen at multiple levels – on children, teachers, community, government

#### ***Excerpts from the study report***

*The Aflatoun program is a unique and innovative attempt at interfacing the question of child rights and social awareness with financial awareness among children through organizational forms (Aflatoun children's clubs) that support action. This interface is translated from vague and wishful thinking into a concrete and operational program with the help of attractive material and training methodologies for teachers within the schooling system. Based on this conclusion, it is strongly recommended that the program needs the continuing and enhanced support of the schooling system and funders, both government and private.*

system and NGOs.. Details of the study are discussed in the section on 'Impact Assessment' (page 19). The activity was funded by Citi Foundation, MelJol's major donor.

### **Certification from Credibility Alliance**

It was a moment of pride when MelJol received the Certificate of Accreditation on Minimum Norms from Credibility Alliance [www.credibilityalliance.org](http://www.credibilityalliance.org) one of the most reputed accreditation agencies. This means that MelJol has received accreditation committed to a set

of norms that ensures accountability, good governance and transparency within the organization. This accreditation is valid for a period of five years.

### **National Consultation**

MeJJoI organized a National Consultation in Mumbai to discuss the sustainability of the Aflatoun programme and work on its inclusion into the regular curriculum of state-run schools. The meeting brought together on a single platform, MeJJoI and its partners, donors and government officials, teachers and other stakeholders to focus upon programme's strategies and achievements. With the help of presentations, talks and group discussions, the participants devised various strategies for effective advocacy, sustainability and growth.

### **Aflatoun Global Curriculum Workshop in Amsterdam**

Rewati Bhagwat (CEO, MeJJoI) participated in the Aflatoun Global Curriculum Workshop organized by Aflatoun, Stichting Child Savings International. This five-day workshop was held from 26 to 30 March, 2012 and involved participation from key Aflatoun partners and Aflatoun's Curriculum Development Task Force. The main objective of the workshop was to define general learning objectives and curriculum frameworks that would guide the re-development of Aflatoun regional curricula. Inputs to the workshop included the results from a qualitative curriculum survey done with partners from around the world, as well as consultation with partners and feedback from experts on key themes. Thirteen participants from different countries attended this workshop.

*"The experience of attending Global Curriculum Workshop gave me an insight into Aflatoun program. I learned that Aflatoun program is adaptable and flexible to an extent that each country is able to contextualize as per its socio-cultural need"*

*-Rewati Bhanwat CEO, MeJJoI*

### **Mega Mela**



The annual *mega mela* (children's fair) is one of those events which children and teachers look forward to. This grand get-together is a very special time for the entire MeJJoI family to experience learning with fun. Numerous games, songs, dance and shows instill lot of excitement especially amongst children who eventually become the lifeline of the event.

The annual *mega mela* titled *Aflatoun Udaan* was organized on January 9, in Konkan community

hall, Mumbai Central. Three hundred and fifty children from eight states presented their learnings from Aflatoun Social and Financial Programme.

### **Jerry Pinto's Field Visits**

Jerry Pinto, Honorary Secretary, MeJJoI, visited schools in the states of Jharkhand (Ranchi) and Maharashtra (Latur). He also attended a Training of Trainers (TOT) organized by MeJJoI and its partner EFRAH (Empowerment for Rehabilitation, Academic and Health) in Delhi. Purpose of these visits was to have a close view of Aflatoun programme implementation and have a personal interaction with children, teachers and partners.

Jerry visited three schools in the area around Ranchi. Sharing his experience, Jerry writes, "these were largely schools run by para-teachers but they were, in all cases, doing a good

job. Registers were maintained, classes were clean, and all three had toilets of some kind. The students were aware of the MeJol programme and sang MeJol songs with great gusto.”

The visit to Latur was planned for an international organization named Intervida, a Spanish fund-raising organization, which had shortlisted MeJol as one of the Indian NGOs working in Marathwada. Monica Sanchez, from Intervida came for the visit to understand MeJol’s approach and impact. This one-day visit covered three Zilla Parishad schools in Chincholi Tapase, Hasegaon and Sindhgaon.

#### **Excerpts from Jerry Pinto’s feedback report on his field visits**

##### **Jharkhand**

- “The school’s (in Khunti) collection may be small but its ambit is wide.”
- “At Sekhri, the figures for the MeJol club and its savings are put up for all to see. Mansid Hassa, the para-teacher explains: ‘It helps the parents understand what is going on. It gives visitors an idea of what we are doing. And a child who is not saving may be drawn to doing so in order to contribute to the bottom line.’”

##### **Latur**

- “Ms Sanchez asked questions, many of which were the questions I would have asked. She asked about child rights and the students knew these, even though we picked children at random.” (at Z.P. school, Chincholi, Latur)
- “They (children) answered that they were saving for uniforms and textbooks and ‘to go to the circus when it comes because last time I could not go and I got angry and broke a matka at home.’”

#### **Participation in SBI-OECD International Conference**

Building on the advocacy efforts in the organization, MeJol’s participation was ensured in the International Conference on Investor education co-hosted by SEBI (Securities Exchange Board of India) and OECD (Organization for Economic Co-operation and Development). This conference was organized in Goa on 3 and 4 February, 2012 and the focus was “Towards a more inclusive and secure financial world”. Chitra Patil, Senior Coordinator, MeJol represented MeJol.

*“This workshop was a good learning experience for me. The best part was when Mr. Anant Baruah (Executive Director, SEBI) mentioned SEBI’s collaboration with MeJol in the ‘Pocket Money’ programme launched by them. It was a proud moment.”*

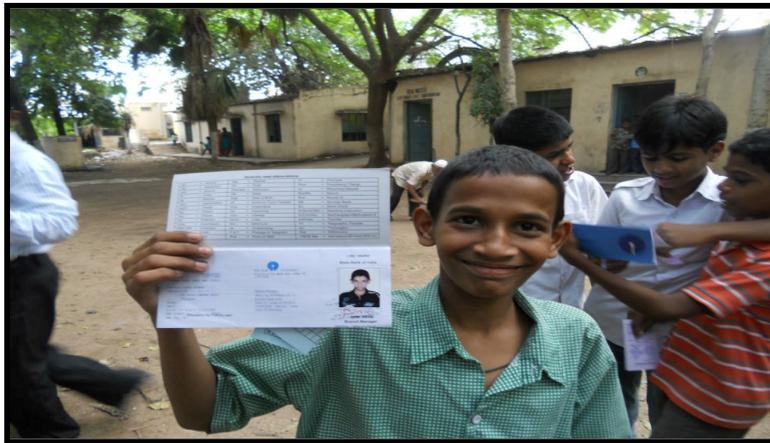
*-Chitra Patil, Sr. Coordinator,  
MeJol*

Eminent guests in the gathering were – Anant Baruah (ED, SEBI India), Debashish Prusty (IAS, Private Secretary to Minister of States for Finance), Chitra Ramakrishna (Joint Managing Director, National Stock Exchange, India), Dr. R. Swaminathan (Vice-President, Reliance Industries Ltd.).

#### **Staff Capacity Building Workshop**

We like to be Aflatouns ourselves and we challenge ourselves at capacity building workshops. This year the staff capacity building workshop was organized on 17 and 18 August, 2012 at Ganraj Nivas, Chikhale in Panvel. The workshop was a quick refresher on the concepts of Aflatoun Programme and a platform to discuss action plan for the year. Using participatory methodology and a number of songs, games and acts, the workshop was highly rejuvenating.

## OUR PROGRAMMES



### Aflatoun Social and Financial Education

After more than a decade of implementation, Aflatoun has become synonymous with MeJol. The programme is now seen as an integral part of the organization and is scaling new heights with each passing year. This year the programme has also been launched in Delhi and that makes MeJol operational in 10 states.

	2011-12	
	Maharashtra	Rest of India
States	1	9
Districts	14	18
Schools	2,758	2,743
Trainers	410	354
Teachers	2,893	2,316
Children	357,924	424,728
<b>Total Outreach (Children)</b>	<b>782,652</b>	

There are different teams looking after Aflatoun programme implementation in different locations – in Maharashtra (rural and urban) and in other states. Programme implementation module includes activities like teachers' and trainers' training workshops, children's visits to banks and post offices, children's camps and events like children's fair.

	Activity	Number of activities/events	Children's Participation
<b>Maharashtra Rural</b>	Bank and post office visits	70	1469
	School level camps	256	15424
	Cluster and zonal level camps	129	4520
	Events	5	1789
<b>Maharashtra Urban (Thane and Nagpur)</b>	Bank and post office visits		
	School level camps	56	6925
<b>Maharashtra Urban (Mumbai)*</b>	Bank and post office visits	7	259
	School level camps	10	561
	Events	1	40
<b>Other states (National)</b>	Bank and post office visits	293	2930
	School level camps	746	22380
	Cluster and zonal level camps	51	5100
	Events	5	1766

\*Directly implemented by MeJol staff

#### Programme Highlights

- We have a new partner in Delhi. Empowerment for Rehabilitation, Academic and Health (EFRAH). Its mission is to “work for the holistic development of people living in dehumanized and deprived situation in the society without any discrimination, caste, creed and religion”. It will work in 22 schools. More details on [www.efrahindia.org.in](http://www.efrahindia.org.in)

- The other addition to our family is The NGO Vikas Sahyog Prathishthan in Buldanha district of Maharashtra which will work in 171 schools. Vikas Sahyog Prathishthan means development Collaboration Foundation (for details logon to [www.vspindia.org](http://www.vspindia.org)). This is a collective of fifteen grassroot organizations and individuals that are primarily working on the development issues of the poor and deprived sections of society in Maharashtra state. The constituent members are working with different communities from Tribal, Dalit, Nomads, De-notified tribes, landless farmers, marginal landholders, agricultural laborers and other such group.
- The Aflatoun book series for standard 1 to 7 has been translated in Tamil, Telugu and Urdu.
- Teacher training manuals on the topics 'anti gutkha (tobacco) consumption' and 'prevention of child labour' have been revised. New activities and methodologies are introduced in the manual to create a better understanding of topics. This will increase teachers' efficiencies to introduce and educate school children on these sensitive issues. New activities will eliminate monotony and create interest among teachers and children.
- *Parisanvad*, an annual event for all the stakeholders of Maharashtra was organized this year too. This event plays an important role in strengthening MeJol's presence.
- State level consultations for Kerala and Odisha had been organized after three years of successful implementation of Aflatoun programme. This was done to advocate the impact of the programme (Aflatoun Social & Financial education) implemented for the marginalized school children, showcasing the positive changes occurred in the lives, behavior and attitudes of the children.
- Aflatoun programme was launched in Kohrajhar district in the state of Assam. After successfully implementing the Aflatoun programme in a state, the programme is formally launched to share the objectives and achievements with all stakeholders. State launch was organized by MeJol's partner NGO NERSWN (North East Research and Social Work Networking. Education department officials, trainers, teachers, school children and staff members from MeJol and NERSWN attended the programme.
- For the first time, MeJol organized a district-level workshop with Block Resource Team (BRT) at Latur, Nandurbar and Chandrapur. In all three districts, MeJol staff directly works with school children and meeting with BRT will not only help us in advocacy of social financial education but will strengthen relationship with the local authorities. One hundred and forty five BRT representatives participated.



### **Building Learning Environment in Schools (BLES)**

The programme started in 2011 with the support of Save the Children India and BMC's Public Participation Cell. Objective of launching this programme is to promote inclusive education by creating child friendly environment in school and integrating Aflatoun Social and Financial Education. The programme also focuses on capability building of teachers and School Management Committee members on child protection issues and Right to Education. MeJol has reached out to 6940 children from 26 BMC schools.

#### Programme Highlights

- Three-day exposure visit to Porbandar (Gujarat) was organized for school teachers. This visit was facilitated by Save the Children and the objective was to visit the Zilla Parishad schools where Save the Children along with Sarva Shiksha Abhiyan had done a lot of work on school premises and build an environment to increase students' engagement.
- Enrollment campaign for all 26 schools was conducted with the aim to find out the number of school drop-outs and possible reason behind it. A survey was conducted to find the list of drop-outs from school and a few of these children and their guardians were also interviewed. After the survey, a community awareness programme was conducted for children, guardians, teachers, SMC members in locations where the drop-out numbers were found high. A counseling session with parents was also done. **Twenty-two children enrolled themselves during the campaign itself.**
- Three resource centres have been designed in three different BMC schools. These resource centre rooms are made colourful with interesting and educative paintings to make learning and reading fun for children.



### **Child Rights for Change**

As a fight against child labour, MelJol took up the project “Child Rights for Change” in collaboration with Save the Children India. Child labour means denying children the right to development and right to dignified life. The programme started in June 2009 in Akola, Maharashtra where 34 Development Activists are working in 100 villages for eradication of child labour. The team works on different components which contribute to achieve the primary goal of the programme.



**Child Protection** – The emphasis is on forming Children’s Groups and Child Protection Committees who are groomed to identify violation of child rights in their surroundings and take appropriate actions. Education and training revolve around eradication of child labour, child exploitation & abuse and mainstreaming drop-outs and irregular children in schools.

**Inclusive Education** – Aim is to work with village aanganwadis and ensure children quality pre-school readiness skills. This is being achieved through regular trainings of aanganwadi workers, ensuring child-friendly environment in centres and providing supporting material for children’s development. To increase teachers’ capability for sensitizing children’s needs, they were trained for creating Inclusive Learning Friendly Environment (ILFE).

**Women’s Empowerment** – This is to ensure that women from as many Below Poverty Line (BPL) households access adequate and appropriate sources of income. This was done through formation of SHGs and their linkage with banks, registration of women in (National Rural Employment Guarantee) NREGA scheme, providing market-oriented vocational trainings to girls, disseminating information about different social security schemes for economic security and income diversification.

**Preventive Health** Most of the children are working in the cotton fields of this area. Hence, the focus is on sensitizing women and adolescent girls about the harmful effects of this occupation and provides them with the skills to avoid such health issues.

Activities/Outreach	Numbers
Children’s Groups	100
Child protection Committees	100
Number of irregular and out of school mainstreamed	1748
Aanganwadis trained to develop skills in inclusive pre-school learning	94
New SHGs formed	60
SHGs linked to Banks and other service providers	393

## OTHER PROGRAMMES

In an endeavour to achieve its primary goal, i.e. child empowerment, MeJol is constantly identifying innovative projects and strategies. Apart from its main programmes, MeJol has also been working on other programmes which widen the approach to realize organization's vision. As soon as the resources are available, these programmes will be launched in full swing.

### Kushal Adhyayan Adhyapan Programme

The programme works with its unique approach to educate the students pursuing Diploma in Education (D.Ed.) in child's right to participation, in its truest sense. It also explains the participatory teaching-learning practices to provide hands-on experience to the teachers. The programme commenced in the year 2003 and has now reached 14 D.Ed. colleges where 22 teacher educators are training around 800 D.Ed. students. Trainees are also exposed to a whole new gamut of professions where they can use their knowledge and skills to make teacher-student relationship more creative and worthwhile. Recently launched initiative, "Shaikshanik Prayog Anubhuti, is a collaborative effort between MeJol and D.Ed. colleges where the students are placed with NGOs working in the field of education. It helps them get an idea about the existing challenges in the system and also experience new avenues in this field.

*"The D.Ed. programme has brought a radical change in my perception towards education. Earlier, I blindly followed the rote learning method and assessed all my students only on that basis. But through this programme I now understand that different people may perceive the same information differently and still be correct."*

*- Iswar Taide, Lecturer in Manjhra Charitable Trust D.Ed. College, Andheri*

### Aflateen

The programme is designed on the fact that youth is the foundation for building a brighter tomorrow. Energetic and passionate, the youngsters can drive change we wish to see in the world of our dreams. Aflateen, an extension of Aflatoun programme, works with this philosophy. In addition to the concepts taught in Aflatoun programme, more sensitive subjects like age, gender, nationality, ethnicity, socio-economic status and religion are discussed with teenagers (from grades 7 to 9). Where Aflatoun primarily focuses on the knowledge building, Aflateen's emphasizes on developing skills and harnessing hidden talents in the youngsters so that they can live the kind of lives they've always dreamt of. In 2009-'10, the programme was implemented as pilot in two districts of Maharashtra in association with SEBI. The pilot covered 14,000 children in 197 schools. In 2011-'12, one-



day training on programme module was done with the staff members of Sahay, an NGO based in Kolkata and working for child welfare.

### Twining Programme

This programme aims to 'twin' (pair up) municipal

*'Didi, now I realize that they (students of private school) too are good people.'*  
- A student from Godrej Samaritan Mission (Orphanage for street children)

*'I could understand the problem of my partner and really felt bad for her. She works more than I thought.'*  
- A student from Udyachal High School

schools and private schools in geographical proximity to one

another. Twining provides a very special opportunity to children to understand that rights and responsibilities are the same for all children, immaterial of social barriers of class, ethnicity, religion or even ability. Although the programme is not fully-fledged but this year it was implemented in two schools in Mumbai where one was an English medium private school and the other was orphanage home for street children.



## IMPACT ASSESSMENT

Comparison is not always bad, especially when it comes to beating your own benchmarks. MelJol follows this rule by meticulously planning and implementing the evaluation exercise. MelJol conducts the annual evaluation exercise in all the states where Aflatoun Social and Financial Programme is implemented.

Besides, in every three years, the external impact assessment study for Aflatoun programme is also conducted. The last study was performed in the year 2008 by the agency named Green Earth. This year MelJol appointed two independent researchers, Archana Mehendale and Manjulika Vaz to carry the study for assessing the impact of Aflatoun Social and Financial Programme. The study was funded by Citi Foundation and was conducted in seven states – Maharashtra, Rajasthan, Kerala, Odisha, Assam, Jharkhand and Delhi.

The study comprised primary and secondary data analysis. To collect primary data, the consultants visited at least two schools per selected districts in all the states. For secondary data, the consultants referred to various reports and previous evaluation studies. Survey of 15% of the schools was done by MelJol and partners which has also been used for analysis. Here we share the programme impact which is seen at multiple levels –

### Impact on Children

- The Aflatoun brand is well recognized and children identify with it easily and there is a high level of recall of the characters of Aflatoun, Mel and Jol.
- The Aflatoun club helps children to develop a sense of identity and belonging.
- Increased levels of confidence, and participation among the children
- Increased opportunities for expression of creativity and talent
- Recognition of the local culture and a sense of pride in demonstrating and promoting it.
- Understood the concept of saving and inculcated the habit of saving.
- Better personal hygiene and cleanliness.
- Development of leadership among the representatives and a higher level of responsibility.
- Improvement in attendance and improved performance in Mathematics among those involved in savings
- Reduced habits of chewing *gutka*, *tambaku* and *bhang* (tobacco and narcotics)

### Impact on Teachers – School System

In schools where teachers are actively engaged, and where there were motivated teachers, the impact on the teachers was as below.

- Teachers' perspective of engaging with children and also trying various methods of interacting with children apart from the conventional methods has widened. They understand the relevance and worth of participatory teaching and enjoy playful teaching-learning.
- Exposure to new concepts, extracurricular activities and life skills
- The activities and methodologies of the Aflatoun program have helped teachers to reflect, question and express themselves in a non threatening environment in the training sessions.
- Awareness and recognition of the abilities of children

#### **'Teachers' Feedback on the Teachers' Training Workshops (TTW)**

*"All the other trainings that I had attended until now were 'samosa trainings' where teachers come, sign in the register, eat samosas and leave. This was the first workshop where I sat for the entire day because the training was very interesting".*

*"The trainers taught us different games and songs, it was a lot of fun"*

*"I would like to have more such trainings. One day is not enough"*

*"It has changed the way we look at classroom work. We are now more open and friendly"*

- Positive change in teachers own habits of saving and responsible spending.

#### Impact on Families – Community

The impact at the level of families and the community is more indirect. The program by design does not include the community. Parents have started respecting the potential of their children, their rights, their ability to save and plan for their future, and their ability to run an enterprise. Many parents do not seem to have Post Office or Bank Accounts and hence Aflatoun savings have offered them an opportunity to avail of a place to save.

#### Impact on Government Education System

Overall, the government education system at the district and block level appreciate the overall programme especially the component on values and savings. They have also appreciated the teacher trainings, books and the material produced as part of the program.

#### Impact on NGO

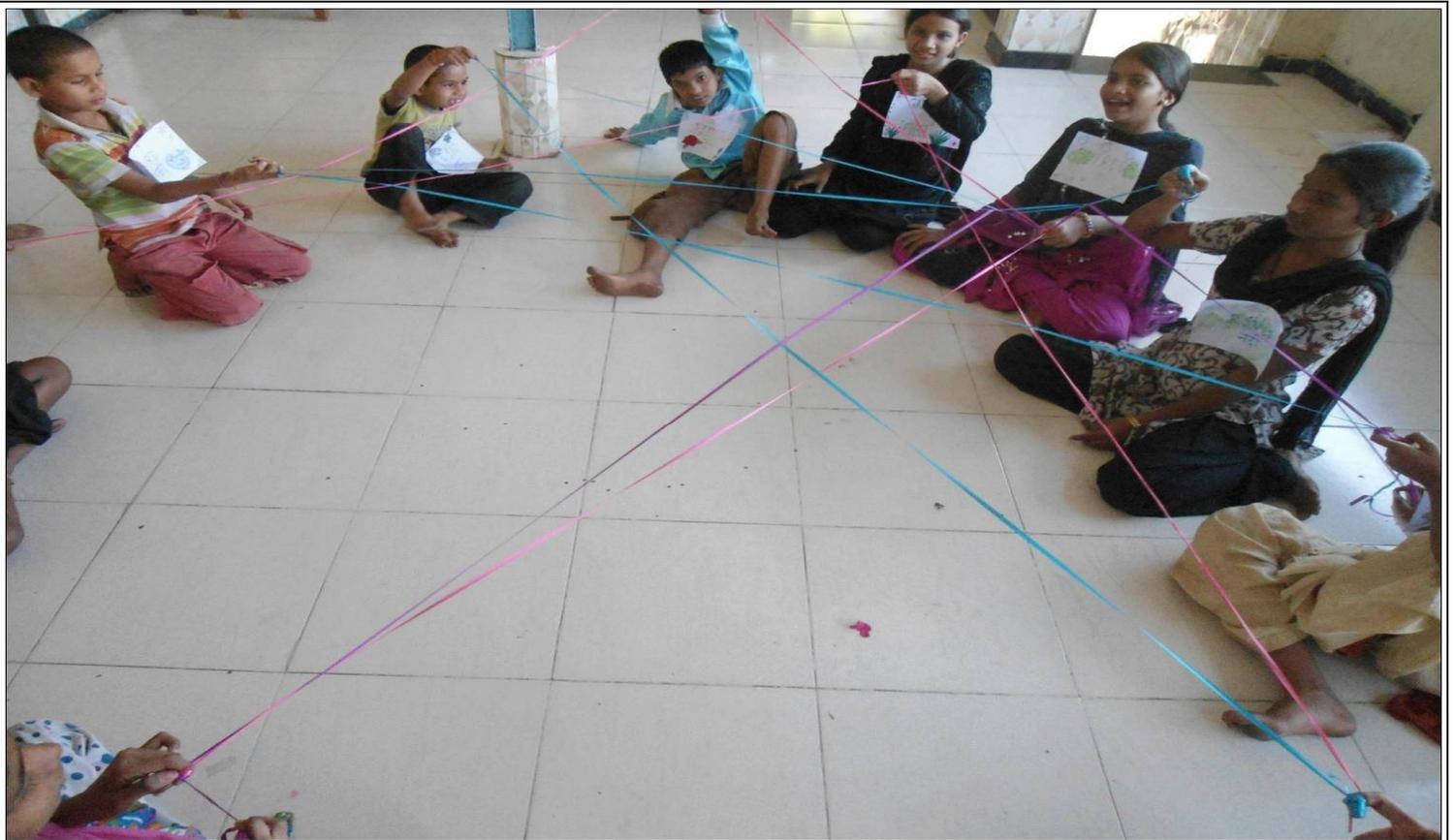
MeJol and its partner organizations have been influenced to a great extent by the Aflatoun program. They have learnt that the child can be the agent of change in social development and have also developed a new understanding of Child Rights work at a promotional level through a structured graded set of activities. Training capacities of NGO staff has increased that includes an understanding of abstract concepts and using the available tools, improvising them and developing the skills to transact this very effectively at the classroom level, camps and at the teacher training workshops. NGO (MeJol and partner) staff's monitoring, managerial and reporting skills have also grown. Some of the organizations have integrated this program with their other programs and have used the resources from other programs to enable, complement and in some instances cross subsidize the Aflatoun Program.

The **main factors** that have lead to the above mentioned impact are as follows:

- Uniqueness of the program in bringing together social and financial education in the school setting
- Design and methods of the Aflatoun Program which have a “doing” component of savings as well as activities as part of the Aflatoun Club
- Specialized training provided to the teachers
- ‘Special qualities of the teacher’ in terms of motivation, conviction about the Program and local affinity and identification.
- Support provided by the of the Head Teacher
- Support of parents / guardians, involvement of School Management Committee members and availability of a community volunteer
- Organizations being able to combine Aflatoun Program with other related Programs.

*“Conducting the Impact Assessment study of the Aflatoun program in Feb-March 2012, was a very fulfilling experience because we were a two member team and were able to cover all the states in which the program was running in a short period of time. In addition, my colleague Archana Mehedale, with her expertise in child rights and child-centred learning and mine in organizational capacity and sustainability were able to bring multi dimensional insights into the assessment. **The spirit of the Aflatoun character was infectious, embodied in the action songs adapted so beautifully to the local cultures in each of the states; it had the partner organizations, school teachers and children big and small so motivated and enthusiastic about the message of going to school, saving and looking after their environment.** This has left us very hopeful that through Aflatoun, the right to education and the other rights of children will become a reality in India.”*

*-Manjulika Vaz, Bangalore*



## **NETWORKING**

Education and empowerment go hand in hand and this is a never-ending processes. The goal to educate and empower children can not be achieved single-handedly. MelJol believes in setting up a robust network which is the lifeline of the organization. Fortunately we have some renowned organizations in our network. Our consistent effort is focused on advocacy and building strong network.

### *Annual Workshop with Partner NGOs*

Thirty participants from MelJol's partner NGOs attended this two-day workshop in Mumbai. Annual workshop with partners offers a huge scope for the organizations to review their progress, recap goals and methodologies and make improvisation through sharing and learning.

### *Vistaar – A workshop for NGOs in Maharashtra*

With the aim to strengthen and widen programme's impact, MelJol is constantly exploring new partnerships. The objective of this workshop was to conduct a detailed discussion about Aflatoun programme with the participant organizations so that they explore the feasibility of implementing the programme in their operational zones. Nineteen NGOs participated in the workshop, of which four were MelJol's partners and rest all were new. Major part of the event was purely discussion driven.

## CREDIBILITY ALLIANCE

1. IDENTITY	
<b>Principle: The organization should exist and be registered</b>	
<b>Existence</b>	
- The organization has been in existence for a minimum of one year from the date of registration	(✓)
- The physical address given by the organization is verifiable	(As per disclosure 2)
<b>Legal Status</b>	
- The organization is registered as Trust/Society/Section 25 Company	(As per disclosure 2)
- Registration documents of the organization are available on request	(✓)
2. VISION AND IMPACT (As per disclosure 1)	
<b>Principle: The organization should be able to state what it is aiming to do and that it can also state achievements related to its aim</b>	
<b>Vision/Purpose/Objectives</b>	
- A shared vision/purpose/objectives is articulated beyond the registration documents	(✓)
<b>Impact/Achievement/Output/Performance</b>	
- The organization has defined indicators, which will measure its performance against its stated objectives	(✓)
3. GOVERNANCE (As per disclosure 1)	
<b>Principle: The organization is committed to and practices good governance especially because voluntary organizations draw upon public funds</b>	
- The organization has a governing board by whatever name called	(✓)
- Composition of the Board	
- At least two-third of Board members are unrelated by blood or marriage	(✓)
- The organization discloses name, age, sex, work experience and position of Board members	(✓)
- Not more than half of the Board members have remunerative roles	(✓)
- The Board meets at least twice a year with quorum	(✓)
- All remuneration and reimbursements to Board members are to be disclosed	(✓)
- Minutes of Board meetings are documented and circulated	(✓)
- A Board rotation policy exists and is practiced	(✓)
- The Board approves programmes, budgets, annual activity reports and audited financial statements	(✓)
- The Board ensures the organization's compliance with laws and regulations	(✓)

<b>4. OPERATIONS</b>	
<b><i>Principle: The organization must conduct its programmes and operations efficiently and effectively in the public interest</i></b>	
<b>Programme</b>	
- Activities to be in line with the vision/purpose/objectives of the organization	(✓)
<b>Management</b>	
Appropriate systems be in place for:	
- Periodic programme planning/monitoring/review	(✓)
- Internal control	(✓)
- Consultative decision making	(✓)
<b>Human Resources</b>	
- Clear roles and responsibilities for personnel (including volunteers) exist	(✓)
- All personnel are issued a letter of contract/appointment	(✓)
- Appropriate Personnel Policy is in place	(✓)
<b>5. ACCOUNTABILITY AND TRANSPARENCY</b>	
<b><i>Principle: The organization should be accountable and transparent to internal and external stakeholders</i></b>	
<b>Accountability</b>	
- Signed audited statements are available: balance sheet, income and expenditure statement, receipts and payments account scheduled to these, notes on accounts and the statutory auditor's report	(✓)
<b>Transparency</b>	
- The organization's annual report be disseminated/communicated to key stakeholders and available on request everywhere, within 8 months of the end of the organization's financial year	(✓)
The distribution of staff according to salary levels	(✓)

### **Disclosures as per Credibility Alliance Norms**

#### **1. Origin and brief history of the organization:**

MeJol is a non-governmental organization focusing on fostering healthy attitudes in children, sensitizing children from different backgrounds in order to create a society wherein different people co-exist. The UNCRC (United Nations Convention on the Rights of the Child) serves as a framework, within which, MeJol bases its interventions. MeJol was initiated in 1991, as a field action project of the Department of Family and Child Welfare, Tata Institute of Social Sciences. MeJol is now registered under the Societies Registration Act (1860) and Bombay Public Trust Act (1950). Besides Mumbai, MeJol has branches in Thane (Urban and Rural) and Pune.

MeJol believes that children have rights and responsibilities linked to these rights. Therefore, they should be made aware of their rights so that they develop respect for rights of others too. MeJol seeks to develop children's citizenship skills by focusing on their rights and responsibilities and provide them opportunities to positively contribute to

their environment. Hence MeJol philosophy is – ‘Equal Rights, Opportunities and Respect for All’

**2. Registered address:**

MeJol  
47, Gilder Lane Municipal School  
2<sup>nd</sup> floor, off. Belasis Bridge  
Opposite Mumbai Central local station  
Mumbai – 400008  
Telephone: 022-23081050, 25390470  
Fax: 022-23006428

[Registered under the Societies Registration Act, 1860 – No. 801, 1999 of 23/6/1999  
Registered under Bombay Public Trust Act, 1950 – No. F-21744 of 11/1/2000  
Registered under section 12 A of Income Tax Act, 1961 – No. DIT (E)/MC/12-A/34492/99-2000]

**3. Name and address of main Bankers:**

-Bank of India, Mumbai Central Branch, Mumbai – 400 008.  
-Standard Chartered Bank, Crescenzo Building, C 38/39, G-Block, Bandra Kurla Complex, Bandra (East), Mumbai -400 051.  
-ICICI Bank, Mumbai Central, Maratha Mandir Annex, Dr. A.R.Nair Road, Mumbai - 400 008.

**4. Name and address of Auditors:**

Harshad H. Parekh & Co.  
Cassinath Building, 1st Floor, 17, A.K Nayak Marg,  
Fort, Mumbai – 400 001.

**5. Staff Distribution according to salaries slabs**

Slabs of gross salary (in Rs) plus benefits paid to the staff	Male staff	Female staff	Total staff
Less than 5,000	1	1	2
5,000 to 10,000	14	11	25
10,000 to 25,000	12	5	17
25,000 to 50,000	-	3	3
50,000 to 1,00,000	-	1	1

**6. Staff remuneration [gross monthly salary benefits] in rupees**

Head of the organization (including honorarium)	65000
Highest paid full-time regular staff	65000
Lowest paid full-time regular staff	4648

**7. Remuneration and reimbursements to Board members/ Trustees/ Shareholders:  
49,752/-**

**8. Total number of national travel by all the staff members and the expense incurred:**

**Total Cost: Rs.4,77,579/-**

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

**10. The Governing Board**

<b>Name</b>	<b>Board Position</b>	<b>Profession / Affiliation</b>
Dr. Lata Narayan	President	Professor, Tata Institute of Social Sciences (TISS)
Rishad Byramjee	Treasurer	Director, Casby Logistics
Jerry Pinto	Hon. Secretary	Journalist
Anand Selvakesari	Member	Country Business Manager, Citi India
Dr. Armaity Desai	Member	Former Chairperson, University Grants Commission
Denzil Saldanha	Member	Retired Professor, TISS
Gaurav Doshi	Member	Vice President, Morgan Stanley (India)
Jeroo Billimoria	Member	Founder / MD, Child and Youth Finance International; Founder, MelJol
Venkat Narayan	Member	MD - Corporate Finance, Lazard India
Vijaya Chauhan	Member	Former Programme Director, UNICEF

## FINANCIAL REPORTS



THE BOMBAY PUBLIC TRUSTS ACT, 1950

SCHEDULE VIII ( Vide Rule 17 (1) )

Name of the Public Trust :- MELJOL

Balance Sheet as on 31 March, 2012

FUNDS AND LIABILITIES	Amount (Rs.)	Amount (Rs.)	PROPERTY AND ASSETS	Amount (Rs.)	Amount (Rs.)
	As At 31/03/2012	As At 31/03/2012		As At 31/03/2012	As At 31/03/2012
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 Fund			Depreciation up to date		
Sinking Fund			Investments :-		
Reserve Fund			Bank Deposits		
Loans (Secured & unsecured)			- ICICI Bank	2,060,670	
From Trustees			- Standard Chartered Bank	257,922	2,318,592
from Others			Fixed Assets		
Liabilities			(Schedule III)		
For Expenses	(Schedule VII) 128,783		Balance as per last Balance Sheet	78,541	
For Advances (Unspent Grants)	(Schedule I) 6,566,226		Addition during the year	750,707	
For Rent and other Deposits	-			829,248	
For Sundry Credit Balances	-	6,695,009	Less:- Deduction during the year		
Income & Expenditure Account			Depreciation during the year	346,148	483,100
Balance as per last Balance Sheet	1,517,297		Loans (Secured or Unsecured )		
Add : Surplus as per Income & Expenditure Account	542,877.42	2,060,175	Good		
			Doubtful		
			Loan Scholarship		
			Other Loans		
			Advances		
			To Trustees	-	
			To Employees	-	
			To Contractors	-	
			To Others	639,582	639,582
			(Schedule IV)		
			Fund Receivable		
			(Schedule V)		
			Income Outstanding		
			Rent	-	
			Interest	-	
			Other Income	-	
			Cash and Bank Balances		
			(a ) In Current / Saving A/c with Bank	6,025,486.89	
			(b ) With Trustees		
			(c ) With a Manager		6,025,487
		9,466,761			9,466,761

As per our report of even date

For Harshad H. Parekh & Co.

Chartered Accountants

CA Sujesh Sharma

Partner

M. No. 118944

ICAI Firm Regn No: 129301W

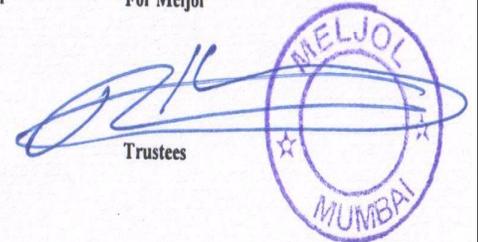


For Meljol

For Meljol



Trustees



Trustees

Place : Mumbai

Date : 24th September, 2012

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 31 March, 2012

Registration No. F - 21744

EXPENDITURE	Amount (Rs.)	Amount (Rs.)	INCOME	Amount (Rs.)	Amount (Rs.)
	As At 31/03/2012	As At 31/03/2012		As At 31/03/2012	As At 31/03/2012
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	574,072	574,072
To legal expenses			By Dividend		
To Audit Fees		16,545	By Donations in cash or kind		347,706
To contribution & fees		-	By Grants (Schedule I)		28,605,281
To amounts written off:			By Income from other sources (in detail as far as possible)		
(a) Religious					
(b) Loan Scholarships			By Transfer from Reserves		
(c) Irrecoverable Rents			Deficit carried over to Balance Sheet		
(d) Other Items					
To miscellaneous expenses					
To depreciation		346,148			
To expenditure on objects of the trust:					
(a) Religious					
(b) Educational (Schedule II)	28,621,488				
(c) Medical Relief	-				
(d) Relief of Poverty	-				
(e) Other Charitable Objects	-	28,621,488			
By Transfer from Reserves					
Profit carried over to Balance Sheet		542,877			
		29,527,058			29,527,058

As per our report of even date

For Harshad H Parekh & Co.

Chartered Accountants

CA Sujesh Sharma

Partner

M. No. 118944

ICAI Firm Regn No: 129301W

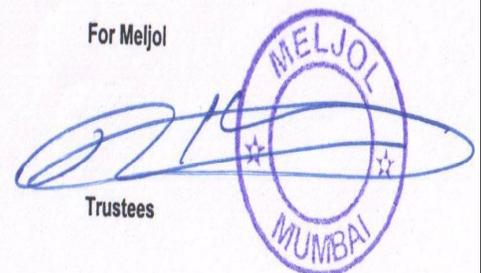
Place : Mumbai

Date : 24th September, 2012



For Meljol

Trustees



For Meljol

Trustees

**REPORT OF AN AUDITOR RELATING TO ACCOUNTS  
AUDITED UNDER SUB-SECTION (2) OF SECTION 33 & 34  
AND RULE 19 OF THE BOMBAY PUBLIC TRUSTS ACT.**

Registered Number :- F-21744

Name of the Public Trust :- Meljol

For the year ending 31.03.2012

a) Whether accounts are maintained regularly and in accordance with the provisions of the Act and the rules :	-YES-
b) Whether receipts and disbursements are properly and correctly shown in the accounts :	-YES-
c) Whether the cash balance and vouchers in the custody of the manager or trustee on the date of audit were in agreement with the accounts :	-YES-
d) Whether all books, deeds, accounts, vouchers or other documents or records required by the auditor were produced before him ;	-YES-
e) Whether a register of movable and immovable properties is properly maintained, the changes therein are communicated from time to time to the regional office, and the defects and inaccuracies mentioned in the previous audit report have been duly complied with :	No
f) whether the manager or trustee or any other person required by the auditor to appear before him did so and furnished the necessary information required by him ;	-YES-
g) Whether any property or funds of the trust were applied for any object or purpose other than the object or purpose of the trust	-NO-
h) The amounts of outstanding for more than one year and the amounts written off if any ;	-NIL-
i) Whether tenders were invited for repairs or construction involving expenditure exceeding Rs.5000/-	NA
j) whether any money of the public trust has been invested contrary to the provisions of Section 35 ;	-NO-
k) Alienations, if any, of the immovable property contrary to the provisions of Section 36 which have come to the notice of the auditors	-NO-
l) All cases of irregular, illegal or improper expenditure, or failure or omission to recover monies or other property belonging to the public trust or of loss or waste of money or other property thereof, and whether such expenditure, failure omission, loss or waste was caused in consequence of breach of trust or misapplication or any other misconduct on the part of the trustees or any other person while in the management of the trust	-NIL-
m) Whether the budget has been filed in the form provided by rule 16A ;	-NO-
n) Whether the maximum and minimum number of the trustees in maint.	-YES-
o) Whether the meetings are held regularly as provided in such instrument	-YES-
p) Whether the minute books of the proceedings of the meeting is maintained.	-YES-
q) Whether any of the trustees has any interest in the investment of the trust :	-NO-
r) whether any of the Trustees is a debtor or creditor of the trust	-NO-
s) Whether the irregularities pointed out by the auditors in the accounts of the previous year have been duly complied with by the trustees during the period of audit :	NIL
t) Any special matter which the auditor may think fit or necessary to bring to the notice of the Deputy or Assistant Charity Commissioner.	-NO-

Place : Mumbai

Date : 24th September, 2012

For Harshad H Parekh & CO.  
Chartered Accountants

*Sharma*  
CASujesh Sharma  
Partner

M. No. 118944

ICAI Firm Regn No: 129301W



SCHEDULE 'VIII'

STATEMENT OF SIGNIFICANT ACCOUNTING POLICIES & NOTES TO THE ACCOUNTS  
FOR THE YEAR ENDED ON 31<sup>ST</sup> MARCH, 2012

**SIGNIFICANT ACCOUNTING POLICES:**

**ACCOUNTING CONVENTION**

These accounts have been prepared on a historical cost basis of accounting, unless otherwise specifically stated.

**BASIS OF ACCOUNTING**

The trust follows the accrual basis of accounting.

**FIXED ASSETS**

- a) All Fixed Assets shall be carried at cost less accumulated depreciation. The cost of fixed assets shall include cost incurred/money spent in acquiring or installing or constructing fixed asset.
- b) Any addition to or improvement to the fixed asset that results in increasing the utility or useful life of the asset shall be capitalized and included in the cost of fixed asset.
- c) All assets costing less than Rs.5, 000 (Rupees five thousands) shall be expensed /charged to Income & Expenditure Account in the year of purchase. Fixed Assets other than those settled into the Trust are stated at their cost of acquisition inclusive of freight, duties, taxes and incidental expenses incurred in relation to acquisition, construction and installation of the assets.
- d) Any Fixed Asset, which has been acquired free of cost or in respect of which no payment has been made, or such assets which have been fully funded by the donors, on completion of the specified projects shall be recorded at nominal value.
- e) Till F.Y. 2010-11 Fixed Assets used for the projects funded by various donors have been charged to the respective fund accounts itself, as they are used for the specific projects only. From financial year 2011-12 Trust has changed its policy and assets purchased for various projects booked under Fixed Assets. Also Fixed Assets for various projects are accounted in books of Trust in F.Y. 2011-12 at W.D.V. as on 01<sup>st</sup> April, 2012.



### DEPRECIATION

Depreciation on Fixed Assets has been provided for on 'Written down value method' at the rates and basis as prescribed under the Income- Tax Act, 1961.

Due to change in accounting of Fixed Assets the difference in W.D.V. and Cost of fixed assets is charged to Depreciation of Current Year. Additional depreciation charged is Rs. 173,232/- which was not claimed in any early years as stated by the management.

### INVESTMENTS

The trust has made investments in bank deposits only, which are in accordance to the provisions of Section 35 of the Bombay Public Trusts Act, 1950.

### REVENUE RECOGNITION

The donations shall be recognized in the income & expenditure account on a systematic basis over the period in which the trust recognizes as expenses the related cost for which the donations are indented to compensate.

### DONATIONS / GRANTS RECEIVED:

- (a) Expenditure (including purchase of fixed assets) relating to grants received/receivable has been adjusted against the amount of said grants.
- (b) Unspent balances of Grants-in-aid are carried forward to subsequent years under the head 'Current Liabilities and Provisions' as Unspent Grants for adjustment against expenses in those future years.
- (c) Excess of expenditure over the amount of grants received after adjusting income, if any, related thereto, has been carried forward to subsequent years under the head 'Loans and Advances' as funds receivable. Such receivable have been accounted only in such cases with the assurance the amounts have been received before the balance sheet date.

### ALLOCATION AND APPORTIONMENT OF EXPENSES

Expenses identifiable with specific grants including manpower have been charged to those grants as per approved Annual Plan. Other common expenses not identifiable with any grant have been considered as the trust's expenses.



## GENERAL

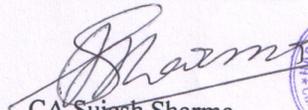
Accounting Policies not specifically referred to above are in consonance with the generally accepted accounting policies.

### NOTES TO THE ACCOUNTS:

- a) Against the grant received from HDFC Bank, the expenses of Rs.331,340/- was overspent during the FY 2008-2009, the same was omitted to be carried forward to the FY 2009-2010 as funds receivable under current asset. This amount was received in the FY 2009-10. The adjustment to compensate for the same is made in Schedule I to the balance sheet.
- b) In F.Y 2010-11 Trust has shown Rs.99,952.50/- as a receivable from SEBI. Actual amount received in F.Y 2011-12 is Rs.2,82,943/-. The difference of Rs.1,82,990.50/- which belongs to F.Y 2009-10 but, which were not considered as income of F.Y. 2009-10 hence booked as income of F.Y 2011-12.
- c) The Trust has recognized fixed assets acquired for various projects in its books of accounts at W.D.V. as on 01/04/2012 and difference in Actual Cost and W.D.V. is charged as additional depreciation of F.Y. 2011-12. Additional depreciation is charged amounting to Rs.173,232/- which was not claimed in any early years as stated by the management.
- d) The interest received / accrued on the investments made, have been recognized as the income of the Trust.

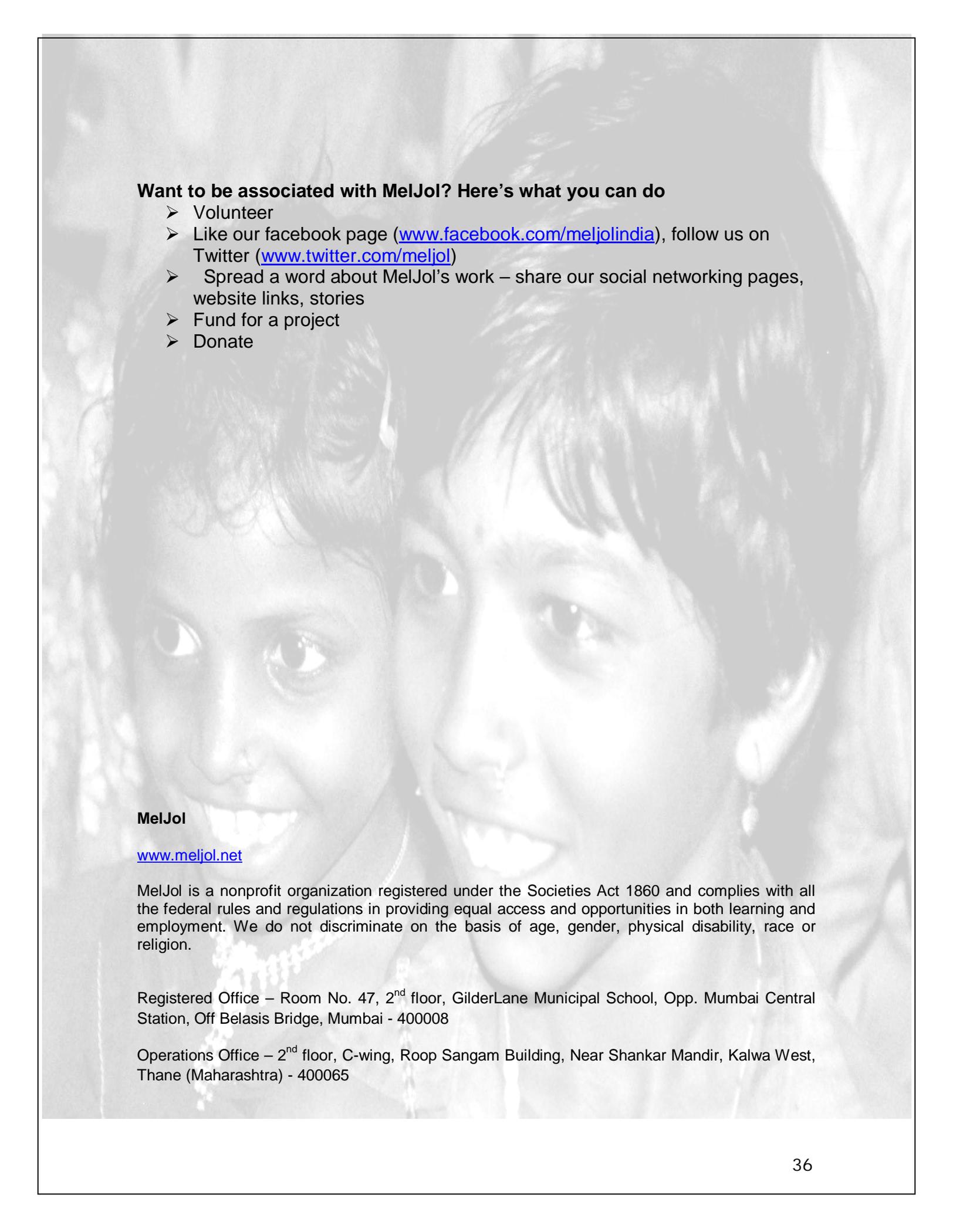
Place : Mumbai  
Date : 24<sup>th</sup> September, 2012

**For Harshad H. Parekh & Co.**  
**Chartered Accountants**

  
CA Sujesh Sharma  
Partner

M. No: 118944  
ICAI Firm Red no. 129301W





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