

**Annual
Report**
2012-2013





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1

Overview



1. Overview

The past year has seen MelJol expand its outreach significantly.

Our total outreach for the year 2012-13 stood at 5,300 schools and 750,000 children in 9 states, 15000 more children than last year. MelJol has had a remarkable journey in the field of child education and empowerment. What started out as a small field action project twenty years ago, has matured into an organization of repute today. Expanding our horizons from child rights education to social and financial education, the journey had been exciting and fruitful. The Aflatoun Social and Financial Program is one of a kind in the country and has set a benchmark by introducing a novel concept where both social and financial empowerment of children is given equal importance.

We are proud that MelJol won 'Emerging NGO' in the Access to Finance Category at the ICICI Foundation & CNBC-TV18 Inclusive India Awards 2012, held in August 2012.

However, the most important validation of our work comes from seeing how the children we reach are committed to the programme and the belief of the teachers who are involved in running the program. We have included their stories in the report.





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About Meljol



2. About Meljol

MelJol believes that children have rights, and linked to these rights are responsibilities that the children need to be made aware of. After working for over 20 years, in the field of child's rights Meljol is today a well-recognized and successful not-for profit organization that has developed unique expertise in the field of Social and Financial Education.

MelJol's flagship 'Aflatoun Social and Financial Education', Program provides children with the building blocks of life, encourages them to manage their resources better and start social and financial micro-enterprises. Today Meljol works in 32 districts in 9 states across India.

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

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

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

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

Vision:

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

Mission:

Work towards an equitable social structure within a pluralistic society - one that is integrated, where different cultures co-exist.

Objectives:

- To create awareness on child rights and responsibilities with reference to the United Nations Convention on the Rights of Child (1990)
- To provide children an opportunity to be active participants to build a socially sensitive and equitable society.
- To promote responsible citizenship





3

Team Meljol



3. Team Meljol

MeIjol SeniorTeam:

Rewati Bhagwat
Chief Executive Officer



Subrat Nayak
National Program



Chitra Patil
Maharashtra Program



Ashwini Valimbe
Maharashtra Program



Wasim Shaikh
Maharashtra Program



Sricharann VS
Donor Relations



Sumathi Shriram
Accounts





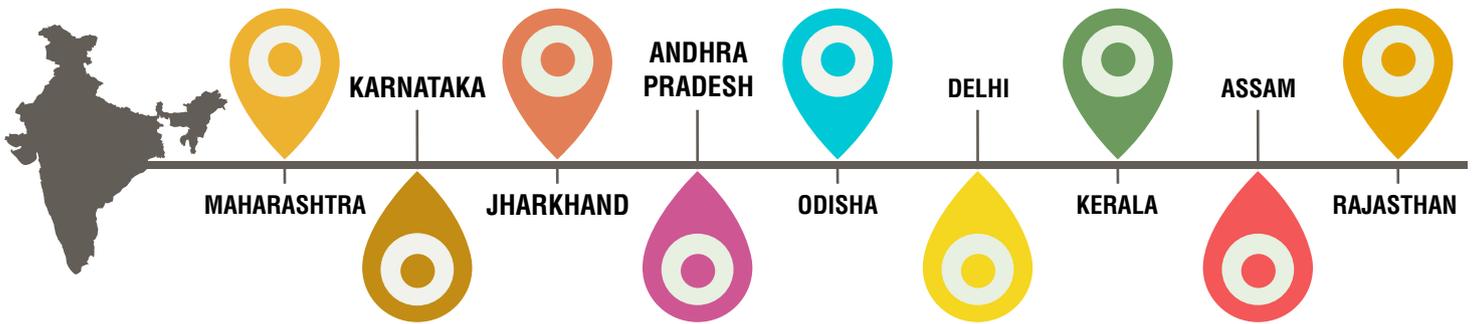
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Presence and Outreach

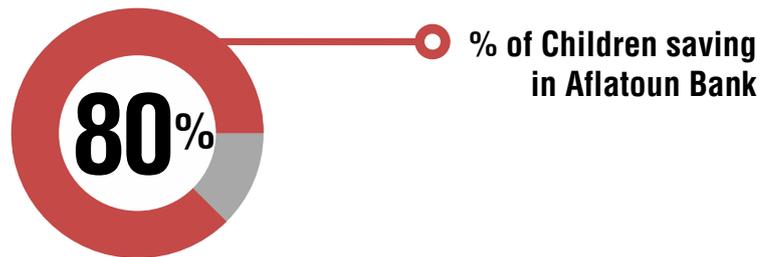


4. Presence and outreach

MeJol implemented Aflatoun in 29 districts across 9 states in India during 2012-13 



2012-2013 SAVING

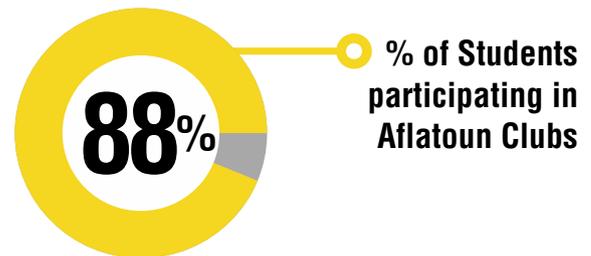


Grades 1-4 : Rs.123



Grades 5-7 : Rs.159

2012-2013 PARTICIPATION





5

Our Programs

- Aflatoun Social and Financial Education
- Building Learning Environment in Schools
- Child Rights for Change



5. Our Programs

MelJol recognizes the need to empower the children and the youth of today with the necessary life skills to break-down situations, assess them and make decisions on that basis. We believe that financial literacy and inclusivity, which is a basic necessity, has not percolated down to the lower strata of India's population because of a stark disparity in the income levels of various class groups. MelJol addresses the problem of lack of financial literacy and inclusivity at the most basic level – it begins with the children, thus making an impact where it is most necessary.

To achieve its objectives and fulfill its mission and vision, MelJol runs the following programs as part of its curriculum :

- Aflatoun
- Building Learning Environment in Schools (BLES)
- Child Rights for Change

In the past year Meljол reached out to 750,000 students in 5300 schools across 9 states in India, affecting change through its various programs either directly or working with its various partners.

AFLATOUN

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

The program also includes teachers' training to impart rights education and to create and strengthen the process, which allows for the participation of children at the school and community levels. This strategy has enabled the organization to reach out to many more children and to create awareness within the system on the need for the inclusion of rights education as well as financial literacy in the curriculum.

Five core elements that form the backbone of the Aflatoun program:

- Personal Understanding & Exploration
- Rights & Responsibilities
- Savings and Spending
- Planning & Budgeting
- Social & financial Enterprise



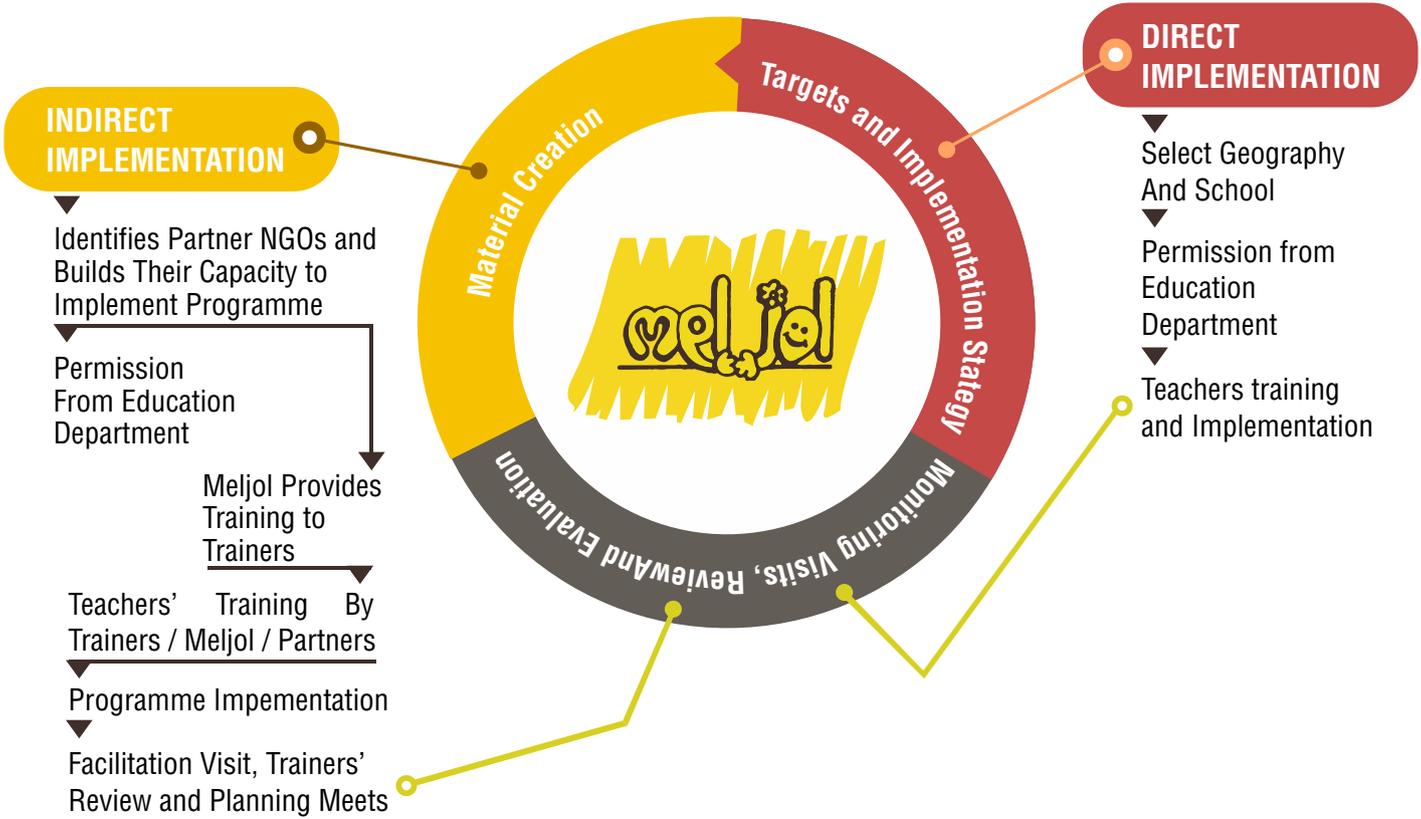
Programme Implementation Model: MelJol implements the programme in 2 forms



1 DIRECT IMPLEMENTATION



2 INDIRECT IMPLEMENTATION



Programme Reach

Aflatoun is Meljol's flagship program and is now successfully running in 9 states in India

Aflatoun Reach In 2012-13



REST OF INDIA

8 States
11 Districts
2,572 Schools
4,16,501 Children

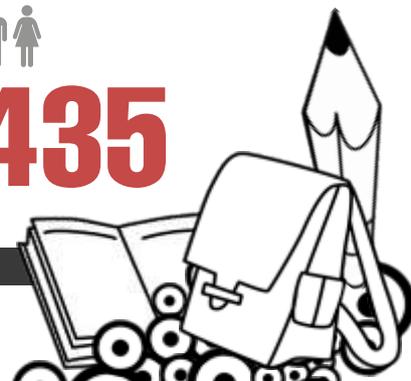
MAHARASHTRA

1 States
18 Districts
2,715 Schools
3,34,934 Children

TOTAL OUTREACH



7,51,435



Citi Foundation Assessment

The Citi Foundation funds Meljol in implementing the Aflatoun program in 24 districts across the country. In their evaluation of the program they found that, in all the schools funded by them:

- 71.1% of the schools had an Aflatoun Bank and 64.4% of schools had been taken for a bank visit.
- 83.8% of the children were saving money
- The average amount saved was Rs 147, where the older children (between 10-14 yrs) saved on average Rs 159, while the younger children (5-10 yrs) saved Rs 124.
- 68.5% children saved money through the school as opposed to 23.6% who saved at home and 7.9% who saved at a bank.

Programme Highlights :

Every year various teams under the Aflatoun program implement a variety of activities which include field visits, training workshops for teachers, children's camps, visit to bank and culmination event.

Aflatoun BalAnandUtsav and BalParishad Thane

Meljol, in partnership with HSBC, conducted a social and financial education program in 36 municipal schools in Thane, which culminated with a large scale Bal Anand Utsav (Melawa) and Bal Parishad. The festive event was held at the Marathi Granth Sabhagruh, Thane and was attended by 122 children from 28 schools. Children from 10 schools staged skits and song and dance programs to show what they had learnt through the Aflatoun Social and Financial Education program.

School Level Camps in Ashram (Thane) schools

Since the Ashram teachers were overburdened with their school tasks, theMelJolteam decided to implement the Aflatoun Program through paid volunteers. Day-long school-level camps for the volunteers were organized in 28 schools, reaching out to 4000 children from JawharMokhada, Wada, Vikramgad, Taluka Wada districts in Thane.

Each workshop involved:

- Orienting the volunteers about MelJol's Social and Financial Education program.
- Helping them understand the operational details of the program.
- Clarifying the implementation process.
- Planning & Budgeting
- Teaching them the skills of conducting a workshop



Creating Model (Aflatoun) Schools in Chandrapur District

MelJol runs Aflatoun Social and Financial program in Chandrapur through the direct intervention strategy. The team had set a target of developing 10 model schools in the district. For this they chose schools in the interior of the district as they get very little attention. However, charged with the energy of the Aflatoun fireball, the team forged ahead even though the going was tough at times. Through the bank activity we reached 292 children and through the school-level camp activity we reached 533 children in the target schools.

Today:

- All 10 Aflatoun schools have Aflatoun banks where the children manage the banks with the help of teachers.
- All 10 schools have established Aflatoun Mandals, with representatives chosen through an electoral process..
- Teachers became involved and committed to getting permissions from concerned bank managers for the bank visits and then helped the MelJol team members to conduct this activity.

Fight Against Gutkha Addiction

Every year Meljol takes up an issue-based activity based on a topic suggested by the students or the teachers. This year's chosen topic was that of Gutkha addiction – a problem endemic in many parts of the country. The cluster level camps held in Shahapur, Thane Ashram, Kalyan, Chandrapur were focused on raising awareness about Gutkha and its ill effects. Children made posters highlighting the harms of gutkha and pledged to never consume the product themselves.



Saving Our Natural Resources

The fifty-odd children at Sahutikra Primary School in Bargarh district are very aware of the importance of preserving their environment. The Aflatoun Program here has instilled in them the importance of saving water and food, and ensuring that they keep their school premises clean and tidy. What's more, they grow their own tomatoes, egg plants, and papayas in their very own kitchen garden!

The ASHA-Odisha coordinators and Aflatoun Club members fetch the vegetables seeds and saplings from the horticulture department and the children plant them in the kitchen garden which they then tend to.

Although the program is yet to inculcate the habit of saving money in the Aflatoun Bank, we are proud of the splendid job the students are doing to save their immediate environment.



Awareness Goes Viral!

The children belonging to the Aflatoun club at the Melmuri Malappuram School (MMET), with the help of their headmaster and class teachers, learnt about the various welfare schemes run by the Government of Kerala. The schemes included old age pensions, pensions for widows etc. After learning the criteria and the workings of these schemes, the children then began to educate their respective families, relatives and neighbors, enabling them to apply for the schemes that they were eligible for.

Cooperative Stationery Shop Benefits All

The small savings made by the Aflatoun club members of Manupali upper primary school (Baudh District, Odisha) have resulted in a significant total of Rs.14,000 in their Aflatoun bank. During one of their weekly meetings the Aflatoun club members decided that they should start Financial Entrepreneurship in their school. They borrowed Rs. 2,000 as a loan from the Aflatoun bank and started a cooperative stationery shop in the school where they keep notebooks, pencils, ball pens, glue pens etc. They get the products at a wholesale price hence are able to retail the items to their fellow students at a price lower than the existing market price and still make some profit. As a result of this remarkable show of entrepreneurship, there is benefit for all students of the school and the added bonus of increased confidence.



Saving our Oxygen

The Panhala and Shauwadi blocks of the Kolhapur district were recently brought into the Meljol fold under the Aflatoun program. The Vidyamandir Nerle School in Shahuwadi soon set up its own Aflatoun club following a democratic electoral process.

Soon after being formed the club decided to form Oxygen Bank. With the help of the teachers, the students used Ayurvedic medicinal plants and wild Tulsi plant to make the air around them purer and decrease the number of mosquitoes in the area. The students also acquired guppy fish from the nearby health center, as they prevent the breeding of mosquitoes. The students released these fish in the pond in their school. They also bred the fish in an old tank which was lying vacant. The fish multiplied to such an extent that the students announced that anybody who wanted the fish could collect it from them.

Bal Anand Melava in Gadchiroli and Nashik Districts

In February 2013, Meljol's partner NGOs in Gadchiroli and Nashik districts, Aamhi Amchya Arogyasathi and Lokvikas organized a district Level Bal Anand Melava with the active participation of the children that we work with. The highlights of the event were:

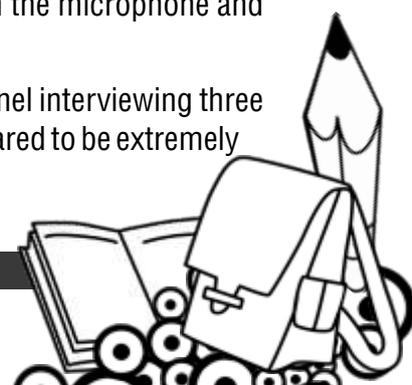
- The children decided what they would like to do in the event.
- Representatives from some of the schools came together to plan the event.
- The children formed committees for the event.
- The children anchored the program on the day of the event
- The children organized different stalls in the event related to financial education where they offered – information, games and activities for their friends.

Child Congress

On 5 March 2013 MelJol organized a one-day child participation-driven event – with the underlying Aflatoun theme of 'Savings'. The entire planning and execution of the event was driven by the children who initiated and led action in all aspects of the event.

The selection of participants for the events was done by the students who are part of the various Aflatoun programmes across schools in different regions. MelJol staff and partner NGOs were also given an orientation to ensure the children's selection was independent of any adult influence. The key takeaways from this participatory model of event planning and execution were:

- 1) With a child-participation event being organized for the first time by MelJol, the event met with moderate success – with all stakeholders (and especially, the children) appreciating the initiative.
- 2) The biggest plus was the confidence observed in children, some of whom had never stepped out of their remote villages before the event. They had no qualms in coming forward on stage and speaking of their Aflatoun experience. For example, a girl from Odisha sang the Aflatoun song on the microphone and encouraged the other children to sing along with actions!
- 3) Media participation, while limited, was a positive from the event – with a TV channel interviewing three of the children, which was later telecasting the news. The children interviewed appeared to be extremely



confident of expressing what they learned from the event and how Aflatoun program had benefited them.

- 4) Based on this first-time experience, MelJol along with its partners will endeavor to develop a more child participatory approach while planning and implementing any activities with children.



Stakeholder Meet

MelJol's stakeholders have played a crucial role in the organization's success. We fall short of words while expressing gratitude to all our stakeholders who always supported us and had full faith in our dreams. With fast expanding reach and greater expectations, MelJol is all set to further strengthen the Aflatoun Social and Financial Program. And to accomplish this, we have applied learning from the past while setting a direction for future. A stakeholders Meet was organized on 3 October 2012 to review the organization's plans and strategies to achieve the set goals. The objectives of the meet were:

- Take the stakeholders on a journey of MelJol and Aflatoun - where we were, where we are now, and where do we proceed.
- Connect current and prospective donors with MelJol to understand challenges ahead and support needed.
- To exchange information and lessons learned, and initiate cooperation, with Indian NGOs and other organizations interested in implementing the program.
- Discuss and seek guidance / suggestions for increased effectiveness of the program, how to make social and financial education in India more meaningful in the changing socio-economic scenario, and linking the program with the national policy on financial literacy.

I have no doubt that MelJol will continue to grow, but the ultimate achievement will be when an Aflatoun child becomes well educated and self dependent and also keeps intact the values of MelJol and Aflatoun; thus setting an example for many other children.”

- **Maneesha Chadha, Head Corporate Citizenship, Citi Bank**



Outcomes

The outcomes of this event were mixed.

- The main objective of bringing all major stakeholders on a common platform and having a concrete discussion regarding Aflatoun programme was successfully met.
- In spite of inviting many other donors and NGOs and also following up with them for over two months in advance, only a few turned up for the event.
- A very strong point that was highlighted by many stakeholders in the meeting was that of brand strengthening and publicity. It was mutually agreed that MelJol is doing a terrific job but when it comes to promoting the work, a lot more needs to be done.
- It was encouraging to see the additional efforts made by our partners. While Divya Disha's is doing a commendable job in curriculum inclusion, it was heartening to see how non-financial partner like NEEDS has been able to sustain the program on its own.
- Commitment from Citi and NABARD to render support for the program.
- Positive response from Save the Children India for Aflatoun Child Social and Financial Education deserves a mention.

“I am impressed to see how the programme is implemented at grass root level. Now it is not a programme, not a scheme, but a movement altogether.”

– **Dr. Armaity Desai, Board member, Meljol**



Stakeholder Meeting held at Mumbai, Maharashtra on October 3rd, 2012



BLES (BUILDING LEARNING ENVIRONMENT IN SCHOOLS)

The BLES program was born two years ago with the support of Save the Children (BalRaksha Bharat) and the Bruhanmumbai Municipal Corporation's Public Participations Cell (Education Department).

The main objective of the intervention in 26 BMC schools was to create more inclusive schools by incorporating the BLES concept along with Aflatoun Child Social and Financial Education program in the said schools.

BLES promotes an activity-based learning process and increased peer learning opportunities. The program also focuses on capability building of teachers and School Management Committee members on child protection issues and Right to Education.

In 2012-13, MelJol implemented the BLES program in 26 government primary and upper-level primary schools in greater Mumbai, impacting 9262 children. This is an increase of almost 2300 students in the past year.

BLES helps children:

- Develop language and communication skills.
- Improve numeracy, and observational skills
- Develop abstract notions through concrete examples.
- learn to respect nature and the environment.

BLES helps teachers:

- Manage their space and time better.
- Use learning aids more effectively.

PROGRAMME HIGHLIGHTS 2012-13

Enrollment and Awareness Drive

In an effort to overcome the problem of high dropout rates and increase enrollment of children outside the formal education system, the BLES team organized an enrollment drive and community awareness program near Sion Koliwada, Dharavi and Kamgar Nagar, Elphinstone road in September-October 2012. The drive attracted active participation from students and community representatives, guardians/parents and the members of the School Managing Committee. The interactive drive included street plays, open discussions, distribution of informative pamphlets and home visits by the team. Overall 260 children, 90 SMC members and parents participated in the campaign. MelJol succeeded in getting parents in various locations to promise that they will ensure that their children would not be deprived of an education. The highlight was when two children stepped forward during the rally in Dharavi and expressed their desire to go back to school after having dropped out. The MelJol team has since taken care of their admission.

Training for School Management Committees members on BLES and RTE

In December 2012 and January 2013 MelJol organized training of SMC members from 26 Municipal schools in Mumbai to orient them about BLES and Right to Education. They were informed about the importance of RTE and its benefits for children. A total of 205 SMC members from 20 SMCs participated in the training.



Some of the issues highlighted by SMC members during various trainings:

- Lack of process structures to track attendance and performance of students.
- Unclean classrooms at secondary schools and the need for adequate dustbins.
- Need for identity cards to facilitate easy access to schools for visits.
- Need for specialised English teachers.
- The challenge of reducing the number of drop-outs.
- Parents' craze for English medium schools and admission to private schools.
- Lack of transparency in the school accounts, availability of surplus funds.
- Children's lack of access to all 27 educational materials.
- Teachers burdened by paperwork with limited teaching time.
- Poor quality of midday meals.



*Students rallying to bring back their friends who dropped out of school at
K.D. Gaikwad School in Sion-Koliwada, Mumbai, Maharashtra*



CHILD RIGHTS FOR CHANGE

The Child Rights for Change program was started by Meljol in collaboration with Save the Children India as a bid to join in the fight to eradicate child labor. The program was started in Akola, Maharashtra in June 2009.

Currently present in 100 villages across Akola, this program is focused on community-based protection, quality formal education, accelerated learning programs (ALP), vocational and life skills training, and cotton field-related health interventions.

The CRC program also looks at livelihood opportunities for children - as a means of with drawing children from work and preventing other children from entering the workforce.

The different components of the program include:

- Child Protection
- Inclusive Education
- Women's Empowerment
- Preventive Health



Students campaigning against Gutkha Consumption, in Gordha Village, Akola District, Maharashtra





6

The Stories Behind The Numbers: Case studies and Feedback



6. The Stories Behind The Numbers:

The Aflatoun program has empowered countless young students and inspired a visible change in their behavior. Visitors to the school have remarked that the children show enthusiasm to be in school, arrive clean and well-groomed, keep their learning environment neat and organized and listen attentively to their teachers. Through Aflatoun, the students have learnt that by investing in themselves and their community they have the power to make a tangible difference. Here we share stories of some Aflatoun children who have, through the program, made a change in their life for the better.

Pankaj Uses His Savings to Help His Mother Recover



Pankaj Rajudas Rathod, Standard VI

Zilla Parishad Marathi Upper Primary School

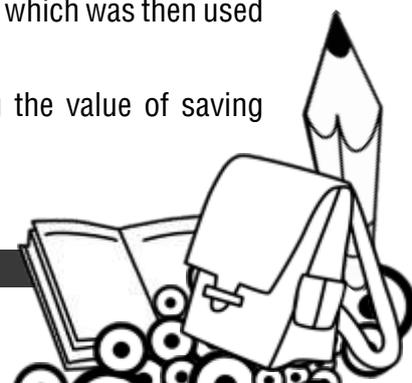
Ghatnandra, Dist. Buldhana, Maharashtra

Every time 12-year old Pankaj Rathod took money from his father to buy stationery required for school, he spent it on buying toffees and biscuits for himself. As a result he never had the stationery materials required for school.

Meanwhile, MelJol, with the support of Vikas Sahyog Pratishthan, started the Aflatoun program in Buldhana. The program was soon implemented at the Ghatnandra school of Mehkar taluka as well. Through the program the children at the school learnt the value of saving money and other resources. They began saving the small amounts of money given to them by their parents to buy sweets and other food items in the Aflatoun bank. Pankaj was resistant and did not save any money initially. But after seeing his friends put away their money in the bank, he too felt that it was a good idea and began to save his money.

Over a period of time, Pankaj managed to save Rs.2,266, never withdrawing a single paisa. Then, one day, Pankaj's mother fell seriously ill and his father did not have the money to take her to the hospital. He was worrying about raising the money when Pankaj approached his father and said, "I have saved the money you used to give me daily, in the Aflatoun bank at my school. You can use that money." His father thought that Pankaj might have saved about Rs.100 to Rs.200 and that it would not be of much use. However, when Pankaj took his father to meet his teacher, Mr. Prabhakar Jadhav, he was surprised to find to learn that Pankaj had saved Rs. 2,266. Pankaj withdrew Rs. 2,000 from the Aflatoun bank which was then used to treat his mother.

Thus helping affect a small change in Pankaj's spending habits and inculcating the value of saving ultimately helped his mother get well.



Naresh Uses Savings to Help Friend Learn



Naresh Santosh Nikam

Standard VII

Zilla Parishad Marathi Upper Primary School

Pardhi, Mayekar, Buldhana, Maharashtra

Thirteen-year old Naresh Nikam has a savings account at the Aflatoun bank in his school. He, like the other students at the school, is guided by his teacher Mr.Gavai, about banking operations. Over a period of time Naresh had managed to save Rs.327 in the bank.

Naresh's friend Ajay, belongs to a very poor family and other than the books provided by the school, he could not afford other school basics such as slate, pen, pencil etc. A thoughtful boy, Naresh would wipe the slate clean after he had finished writing and give it to Ajay to work on. This was a regular practice for the two of them. However, this meant that they had to hurry while writing, which would often result in mistakes. Finally, Naresh thought of a solution to overcome the problem. He withdrew the required amount from the Aflatoun bank and bought a slate, pen, pencil and notebooks for a delighted Ajay.

Thanks to Naresh's generosity, Ajay's performance in school improved and their friendship was further strengthened.

Helping Others Learn

Raj Bahadur Singh

Class VII,

GUPS KoluakaPura

Satyaveer Singh,

Class

GUPS KoluakaPura, Dhaulpur district, Rajasthan



Raj Bahadur Singh



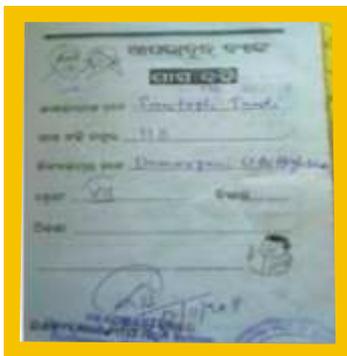
Satyaveer Singh



A student of class VII Raj Bahadur Singh aged 15yrs goes to school regularly and is an active participant in the activities of the Aflatoun Program. He has developed a good understanding of child rights, having a good education, acquiring good habits and saving money regularly. Raj Bahadur saves his money diligently and has managed to bank Rs 100 till date. He likes to use the money he saves to help his parents. Being a part of the Aflatoun programme helped him understand the importance of thinking not just of himself but also of those around him. Convinced of the importance of education, Raj Bahadur got three out-of-school children enrolled in school. They are – Dharmendra in Class VI, Machhala in Class VI and Monty in Class I. Inspired by Raj Bahadur's example, these three children are now attending the school regularly, as well as participating in the Aflatoun activities.

Satyaveer Singh, a member of the same Aflatoun Club also helped enroll two out of school girls from his neighborhood into the school -- Chandani in Class III and Rakhi in Class I.

Both Raj Bahadur and Satyaveer are proud of what they have achieved and walk around with a happy and confident demeanor. They are focusing on further increasing their respective savings in the Aflatoun Bank.



Paying for His Last Rites

SantoshTandi

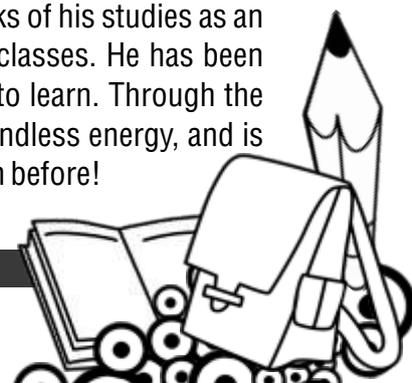
Arun

Class VII

Kerala School For the Blind

Vallikkapatta, Kerela

Arun, aged 12, is the youngest of 3 children in a middle class family living in Kerala. His father is a loading worker and his mother stays home to look after him and his siblings. Before joining the Aflatoun program, Arun was disinterested in studying - disrupting classes and distracting other students. He then joined the Aflatoun program in the 7th grade at the Kerala School for Blind, Vallikkapatta. His participation in the program has brought about a drastic change in his whole demeanor. Arun now thinks of his studies as an important investment in himself and has begun to take a lot more interest in his classes. He has been inspired to make additional efforts in his homework and has developed a hunger to learn. Through the program, Arun has found more positive and productive outlets to channel his boundless energy, and is now a positive role-model to his peers, rather than the distracting influence he'd been before!



Jasna Thasni

Class V

Kerala School For the Blind

Vallikkapatta, Mallapuram, Kerela

Jasna Thasni is a 10-year old student in the 5th standard at the Kerala School for Blind, Vallik kapatta. She was born into a farming family with very few means. Her mother sacrificed her income to stay home and take care of Jasna and her siblings. Jasna is a good student who enjoys participating in school activities. However, she could participate only in a few activities as her parents could not provide her with more money to spend on all the activities. She couldn't pay for herself either, as she had little exposure to financial education and had never learnt to save. Jasna joined the Aflatoun program where she learned about the virtues of spending money judiciously. She implemented a budgeting system for her daily expenses and became more cautious about how she spent her money. She sought out the least costly stationery and thus managed to buy herself a pen and study book with money she saved. She collected the money she received from relatives and used it to buy stationery and sweets for her siblings as well as to finance her own school excursions. The Aflatoun program has made Jasna more confident and self-reliant.

I Can Speak Fearlessly Now

Vijaya

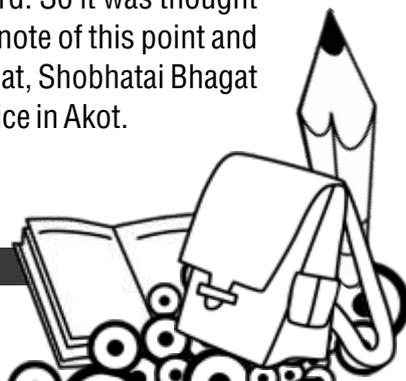
Village Pimpri, Akot Taluka, District Akola

Meljol brought CRC to the small village of Pimpri four years ago. At that time a large number of children from the village were working as agricultural labor along with their families. Today, nearly half a decade later not a single child is engaged in labor; all of them go to school.

When it came to the village MelJol appointed Smt. Shobhatai Bhagat as a Gram Mitra who then helped establish the Balagat and the Child Protection Committee (CP) in Pimpri. Initially she was had to face a lot of resistance from the villagers who felt that their children would be more useful in the field rather than in school. However, after working with the villagers consistently over a period of time and making them aware of the long term ill-effects of child labor, they gradually became convinced. Across caste barriers, they all came forward and together worked towards achieving the goal of having a child labor free village.

Meanwhile, Bala Gat would hold regular meetings where a young girl named Vijaya would observe their discussions regularly, but from a distance. Seeing her interest, Shobhatai invited her to come and participate in the Balgat. She became a regular member and gradually began to open up and participate actively in the meetings. She was then elected as president of the Balgat.

At one meeting, Vijaya pointed out that some of the older students from Pimpri had to walk a long distance to the next village because their village school had classes only up to the 4th standard. So it was thought necessary to have a bus ply to and from their village to the next village. They made a note of this point and approached the President of the CPC. On 31 January 2012, 20 children from the BalGat, Shobhatai Bhagat and a CPC member went with a written request to the officer at the main bus depot office in Akot.



He was surprised to see so many children come to him with this request. He treated them with respect and offered them all tea and immediately accepted their written request. Within a month six bus services started plying from Pimpri, benefitting not just the children but all the villagers.

Vijaya expresses her joy at having acquired the confidence to speak openly and fearlessly. Now an active member of the BalGat, she credits the various trainings conducted by MelJol for the change within her. She says proudly, “Now I don’t hesitate to speak before a crowd of a 100 people”.

A Little Help Goes a Very Long Way

Ashvini Tulshiram Kukade

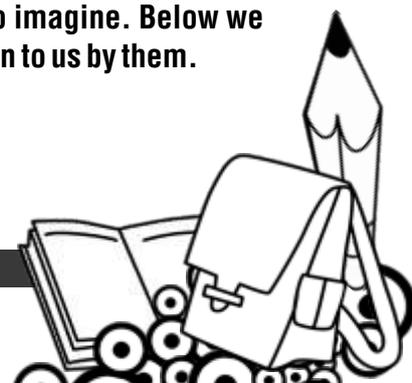
Village Ranegaon, TalukaTelhara

Ashvini belongs to the small village of Ranegaon, where both her parents work as agricultural laborers to support a family of five. Ashvini is the eldest of three children. Her sister Aarti is in the 6th standard and her younger brother Rupesh who is in the 4th standard is physically disabled. Since the parents work such long and exhausting hours, they were unable to look into their children’s studies. As a result, though Ashvini had reached the 7th standard she could neither read nor write properly. Other children in her class ridiculed her to such an extent that she was embarrassed to go to school which led to her being reprimanded by the teachers for her absence. As a result she stopped going to school altogether. Her parents didn’t think much about it and welcomed the additional economic help, her working in the fields would bring.

Just around the time that Ashvini quit school (2009), MelJol started a project in the village and the Gram Mitra Meena Damodar helped establish the BalGat which met once every month and discussed several issues. In one of the meetings Meena Damodar asked: “Is there any child in our village who doesn’t go to school?” “Ashvini,” replied the children in unison. The BalGat then decided to visit Ashvini to find out why she had stopped going to school. Ashvini admitted that she was unable to read and write despite having reached standard 7 and so other children in the class laughed at her. The BalGat asked her, “If we teach you to read and write, would you like to go to school?” She answered yes, that she would. So the BalGat came together and taught her the basics of reading and numbers from 1-100 and multiplication tables. They worked with her till she felt confident of her ability. Most recently, Ashvini has taken the 10th standard exams.

Expressing her gratitude to BalGat: “If they hadn’t taught me, I would have remained illiterate. I wish to study a lot and take up a job.” With this dream in her eyes, Ashvini feels that no child should be denied access to education.

Besides seeing the lives of students change for the better, one of the most heartening things for us at Meljol is the support we receive from our partners in achieving our objectives – the teachers and the government officials, without whose cooperation all this would be impossible to imagine. Below we share some of the notes of encouragement and appreciation that have been written to us by them.



Feedback given by Extension Officer and Kendra Pramukh of Ashti Taluka

To
MelJol,

15/4/2013

The Aflatoun Program is being implemented in schools of Ashti Taluka since the past 3 years. It has been very beneficial to the children as it is developing their overall personality. It gives them the necessary exposure for facing the challenges of daily life and will also definitely help them in their future.

P.V.Shinde
Extension Officer
Panchayat Samiti Ashti

To
MelJol,

18/3/2013

Due to MelJol's program in the schools, children have learnt the importance of saving and how to operate their own account. They were taken to visit the bank and that exposure helped them to understand the operations of a real bank.

Shri Bhagat sir has been inspired by the MelJol program and has been implementing it in the primary school at Kerul since several years. Seeing his work and the benefits it has caused in his school, other teachers too have started the Aflatoun program in their schools. The Aflatoun bank is running very well in the schools.

Also children were taken to Mumbai on a sight-seeing trip. It was the first time for several of the students. All this exposure is good for the children

This Aflatoun program is excellent for the children.

Signed,
Kendra Pramukh





7

Our Partners



7. Our Partners

FUNDERS:

MelJol raises funds through various organizations to run its programs. Below is a list of our major funding organizations, which have helped us with grant amounts to run the Aflatoun, Aflateen and BLES programs.

Citi Foundation

Programs Supported: Aflatoun and Aflateen

Outreach (2012-13):

Children: 634,072

Schools: 4,297

HSBC

Programs Supported: Aflatoun

Outreach (2012-13):

Children: 35,823

Schools: 191

HDFC Bank

Programs Supported: Aflatoun

Outreach (2012-13):

Children: 58,000

Schools: 600

Save The Children, BalRaksha Bharat

Programs Supported: BLES and Child Rights for Change

Outreach (2012-13):

Children: 9,264

Schools: 26

Bombay Community Public Trust

Program Supported: Aflatoun

Children: 150

School: 1



NGOs:

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

Each of the partner NGOs is trained by MeJol on the Aflatoun program – from curriculum and content to implementation. The partner NGO is responsible for the implementation of the program – taking care of permissions, training of teachers, implementation and reporting. MeJol, for its part, monitors each of its partners by periodically visiting the Aflatoun schools in the respective regions and the partner NGO offices to check on progress and effectiveness of program implementation.

Below is a list of regional NGOs that partner with MeJol in implementing the Aflatoun Program:

Andhra Pradesh

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

Aflatoun

Hyderabad

Assam

North East Research and Social Work Networking (NERSWN) (<http://www.nerswn.org>)

Aflatoun

Kokrajhar, Chirang

Delhi

American India Foundation (<http://www.aif.org>)

Aflatoun

Delhi

Jharkhand

Life Education and Development Support (LEADS) (<http://www.leadstodiajh.org/>)

Aflatoun

Ranchi, Latehar, Khunti, West Singhbhum

Karnataka

South India Cell for Human Rights Education and Monitoring (SICHREM) (<http://www.sichrem.org/>)

Aflatoun

Bengaluru



Kerala

Rajagiri Educational Alternatives and Community Health (RajagirioutREACH)
(www.rajagirioutreach.org/)

Aflatoun

Malappuram, Wayanad

Maharashtra

Lokvikas Samajik Sanstha

Aflatoun and Aflateen

Nashik

Vikas Sahyog Pratishthan (<http://www.vspindia.org/>)

Aflatoun

Buldhana

ISSUE

Aflatoun

Nagpur

AmhiAamchyaArogyasathi (<http://www.arogyasathi.org/>)

Aflatoun and Aflateen

Gadchiroli

Apeksha Homeo Society (AHS) (<http://www.apeksha.org/>)

Aflatoun and Aflateen

Amravati

Odisha

Youth Council for Development Alternatives (YCDA) (www.ycdaindia.org)

Aflatoun

Boudh

Association for Social and Health Advancement (ASHA) (www.ashaindia.in)

Aflatoun

Nuapada, Bargarh



Rajasthan

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

Aflatoun

Dhaulpur

ALLIANCES:

In addition to our funders and partner NGOs, MelJol works closely with other organizations to further the causes of child rights and finance literacy. Below are a few organizations with whom MelJol works / has worked with –

Aflatoun Secretariat (<http://aflatoun.org/>)

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

Child and Youth Finance International (CYFI) (<http://www.childfinanceinternational.org/>)

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

Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) (<http://www.giz.de/en/>)

MelJol provided GIZ with financial literacy-specific games and activities for children for the SHG Financial Awareness and Education Toolbox. The Toolbox is an initiative which is part of the Rural Financial Institutions Programme (RFIP) that GIZ is running in partnership with NABARD.

India Post: (<http://www.indiapost.gov.in>) MelJol recently entered into an alliance with the India Post, Delhi to help open individual post-office savings accounts in the areas where we are operational in, nationally. This is to ensure that the children get exposed to banking practices and do not have to commute long distances to reach the banks in their vicinity.





8

Credibility Alliance



8. Credibility Alliance

(1) IDENTITY

PRINCIPLE: The organization should exist and be registered

Existence

- 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)

Legal Status

- The organization is registered as Trust/Society/Section 25 Company
- Registration documents of the organization are available on request



(As per disclosure 2)

(2) VISION AND IMPACT (As per disclosure 1)

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

Vision / Purpose / Objectives

- A shared vision/purpose/objectives is articulated beyond the registration documents



Impact / Achievement / Output / Performance

- The organization has defined indicators, which will measure its performance against its stated objectives



(3) GOVERNANCE (As per disclosure 1)

PRINCIPLE: The organization is committed to and practices good governance especially because voluntary organizations draw upon public funds

- 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



(4) OPERATIONS

PRINCIPLE: The organization must conduct its programmes and operations efficiently and effectively in the public interest

Programme

- Activities to be in line with the vision/purpose/objectives of the organization



Management

Appropriate systems be in place for:-



- Periodic programme planning/monitoring/review	✓
- Internal control	✓
- Consultative decision making	✓
Human Resources	
- Clear roles and responsibilities for personnel (including volunteers) exist	✓
- All personnel are issued a letter of contract/appointment	✓
- Appropriate Personnel Policy is in place	✓

(5) ACCOUNTABILITY & TRANSPARENCY

PRINCIPLE: The organization should be accountable and transparent to internal and external stakeholders

Accountability	
- 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	✓
Transparency	
- 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, GilderLaneMunicipalSchool
 2nd floor, off. BelasisBridge
 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 the 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 - 400008.

(4) Name and address of Auditors:

Parekh Shah & Associates, 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
5,000 to 10,000	3	9	12
10,000 to 25,000	11	3	14
25,000 to 50,000	2	2	4
50,000 to 1,00,000	-	2	2

(6) Staff remuneration [gross monthly salary benefits] in rupees

Head of the organization (including honorarium)	90,000
Highest paid full-time regular staff	90,000
Lowest paid full-time regular staff	4648

(7) Total visits of international travel by all staff during the year:

Two international visits were made by the Senior Staff of the Organization – 1 visit to Nepal and 1 visit to Philippines. The visits were funded by external organizations and not by MeJol.



(8) Governing Board

Name	Board Position	Profession / Affiliation
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
GauravDoshi	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

Note: No honorarium was paid to any board member during the year 2012-13





9

Financial Report



FORM NO. 10B

[See rule 17B]

Audit report under section 12A(b) of the Income-tax Act, 1961, in the case of charitable or religious trusts or institutions

We have examined the balance sheet of MELJOL . AAATM6471B [name and PAN of the trust or institution] as at 31/03/2013 and the Profit and loss account for the year ended on that date which are in agreement with the books of account maintained by the said trust or institution.

We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of the audit. In our opinion, proper books of account have been kept by the head office and the branches of the abovenamed trust visited by us so far as appears from our examination of the books, and proper Returns adequate for the purposes of audit have been received from branches not visited by us , subject to the comments given below:

In our opinion and to the best of our information, and according to information given to us , the said accounts give a true and fair view-

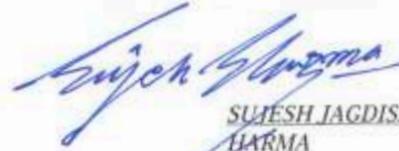
(i) in the case of the balance sheet, of the state of affairs of the above named trust as at 19/09/2013 and

(ii) in the case of the profit and loss account, of the profit or loss of its accounting year ending on 19/09/2013

The prescribed particulars are annexed hereto.

Place MUMBAI
Date 19/09/2013

Name



SUJESH JAGDISH S
HARMA

Membership Number

118944

FRN (Firm Registration Number)

129301W

Address

1 ST FLOOR, CASSI
NATH BULIDING, 1
7 A K NAYAK MARG
FORT, MUMBAI-4
00001 MAHARASHT
RA

ANNEXURE

Statement of particulars

I. APPLICATION OF INCOME FOR CHARITABLE OR RELIGIOUS PURPOSES

1.	Amount of income of the previous year applied to charitable or religious purposes in India during that year (₹)	25313606
2.	Whether the <u>trust</u> has exercised the option under clause (2) of the Explanation to section 11(1) ? If so, the details of the amount of income deemed to have been applied to charitable or religious purposes in India during the previous year (₹)	No
3.	Amount of income <u>accumulated or set apart</u> for application to charitable or religious purposes, to the extent it does not exceed 15 per cent of the income derived from property held under trust <u>wholly</u> for such purposes. (₹)	Yes 4085120
4.	Amount of income eligible for exemption under section 11(1)(c) (Give details)	No
5.	Amount of income, in addition to the amount referred to in item 3 above, accumulated or set apart for specified purposes under section 11(2) (₹)	7837275
6.	Whether the amount of income mentioned in item 5 above has been invested or deposited in the manner laid down in section 11(2)(b) ? If so, the details thereof.	Yes 9823430
7.	Whether any part of the income in respect of which an option was exercised under clause (2) of the Explanation to section 11(1) in any earlier year is deemed to be income of the previous year under section 11(1B) ? If so, the details thereof (₹)	No
8.	Whether, during the previous year, any part of income accumulated or set apart for specified purposes under section 11(2) in any earlier year-	
(a)	has been applied for purposes other than charitable or religious purposes or has ceased to be accumulated or set apart for application thereto, or	No

(b)	has ceased to remain invested in any security referred to in section 11(2)(b)(i) or deposited in any account referred to in section 11(2)(b)(ii) or section 11(2)(b)(iii), or	No
(c)	has not been utilised for purposes for which it was accumulated or set apart during the period for which it was to be accumulated or set apart, or in the year immediately following the expiry thereof? If so, the details thereof	No

II. APPLICATION OR USE OF INCOME OR PROPERTY FOR THE BENEFIT OF PERSONS REFERRED TO IN SECTION 13(3)

1.	Whether any part of the income or property of the trust was lent, or continues to be lent, in the previous year to any person referred to in section 13(3) (hereinafter referred to in this Annexure as such person)? If so, give details of the amount, rate of interest charged and the nature of security, if any.	No
2.	Whether any land, building or other property of the trust was made, or continued to be made, available for the use of any such person during the previous year? If so, give details of the property and the amount of rent or compensation charged, if any.	No
3.	Whether any payment was made to any such person during the previous year by way of salary, allowance or otherwise? If so, give details	No
4.	Whether the services of the trust were made available to any such person during the previous year? If so, give details thereof together with remuneration or compensation received, if any	No
5.	Whether any share, security or other property was purchased by or on behalf of the trust during the previous year from any such person? If so, give details thereof together with the consideration paid	No
6.	Whether any share, security or other property was sold by or on behalf of the trust during the previous year to any such person? If so, give details thereof together with the consideration received	No
7.	Whether any income or property of the trust was diverted during the previous year in favour of any such person? If so, give details thereof together with the amount of income or value of property so diverted	No
8.	Whether the income or property of the trust was used or applied during the previous year for the benefit of any such person in any other manner? If so, give details	No

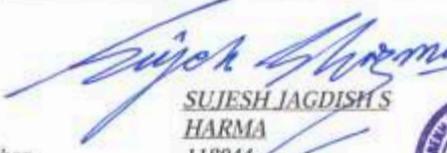
III. INVESTMENTS HELD AT ANY TIME DURING THE PREVIOUS YEAR(S) IN CONCERNS IN WHICH PERSONS REFERRED TO IN SECTION 13(3) HAVE A SUBSTANTIAL INTEREST

S. No	Name and address of the concern	Where the concern is a company, number and class of shares held	Nominal value of the investment(₹)	Income from the investment(₹)	Whether the amount in col. 4 exceeded 5 per cent of the capital of the concern during the previous year-say Yes/No
			0	0	
Total			0	0	

Place **MUMBAI**
Date **19/09/2013**

Name

Membership Number
FRN (Firm Registration Number)
Address


SUJESH JAGDISH S
HARMA
118944
129301W
1 ST FLOOR, CASSI
NATH BUILDING, 1
7 A K NAYAK MARG
, FORT, MUMBAI-4
00001 MAHARASHT
RA

Form Filing Details

Revision/Original Original

THE BOMBAY PUBLIC TRUSTS ACT, 1950

SCHEDULE IX (Vide Rule 17 (1))

Name of the Public Trust :- MELJOL

In and Expenditure Account for the Year ended 31 March, 2013

EXPENDITURE	Amount (Rs.) As At 31.03/2013	INCOME		Amount (Rs.) As At 31.03/2013	Amount (Rs.) As At 31.03/2013
	As At 31.03/2013	By Rent (realised)	By Interest (realised)	As At 31.03/2013	As At 31.03/2013
To expenses in respect of properties Rates, Taxes, Centes Repairs & Maintenance Insurance Other Expenses	- - - -	- - - -	- - - -	- - - -	- - - -
To establishment expenses	-	-	-	-	-
To Remuneration of Trustees	-	-	-	-	-
To legal expenses	-	-	-	-	-
To Audit Fees	-	33,708	-	33,708	560,488
To contribution & fees	-	-	-	-	-
To amounts written off (a) Religious (b) Local Scholarships (c) Irrecoverable Rents (d) Other Items	- - - -	- - - -	- - - -	- - - -	- - - -
To miscellaneous expenses	-	-	-	-	-
To depreciation	-	196,583	-	196,583	-
To expenditure on objects of the trust (a) Religious (b) Educational (c) Medical Relief (d) Relief of Poverty (e) Other Charitable Objects	- - - - -	- - - - -	- - - - -	- - - - -	- - - - -
By Transfer from Reserves	-	-	-	-	-
Surplus transferred to Balance Sheet	-	418,788	-	418,788	-
		25,313,606		25,313,606	
					25,963,085

As per our report of even date

For Parekh Sharma & Associates
Chartered Accountants



Sujesh Sharma
CA Sujesh Sharma
Partner

M. No. 118944

ICAI Firm Regn No: 129301W

Place : Mumbai

Date : 19 SEP 2013

For Meijol

Trustees



For Meijol

Trustees



Sujesh Sharma
Trustees

[Signature]

THE BOMBAY PUBLIC TRUSTS ACT, 1950
 SCHEDULE VIII (Vide Rule 17 (1))
 Name of the Public Trust :- MELJOL
 Balance Sheet as on 31 March, 2013

FUNDS AND LIABILITIES	Amount (Rs.) As At 31/03/2013	Amount (Rs.) As At 31/03/2013	PROPERTY AND ASSETS	Amount (Rs.) As At 31/03/2013	Amounts As At 31/03/2013
Trust Fund or corpus Balance as per last Balance Sheet: Add - Receipts during the year Corpus Donations	711,577	711,577	Immovable Properties (at cost) Balance as per last Balance Sheet: Addition during the year Less - Sales during the year Depreciation up to date	- - - -	- - - -
Depreciation Fund Sinking Fund Reserve Fund	-	-	Investments - Bank Deposits - ICICI Bank - Standard Chartered Bank	2,237,912 278,129	2,516,041
Loans (Secured & unsecured) From Trustees from Others	-	-	Fixed Assets Balance as per last Balance Sheet Addition during the year	483,101 211,514	-
Liabilities For Expenses For Advances (Unspent Grants) For Rent and other Deposits For Sundry Credit Balances	(Schedule III) (Schedule I) 171,081 3,837,275	-	Less - Deduction during the year Depreciation during the year	694,615 196,983	497,632
Income & Expenditure Account Balance as per last Balance Sheet	2,060,175	-	Loans (Secured or Unsecured) Good Doubtful	-	-
Add - Surplus as per Income & Expenditure Account	418,788	8,008,356	Loan Scholarship Other Loans	-	-
		2,478,963	Advances To Trustees To Employees To Contractors To Others	- - - 877,835	877,835
			Fund Receivable Income Outstanding Rent Interest Other Income	- - - -	-
			Cash and Bank Balances (a) In Current / Saving A/c with Bank. (Schedule IV) (b) With Trustees (c) With a Manager	7,307,389	7,307,389
		11,198,896			11,198,896

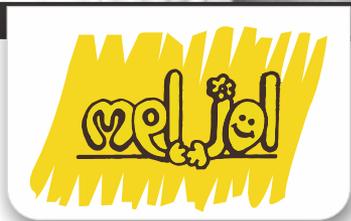
As per our report of even date
 For Parekh Sharma & Associates
 Chartered Accountants

Parekh Sharma & Associates
 CA Sujesh Sharma
 Partner
 M. No. 118944
 ICAI Firm Regn Noe 129301W

Place : Mumbai
 Date : 19 SEP 2013

For Meljol
[Signature]
 Trustees





Room No. 47, 2nd Floor, Gilderlane Munnicipal School Building,
Off Bellasis Bridge, Mumbai Central, Mumbai, Maharashtra, India, 400008
Website: www.meljol.org