JANKIDEVI BAJAJ GRAM VIKAS SANSTHA

ANNUAL REPORT

2019-2020

J B G V S A Journey towards sustainable development



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TABLE OF CONTENTS

The Chairman's Message Page 1

Summary-Pages 8 to 9

Phicus Report Findings -Pages 11 to 14

Organization Profile-Page 16

Community Mobilization & Institution Building-Pages 18-22

Health-Pages 30 to 34

Environment-Pages 42 to 46

Samaj Seva Kendra-Pages 51 to 56 Message from the Trustees
- Pages 2 to 7

Background - 10

Focus areas & Findings Pages 11 to 14

Geographic Coverage -Page 17

> Education-Pages 23 to 29

Livelihood-Pages 35 to 41

JBGVS Urban
Development
Programmes- Pages 47 to
50

Financials & Balance Sheets- Pages 57 to 58

Photo Gallery-Pages 59 to 62

THE CHAIRMAN'S MESSAGE

Dear Reader,

We, in Jankidevi Bajaj Gram Vikas Sanstha (JBGVS) have believed in the philosophy of Late Shri Jamnalalji Bajaj & Late Smt. Jankideviji Bajaj and our present patron Shri Rahul Bajaj where we never consciously published or put in a formal document on the work that JBGVS has been doing for over 33 years.

Our well-wishers have been constantly emphasizing that JBGVS should publish good work, particularly some path-breaking work so that it can guide other NGOs for good of society.

Bajaj Group headed by Shri Rahul Bajaj has been our only source of funds from inception. We have also utilized funds from Govt. and Quasi Govt. Agencies to make sure that these funds are properly utilized for the purpose they are meant for.

Our efforts are beginning to make an impact in breaking the vicious cycle of deprivation and poverty among rural and urban masses following the rich legacy of our legendary Founders and their guiding principles.

Our projects across our core territories, with key themes, are making significant contributions in the field of People-Centric Developments. The new development model is now covering 400+ villages in core territories and it is planned to eventually, reach nearly 7000+ villages covering nearly 1% of "Bharat".



I extend my sincere thanks to Bajaj Group for making us financially strong to take up many substantive projects which have transformed many lives.

I also extend my sincere thanks and appreciation to my JBGVS team for their unflinching commitment to People-Centric Developments and ensuring that we will handover environmentally vibrant and economically sound villages to the generations to come.

Our team has time and again demonstrated that we are distinct in many ways in delivering our projects on the ground with Bajaj values and ethics.

I also wish to thank all the beneficiaries who are in our project areas for their total faith in JBGVS and the co-operation that they have extended. Village communities and JBGVS teams have developed a family bond which I have personally witnessed while making visits to sites.

Your comments, suggestions and intellectual and moral support would light up our path, strengthen our commitment and help us tread the path of holistic rural development maintaining our core values and with speed and quality.

Yours Truly **C. P. Tripathi**



I congratulate Jankidevi Bajaj Gram Vikas Sanstha Officers and staff for transforming JBGVS by focusing on the water while continuing with rural development work. During the journey of the last 33 years, the organization has grown well and reached to 400+ villages in Maharashtra, Uttarakhand and Rajasthan. Mahatma Gandhi always said that India lives in the villages. So does JBGVS.

JBGVS concentrated and focused efforts rather than broad-based work has over the years, made a tremendous impact in the field of education, health, environmental, economic and social development in the rural areas. JBGVS works as a catalyst, develops and nurtures local leadership for sustainable development, who can hold the steering for their future. JBGVS has a unique system of village development assessment via relevant indicators.

I believe that JBGVS has achieved a lot in the last 33 years. But we have to go a long way as a lot more needs to be done. I appreciate the dedication, commitment and wonderful teamwork developed by the JBGVS staff to forge a reliable partnership with the villagers.

I am sure that the untiring efforts of JBGVS will create healthy, happy and prosperous villages. I would like to wish them Khushali and Samruddhi.

Madhur Bajaj



It gives me enormous pleasure to share with you the Annual Progress Report 2019 – 20 of an institution, I have a personal attachment in more than one way. Jankidevi Bajaj Gram Vikas Sanstha (JBGVS) holds a special place of honour in my heart especially being a woman and having the background of Social Services. As a Trustee of JBGVS, I enjoy keeping track of the latest developments in JBGVS.

The paradigm shift being observed in the past year with inclusive, people-centric, pro-women, propoor policies aiming to achieve long term sustainability is what JBGVS aspires to imbibe in all its endeavours.

I would especially, refer to women-led institutions taking root in many villages and urban dwellings, health and education initiatives, addressing the drinking water problems by putting up the water dispensers with reverse osmosis technologies, many women handling important interventions are some of the striking features.

The Team JBGVS needs to continue to strive for the excellence inside out in all they do and always remember that they represent a rich legacy of "service – first self – last" motto.

I wish that all the communities and Team JBGVS continue their honest efforts and hold the morale high in making the Mission a grand success.

Shefali Bajaj



It gives me great pleasure to share the annual report of JBGVS for the year 2019-20.

Since its beginning in 1987, JBGVS has kept a sharp focus on contributing to improvements in the areas of Primary education, Health, Livelihood and environment in its areas of work. This focus has delivered noticeable results.

However, the approach so far had been top-down. Presently, JBGVS identified the areas for improvement and worked on improving them with the participation of the beneficiaries. In a welcome change of approach, it has now decided to adopt a bottom-up approach going forward.

Having demarcated five zones where development activities will be carried out by JBGVS namely in districts of Pune, Aurangabad & Wardha in Maharashtra, Udhamsinghnagar in Uttarakhand and Sikar in Rajasthan commenced Participatory Rural Appraisals after conducting need assessment studies in these regions. Thus, the beneficiaries are preparing their own prioritised development plans. JBGVS will bring its, and its participating groups expertise in delivering the best outcomes. This will truly satisfy the needs of the beneficiaries that they most desire.

I congratulate JBGVS for its dedication in delivering excellent results so far, and I wish it all the very best for delivering the best outcomes in future while continuing to progress on the path of excellence.

Pradeep Shrivastava

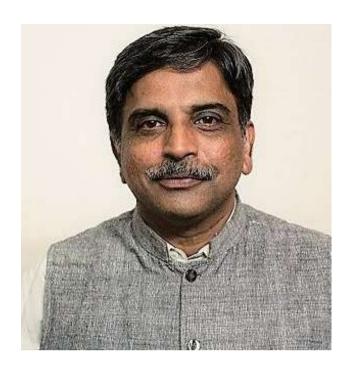


It gives us great pleasure to share our views about recent developments nationwide while humanity is suffering due to global pandemic, no immediate prevention or cure is in the vogue. The Bajaj CSR team with JBGVS is making all-out efforts to reach the unreachable in more than one way.

The current thoughts are dominated by gloom but the ray of hopes from what we did in immediate past reassures our resolve to enhance the "Quality of life" of millions in the remote regions of the nation.

JBGVS has undergone some kind of transformation in past one year and the Annual Progress Report 2019-20 stands out as it's true credential. We wish that JBGVS continues its journey to imbibe the spirit of excellence inside out.

Kevin D'sa



The Bajaj Group has been socially responsible since its inception. Over a century ago Jamnalalji started myriad institutions for this purpose. Shiksha Mandal, Goras Bhandar, Rashtrabhasha Prachar Samiti, Gram Seva Mandal to name a few. This itself is rooted in our traditions, which account for the continuity of our civilisation.

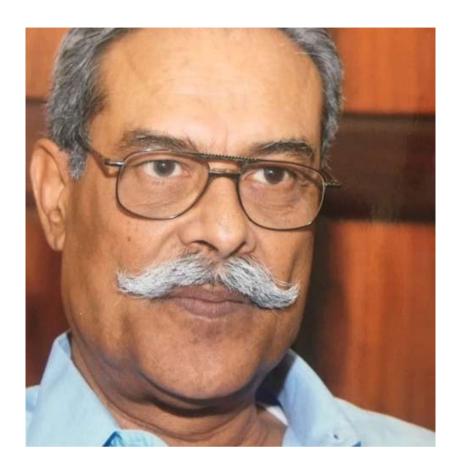
JBGVS is the bearer of this Bajaj and civilisational legacy.

Rural India is still beset with a lack of development. With its low per capita income and low land holdings, it needs developmental interventions and support. With rapid urbanisation issues, rural India has taken a back seat in real terms. But for economic, social and humane reasons it is important to facilitate rural development. JBGVS endeavours to do so and in recent years has increased these efforts manifold.

Given the enormous task, it can at best, deliver on its projects and act as an exemplar for other efforts. This its professional team, supported by the unwavering commitment of the Bajaj group, is tasked to do. In doing so, it combines the purposefulness of the private in a purely public spirit. It is a privilege and a deep responsibility to be part of this great quest.

This Annual Report aims to share our efforts and seeks the support and constructive criticism of our stakeholders, to enable us to keep improving.

Sanjay Bhargava



It gives us great pleasure to share with you JBGVS Annual Report 2019-20 that stands out as it's true credential. It is a representative summary of the excellent work done by JBGVS staff despite the pandemic showing itself on the horizons in Jan 2020. True to its guiding principles to act as a catalyst and let the villagers be the architects of their own development, JBGVS achieved considerable quality development in Rural India in the first three quarters. The last quarter was devoted to preparing the people to fight the pandemic and move forward in life with dignity & self-respect.

We receive great inspiration and valuable support from Shri. Rahul Bajaj to achieve excellence in doing constructive development work for the society. I convey my Best Wishes to JBGVS to continue its journey to imbibe the spirit of excellence and not leave any stone unturned to reach the unreachable in more than one way.

Col. V. G. Deshmukh



Jankidevi Bajaj Gram Vikas Sanstha continues to touch the lives of underprivileged people, to make a difference in their lives by bringing sustainable development. This year started with a comprehensive need assessment study conducted by "Phicus", an expert agency to comprehend, collect, collate, consolidate, contextualize, and convert the constraints into opportunities for action plan. The study helped to bring out the important aspect of "need of behavior change for the achievement of holistic and sustainable development". JBGVS identified new area for expansion across locations, based on the findings of Phicus and realigned the existing area, to focus on the most disadvantaged section of the community. "Strong Community Ownership" is the foundation of sustainable development; hence community mobilization and capacity building were and shall remain the priority concern. Participatory Rural Appraisals were carried out extensively in the villages, and community-developed plan was facilitated by JBGVS Teams. Community Institutions like Village Development Committees were organized and institutionalized in each program village for implementation of the village development plan. Similarly, Self Help Groups were revitalized and/or formed for livelihood interventions, and Water User Groups developed for care and maintenance of water harvesting structures. Women empowerment was initiated by providing an adequate and appropriate opportunity to women in Village Institutions. Another important task of the year was to undertake the Development of village-level local cadres of paraprofessionals.

Education being the key thrust area igniting development, JBGVS supported upgradation of existing school infrastructure and stakeholder development focused on the empowerment of School Management Committees. Involvement of expert partners in education helped in the enhancement of learning outcomes of the students.

Availability of drinking water, irrigation for farming are the major issues in the rural areas. To address these, JBGVS has been working on Soil and Water Conservation in Marathwada, which is the most drought-affected region. This work has shown very encouraging results and a subsequent increase in the groundwater table. Villages became tanker free and the irrigation potential got enhanced.



Safe drinking water is an issue in most of the areas. JBGVS is providing water filtration plants in such areas. Health camps held in those areas are assisting in providing medical facilities and creation of awareness among the community on balanced nutrition. This helped, especially women and children. JBGVS has provided special health care support like dental treatments through the dental van, health services through mobile medical vans, eye checkup through the NGO Vision Spring.

To support livelihood to the poor, JBGVS has worked towards Dairy Development, Goat Rearing, freshwater aquaculture, Vegetable Cultivation and provided vocational trainings on financial linkages by partnering with expert organizations like Bhartiya Yuva Shakti Trust (BYST). JBGVS has been providing revolving fund to Self-Help Groups (SHGs). Women are coming forward to learn new skills and converting learning into an enterprise. The women from Sikar learnt bangle making from lac and have recently established it as a commercial enterprise.

JBGVS has been engaged in piloting of new interventions and upscaling of successful ones. After successful piloting of farm produces marketing, JBGVS has expanded its portfolio of Primary Producer' companies. Now JBGVS is working with 4 Farmer Producer Companies and more will come in near future.

In Urban areas, JBGVS has been working with people who live in slums having vulnerable health, livelihood, education etc. Through the Samaj Seva Kendras (SSKs), JBGVS has been working with the community in urban areas. SSK provides various skill development programs, personality development, educational programs for women & children, teachers, senior citizens, etc. SSKs in Pune, Aurangabad and Wardha have succeeded in establishing themselves as the centres for women empowerment.

JBGVS has a direct reach of 400+ villages at present and has an aspiration to cover at least 1% of the total villages of the country, with replicable models of sustainable development.



Introduction

Jankidevi Bajaj Gram Vikas Sanstha (JBGVS), was established in 1987 and named after Padma Vibhushan Late. Smt. Jankidevi Jamnalal Bajaj. The organization is registered under the Societies Registration Act, 1860 (Regd. No. MH/3750/87/Pune/29-Dec-1987) and as a Public Trust under the Bombay Public Trust Act, 1950 (Regd. No. F4747 / 25-Feb-1988).

Jankidevi Bajaj Gram Vikas Sanstha (JBGVS) continues to touch the lives of the underprivileged, primarily in rural areas as well as in the urban localities surrounding the production units and establishments of the Bajaj Group. Presently, JBGVS works in three states viz: Maharashtra, Rajasthan and Uttarakhand.

Mission

JBGVS, a registered Society and a Trust is an apolitical, secular, and non-profit organization which aims to act as a catalyst for rural and urban development. It assists the resident community of the selected villages and areas, in all-round development, making them into models of excellence for others to emulate while seeking all-round improvement of the quality of life of the people.

Need Assessment - To understand the Rural Context, Gaps & Opportunities

The year 2019-20 started with a comprehensive need assessment study, carried out through an organisation called Phicus with following objectives.

- Inform focus areas (domains and geographies) of intervention in each district.
- Development and deployment of strategic programs that best cater to the needs of the community.
- Evolve the program implementation strategy
 operating model(s) that leverage JBGVS resources.

Phicus categorized the villages from these districts into 4 categories, ranging between Good to Very Poor, and randomly selected 10 villages in each category. It selected 2 study villages per block in each district (worst and poor performing villages). Phicus carried out study in 81 villages (Pune 26 + 4 Urban Slums, Udhamsinghnagar 18, Aurangabad 18, Sikar 19). In Wardha, need assessment study was carried out by Siksha Mandal which highlighted issues like strengthening of rural education, environmental issues such as water conservation, forestry, livelihood etc.

Agriculture & Water

Udhamsinghnagar

- Farming is no longer a preferred livelihood option due to low returns of investment and lack of farm labour available
- Low groundwater level
- No government support to farmers for improved farm production
- No govt/vet support for animal husbandry as secondary livelihood options

Pune Rural

Aurangabad

- Farming is no longer a preferred primary livelihood option
- Agriculture is affected by water scarcity (much attributed to climate change) and consequent low returns from small landholdings.
- Need for govt veterinary support to aid income from secondary livelihood needed

- Drought condition and hence no water for irrigation
- Groundwater depleted
- Low incomes due to decreased production have made agriculture, a difficult livelihood to pursue. Most of the marginal farmers are now migrating temporarily to work in the MIDC area in Aurangabad. In 50% cases, the marginal farmers are working as casual labour in the factories
- Initial support in capital and further ongoing Govt vet support needed in case of secondary livelihood option (goat rearing)
- Cattle shed and fodder camps needed due to looming water scarcity

Sikar

- Water scarcity a perennial problem, groundwater is under tremendous stress
- Despite water scarcity, few functioning water harvesting structures in the villages. Very few water harvesting structures constructed under MGNREGA.
- Falling contribution of agriculture to household income. Agriculture no longer a preferable livelihood option with youth no longer keen to join
- High maintenance of livestock and no support from govt. veterinary services make animal husbandry a difficult fall back option as secondary livelihood

Education

- High drop-out rate for girls
- Low learning levels in schools (ref: ASER report)
- There is a preference for affordable pvt. schools than free public education in govt schools

Udhamsinghnagar

- Preference for private school, given perception of higher quality and shifting aspirations
 - Drop out for girls occur due to difficult access to schools in tribal regions

Pune Rural

- Education in Govt. schools perceived to be of low quality
- Retention of girls in secondary, higher secondary or graduation is low due to early marriages

Aurangabad

- Access to educational facilities outside the village, for girls, was found to be a challenge
- Education in Govt. schools perceived to be of low quality

Sikar

Early Childhood Care & Education

Udhamsinghnagar

Pune Rural

Aurangabad

Sikar

- Low focus on pre-schooling and cognitive development of the child
- Though nutrition is managed through the Anganwadis, concerns regarding infrastructure and water availability is an area that can be addressed.
- In 100% of the women study groups, the women cited nutrition as one of the motivators for sending their child to anganwadis.
- Low enrollment and attendance in Anganwadi Centres (AWCs) due to perception of poor quality.
- The supplementary nutrition at AWC considered to be of low quality
- No focus on pre-schooling

Health

- Public health infrastructure inaccessible and hence reliance on pvt. healthcare systems which are often unreliable and unaffordable.
- Increased attention and focus needed on MCH (maternal child health) especially on ANC (ante-natal care)
- Low awareness of Govt. Health Insurance schemes
- Reliance on private health care facilities (due to difficult access/unavailability of emergency/primary health care services)
- Maternal and Child Health is the focus area for information dissemination, counselling, and regular checkups.
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Udhamsinghnagar

Pune Rural

Aurangabad

Sikar

Financial Inclusion & Skills

Udhamsinghnagar

Pune Rural

Aurangabad

Sikar

- SHGs require market linkages and training for financial sustainability
- Low access to skills linking to employability for marginalized groups
- There is a need to access marketable skills aligned with transitioning patterns of livelihoods
- SHGs require market linkages and training for financial sustainability
- Low access to skills linking to employability
- Dire need for State-run skill development programs for the youth
- SHGs require market linkages and training for financial sustainability

Village Infrastructure

Udhamsinghnagar

- There is a growing concern regarding access to clean drinking water due to contamination/increased toxicity in groundwater around villages closer to the industrial zones
- Focus on both construction of toilets as well as BCC (behaviour change communication) is needed for attaining ODF villages.
- Women Sarpanches or gram panchayat members though present, are low on capacity, lack training and need handholding in participation on village development decisions.
- Access to clean drinking water is a growing concern across the district. 48% of the study villages reported that drinking water is either supplied through RO water systems, tankers or purified using some medicines/chemicals.
- Women Sarpanches or gram panchayat members though present, are low on capacity, lack training and need handholding in participation on village development decisions. This reinstates the existing patriarchy, thereby challenging the other developmental works in the villages
- Access to clean drinking water during the shortfall period, is a growing concern across the district. 88% of the study villages reported that drinking water is supplied through tankers.
- Presence of an empowered woman sarpanch (in Hatnur) with agency showed the difference it creates in village development concerned with women and ICDS.
- Villages are declared ODF based on infrastructural presence of toilets; however, usage is a concern due to lack of water and lack of focused BCC.

Aurangabad

Pune Rural

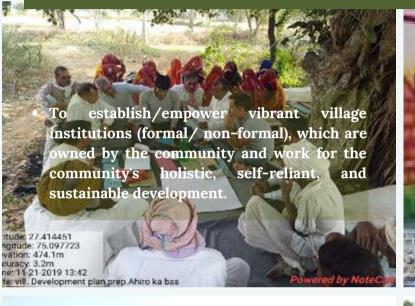
Sikar

- Educational Infrastructure is in a poor state. Most of the public schools across the sampled villages and blocks were in dilapidated condition
- Contaminated water- As water is being drawn from deeper levels, fluoride content is a major problem. This has affected the health of people causing joint pain and stomach problems.

The paradigm shift-----"From a supply-driven exogenous developmental model" to "A long term demand-driven community-led exogenous to endogenous developmental model".

FOCUS AREAS & OBJECTIVES

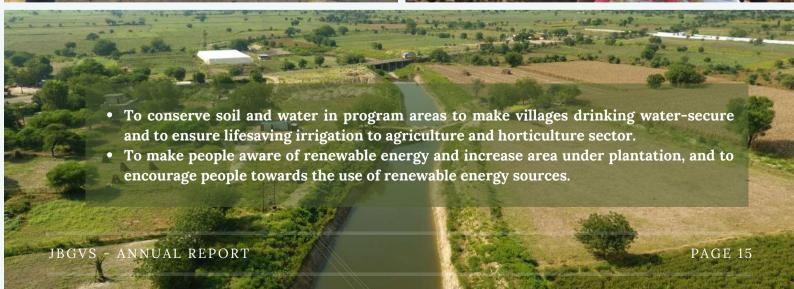
TO BRING "SUSTAINABLE DEVELOPMENT" IN JBGVS PROGRAM AREAS



- To ensure quality school infrastructure in program areas, which helps in the creation of a healthy school atmosphere and ensures better sanitation and protection for school children.
- To improve learning outcomes of the school children.
- To engage parents with school administration through active participation in School Management Committees.
 - To develop personality and skills of children through non-formal education.



 To ensure the increased average annual income of villagers at least by Rs.1.5 Lakhs/annum through sustainable farm and non-farm livelihood interventions.



ORGANIZATION Profile

JBGVS is presently working directly (P1) in 297 villages (Pune 75, Aurangabad 130, Wardha 40, USN 22 and Sikar 30). Including P1, P2, and P3 projects JBGVS has been working in 479 villages across these three states.

The Urban areas in Pune and Aurangabad has the majority of the Urban Development Programs. In Pune, Urban Initiatives are being implemented in 5 slums and 70 Primary Schools of Pimpri Chinchwad Municipal Corporation (PCMC). In Aurangabad Urban Development Programmes are being implemented in 6 villages.

P1
Directly implemented by JBGVS Team

P2
Funded through JBGVS and implemented by partners in JBGVS's P1
Area.

Monitoring of projects of partners (in the above zones) being supported by Bajaj Group CSR

MODEL

Integrated Rural Development Project

(operational in all zones of JBGVS interventions)

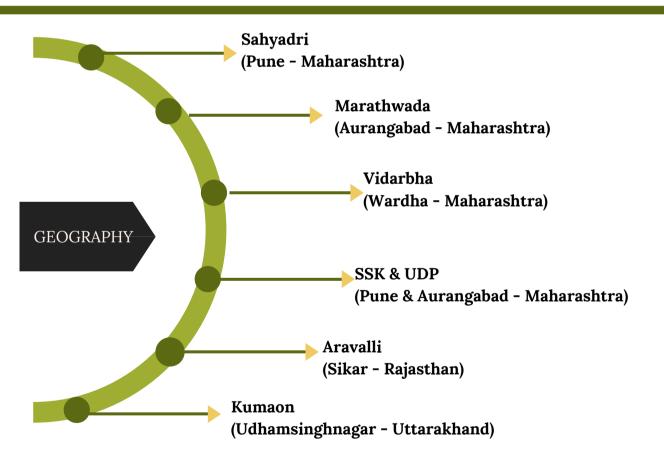
Urban Development Programme & Samaj Seva Kendras

(operational in Pune, Aurangabad & Wardha)

Bajaj Water Conservation Project

(operational in Aurangabad)

PROJECTS



Based on the findings of the study, an exercise of re-alignment of existing area and identification of new area for expansion was carried out. These areas were identified by Zonal Teams and mapped using Geographical Information System (GIS) technology.

EACH ZONE HAS A SEPARATE TEAM OF PROFESSIONALS FOR DIRECT IMPLEMENTATION AS WELL AS MONITORING OF PARTNERS' PROJECTS.

GEOGRAPHIC COVERAGE

	P	HIMACHAL PRADESH	The same of the sa	: Location Ma	p of Project	Area
	DISTRICT	60	VILLAGES (NO.)	HOUSEHOLDS (NO.)	POPULATION (NO.)	
~	Pune (Khed Pune Slums Pune Total	75 5 80 _{FTAR PR}	13, 318 4, 500 ADESH 17, 818	66, 335 22, 500 88, 835	
RA	Aurangabad	Gangapur Aurangabad Paithan	105 11 31	6, 125	HHA1, 16, 668 29, 462	MEGHALAY
MAHARASHTRA	and the same of	Kannad Phulambari Vaijapur	6 1 12	11, 097 1, 362 401 JHARKHA 4, 590	21, 532	TRI
MAH	Wardha	Aurangabad Tota Devli Hinganghat Aarvi	8 CIIII	47, 116 1, 358 2, 924 1, 629	2, 30, 546 6, 008 8, 020 6,993	
	E Punc L	Karanja Seloo Wardha Wardha Total	4 6 1 41	574 DISHA 1, 042 5, 666 13, 193	2, 742 4, 373 23, 661 51, 797	
ASTHAN	Sikar	Danta Ramgarh	15	2, 864	18, 353	
RAJAST	COA	Sikar Sri Madhopur Sikar Total	51 38 104	16, 036 9, 450 28, 350	94, 844 55, 786 1, 68, 983	
AND	USN	Khatima	29	9, 736	51, 415	
KH,		Sitarganj	59	17, 985	98, 671	
UTTARAKHAND		USN Total TAMIL NAD	88	27, 721	1, 50, 086	

COMMUNITY MOBILIZATION & INSTITUITION BUILDING

Introduction & Need Assessment

JBGVS believes sustainable development is possible only when the community take charge of the driving wheel of the development agenda. To achieve this, we need a paradigm shift "from a supply-driven to demand-driven community-led exogenous to endogenous development model". The Phicus study reinstated the need for behaviour change and active community participation in the development agenda.

The JBGVS Team organized various programs like street play, sports events, rallies, mass awareness camps, social events to mobilize the community on the development agenda in old as well as newly identified villages. The team also organized exposure visits for the villagers and took them to the places, where the community had done some good development work. This gave confidence to the villagers, where JBGVS projects are going on, to come together for their own development. The JBGVS teams conducted regular village meetings to mobilize people.



The JBGVS Team carried out Problem analysis and need assessment exercise in villages. The team used various PRA (Participatory Rural Appraisal) tools like Meetings, Focused Group Discussions, Individual Interviews, Transact Walk, Social Mapping, Resource Mapping, Venn Diagram, Wealth Ranking, Root Cause Analysis, SWOT Analysis, Problem Ranking, and Household Surveys etc.

The basic idea of carrying out a PRA is to enable the community to do an appraisal of their village situation in a participatory manner. In this meeting participation of all gender, socioeconomic groups, caste, religion etc. are secured by JBGVS. Community analyses their problems and identifies the root causes of the problems and applies their mind for developing/identifying the solutions for those problems. This exercise has helped to bring community ownership on their village development agenda. The community also defines its roles and responsibilities for working on the village development agenda.

COMMUNITY MOBILIZATION & INSTITUITION BUILDING

Village Development Committees

To implement the village development plan, which is developed by the village community by themselves and by facilitation of the JBGVS Team, JBGVS promoted the constitution of "Village Development Committee" (VDC) at each village. It is a body of minimum 10 to 11 community selected members who takes charge of the implementation along with the community. It has a representation of women from various castes, religion, different socio-economic groups, surveys etc. The Village Development Committee plays an important role in decision making, conflict resolution, implementation planning, financial transactions etc. Each VDC has the President, Vice-President, Secretary, and members. Each VDC opens a separate bank account for financial transactions. VDC maintains records of their meetings, financial transactions etc., and shares it with the community on different platforms like Village meetings, Gram Sabha etc. JBGVS Team organizes capacity building program for VDC members on regular basis for their perspective building towards village development, and to make them aware of their roles and responsibilities towards village development agenda etc. These capacity-building programs comprise classroom training, exposure visits, meetings etc.

Women Empowerment

Women Empowerment is also one of the important agenda in community development. Women have representation in VDC, and they are playing an active role. To mobilize women and encourage them to come forward for their as well as community's development, the teams organize motivational events, separate meetings for women etc.

Community Resource Person

A village-level cadre of resource person called "Community Resource Person" (CRP) is being developed at each intervention village. CRPs are supporting the implementation of planned activities. Teams constantly take efforts for developing capacities of CRPs.

Community contribution & Community ownership

It is mandatory for the community to contribute in terms of cash/kind if they want JBGVS to partner for their development. Community/villagers contribute 50% of total cost in case of individual benefit activity and 10% in the case of common benefit activity. This contribution comes to VDC and VDC keeps the financial records of all transactions. VDC takes a decision on each transaction in consultation with members, this creates a good level of transparency and builds trust. When the community takes ownership, they pro-actively work in implementation, organizes social events on their own, resolves conflicts, and helps the needy which reflects their ownership.







Sahyadri Zone

After the need assessment exercise which was carried out by "Phicus", the process of realignment of existing area and identification of new area was completed. Now Sahyadri zone has 75 villages from KhedBlock of Pune district, divided into 3 clusters viz: Pait 22, Dehane 25, Amboli 28. Each cluster has 20-28 villages with a separate cluster office. At Khed, a total of 81 VDCs were formed in 75 villages, as few villages have scattered habitation (hamlets), so sometimes more than one VDC is formed in the same village. But now Khed Team is in process of merging such VDCs to have one VDC per village. 184 Village Meetings conducted to mobilize farmers; a participatory rural appraisal conducted in 41 villages. And all these 41 villages have prepared village development plans. 34 Mass awareness camps conducted. Capacity building of VDCs given high emphasis, 8 training, 4 exposures, 2 workshops was conducted. VDCs are regularly conducting monthly meetings; so far 184 VDC meetings were held. Agendas discussed in VDC meetings were the preparation of long-term village development plan, revolving fund model for dairy and goat rearing, selection of beneficiary for diary and goat activities, school infrastructure development, lift irrigation planning, community contribution, various feasibility studies in villages. A Mahila Melava was organised at Adgaon village at Khed on the 1st of February 2020 where more than 500 women participated from 9 villages. Mrs Suchitra Amle, Tahashildar-Khed Block and Dr Arun Joshi (CEO-JBGVS) motivated women for women empowerment, girl children education, self-sustainability, and self-reliance. Women participated enthusiastically in different games arranged in Melava. At Sahyadri Zone 2 villages Torne Bk and Anawale- Kasari celebrated Gram Swachata Abhiyan and cleaned their villages. School children, VDC & SHG members participated in this event. 21 Awareness Programs were conducted for women. 75 women are now working as Pashu Sakhi in these villages.

Marathwada Zone

At Marathwada Zone 20 villages are under IRDP program at Aurangabad, this was the area of Bajaj Water Conservation Project JBGVS is working here mainly Phase I. through P2 partners viz: SARG Vikas Samiti soil health improvement, Vishwas Sansthan and The Goat Trust on Goat based livelihood and Centre for Aquatic Livelihood Jaljiveeka, for Fishery based livelihood. At present JBGVS has very limited direct interventions in these villages. In Paithan, 20 village meetings were conducted in 20 villages with key village leaders before the Village formation of Development Committees. Mass awareness was done in 10 villages and 07 street plays conducted with the help of "Kalapathak" on developmental issues. In these events approx. 100 people participated. 1958 households from 20 villages in Paithan Taluka have been surveyed (55%) and data entry work is in progress. 2 PRAs conducted in villages. 20 Community Resource Persons identified, trained, and deployed for village-level support in implementation.

Vidarbha Zone

Teachers, Staff and selected students from Shiksha Mandal's college carried out a need assessment exercise in 33 villages of JBGVS project area. Focused Group Discussions were conducted in these villages. 14 Gram Sarvodaya Simitis i.e. VDCs formed in project villages at Wardha. Construction of compound wall of Pipri Suvidha Kendra completed. Renovation work of Kitchen shed, and Gramseva Bhavan at Paunar Ashram was completed.

Aravalli Zone

The newly identified area covers 108 villages. At present, JBGVS has reached through direct interventions in 33 villages at Sikar. 284 village meetings were conducted during the year. JBGVS is continuously taking efforts to organize the community for its development. Participatory Rural Appraisal (PRA) was carried out in 16 villages, where people came together and discussed their strengths, weakness, opportunities for their development, analysed local problems, their roles & responsibilities towards the village and its development. They prepared an action plan for the development of their villages. development committees were formed, villagers selected VDC members and given responsibility to drive the wheel of village development while everyone committed for this cause. 99 VDC meetings were conducted during the year. Members of 07 VDCs visited Sarvmangal Grameen Vikas Sansthan project area at Bundi for understanding the formation and functions of Village Development Committees. 6 training and 8 exposure visits were organized for VDCs and its members to build their capacity on VDC management, functioning and their roles & responsibilities. Survey of 2293 Households were conducted. JBGVS Sikar organized a Partners Meet at Sikar. Representatives of 17 Partner Organizations attended the workshop. The main agenda of this meet was to develop a platform for better coordination among the partners, sharing of knowledge and formation of common agenda of development for working in the same geography. Two days of training program was organized by JBGVS Sikar Team for field staff for capacity building on Participatory Rural Appraisal based village for micro-planning of the development. 15 community resource persons identified, trained, and are presently helping in the implementation of activities.

P1 PROJECTS

Kumaon Zone

Kumaun Zone, a newly identified area covers 88 villages. At present JBGVS has direct intervention in 20 villages in Udhamsinghnagar. 18 Paraprofessionals (CRPs) were identified, trained, who are now supporting field level implementation. The team conducted Participatory Planning Process Training (PPP) at Sitarganj and Biriya for 4 days in which 182 villagers, 18 Paraprofessionals and VDC Representatives and 7 Staff of JBGVS participated. 70 village meetings were conducted to mobilize the community and for development of their village development plan. 15 PRAs were conducted and the team prepared five-years village development plan in 9 VDCs. 15 Village Development Committees have been formed till March 2020. 62 VDC meetings, 3 training and 3 workshops for VDCs were conducted. 1346 Households were surveyed & completed through paraprofessionals in 16 Villages. The team conducted 9 training cum workshops for Paraprofessionals and trained them for preparation of village Development Plan. They conducted 6 monthly review meetings cum training programs for paraprofessionals on awareness creation for villagers and helped them support the VDCs and JBGVS team. Two tailoring training centres at Bandiya and Khurpiya in which 40 women trainees attended classes on regular basis were operationalized. But due to lockdown the centre remained closed from 21.03.2020. JBGVS successfully organized an exhibition for promotion of products of self-help groups run by women on the occasion of International Women's day on 07.03.2020 in the premises of Bajaj Auto Plant, Pantnagar. Total 8 SHGs participated and sold items worth Rs. 28680/- (total). JBGVS conducted 3 awareness meetings for women in three villages and looked for opportunities for paper bag making involving SHGs. JBGVS installed Sign Boards in 18 Villages. The 2nd Annual Investors Summit was attended by the VP-CSR BAL, CEO- JBGVS, Zonal Program Head-USN at Udhamsinghnagar on 15.02.2020. Appreciation Certificate was issued to Bajaj Auto for the good work done by Bajaj in CSR from the Chief Minister of Govt. of Uttarakhand. A presentation was given on Bajaj CSR works at Uttarakhand.

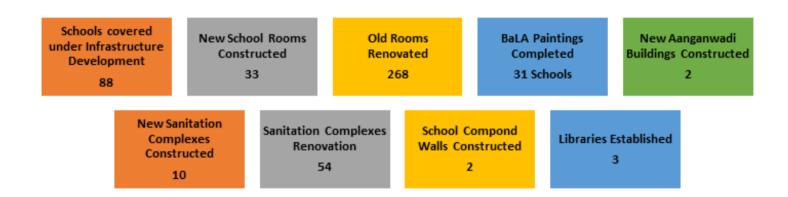


EDUCATION

Infrastructure Development & School Management Committees

JBGVS provides support for the construction of new as well as the renovation of old school buildings, sanitation complexes, Kitchen Sheds, School Compound Walls, Furniture, the establishment of a school library, science lab, digital classroom, BaLA (Building as Learning Aid) paintings etc. In consultation with the Education Department, JBGVS selects the schools for such work, ground validation, preparation of estimates etc., and implementation of the work too done by JBGVS. Schools contribute 10% of the total infrastructure development cost. JBGVS ensures active participation of the School Management Committee in this work. Regular meetings are conducted with SMCs. School Management Committees take the responsibility of collection of community contribution and actively monitors the quality of work.

MILESTONES REACHED IN 2019-20



JBGVS gets actively engaged with school management committees. Conducts regular meetings with SMCs and encourages parents to take active participation in school management. JBGVS aims to improve the learning outcomes of the students and wants to improve the active participation of parents in school activities, monitoring etc. Students, Teachers, School Management Committee (SMC), Parents are the important stakeholders of the school. Regular School Management Committee meetings are conducted in schools where JBGVS is engaged. Parents collect contribution for school infrastructure development. JBGVS Teams are taking efforts to make SMCs aware of their role in school governance. JBGVS works on improving the learning outcomes of the students via P2, P3 partners. It includes training/ workshops for Teachers, Parents, Students, ensures active participation of the School Management Committee in this work. Regular meetings are conducted with SMCs.

Sahyadri Zone

School Infrastructure development work has started in 54 schools, out of which 39 schools have completed work up to March end and in the remaining 15 schools, work is in progress. Due to Lockdown, the work in the remaining schools could not be completed. At Sahyadri Zone, in few villages where Community and Gram Panchayat are not able to contribute 10% of their contribution to school infrastructure development, Panchayat Samiti has started chip-in with their contribution.



Rs.33 Lakhs were arranged by Panchayat Samiti Khed school infrastructure for development. 70 School Management Committee meetings were conducted and discussed school infrastructure development work and community contribution. 2 career guidance and personality development programs were conducted in the High schools of Amboli and Kohinde Bk. for the students of 10th and 12th Std. under the guidance of Mr Mukherjee- Secretary JBGVS Pune. Total of 185 students attended the training.



The Bajaj Education Initiative (BEI)

For the academic year of 2019-20, BEI concentrated on quality improvement programs focusing on teachers and students of 71 PCMC schools. Capacity building programs for Teachers focused on content enrichment and curriculum transactions for different subjects (like Marathi, English, Math's etc.) and standards.

Three training programs for Semi-English schools' teachers in 34 PCMC schools from pre-primary to 3rd Standard were conducted in which 152 teachers participated. One training program was organized for Balwadi teachers in which 57 teachers participated. Three training programs for Teaching Associates were conducted to enhance their content & teaching skills and classroom delivery of English, Marathi, and Maths. A study tour-cum-exposure visit was organized on 28th Nov. 2019 for Co-Ordinator's & Teaching Associates (BEI Team) in a ZP School (Kumthe Bit) in Satara District to observe the actual implementation of the activity-based teaching-learning process. The BEI team directly engages with the students of PCMC schools through several academic and extra-curricular activities like Scholarship training, essay, drawing, storytelling, sports etc. to improve their performance in academics and non-scholastic areas. Six training programs for scholarship students involving 11 schools were organized in which 273 students participated. 1000 set of papers were distributed in 46 schools to prepare students for exams and improve on weaker areas. In essay, drawing and storytelling competitions, 60 schools and 2960 students participated. Out of total participants, 125 students were felicitated in a program in which experts were called to give them advanced skills in their respective areas.

Snapshot of P2 Projects

Eklavya Foundation is working for those students, who are weak in studies. Eklavya has been running 29 Shiksha Protsahan Kendras, covering students.Eklavya trains a local person on innovative methods of teaching maths, science and language and that conducts classes in the morning before the school starts. 3 days' workshop was conducted for Eklavya Team at Rajgurunagar.

Dr. Anjali Morris Foundation has been working to improve the quality of education for slow learners and students having a learning disability. They conduct one class under TAP Project (Technically Assisted Project) for 15 students and skill development class for 27 children.

Sports and Yoga competitions were organized for students from PCMC schools to develop awareness and importance of sports. Training programs in 25 schools on various sport events were conducted by experts and 1000 students benefitted from it. Yoga competitions were held on 26th Nov 2019 for 3rd to 7th standard students and teachers, from 31 schools,385 students (boys and girls) participated. 45 teachers participated in the event. Sports competition were held on Dec 2nd to 6th that included athletics (9 different events) and team events for 3rd to 7th standard students in which 46 schools and in all 3838 students participated. Theme Based school level competitions on 'Maharashtra Mazha' was organized. 42 schools participated in the competition. Teams have been formed to visit schools to assess performance. The teams visited all schools. An NGO conference was organized on 10th October 2019 by BEI in association with PCMC CSR cell. Representatives from 30 NGOs working on education participated and discussed various issues related to quality education and challenges faced. Mr Nandakumar, Former Secretary (Education), Govt. of Maharashtra and senior officials from PCMC attended.

Marathwada Zone

At Marathwada Zone, 6 schools were identified; technical survey & measurements were completed for school infrastructure development. The work on construction/repairing is delayed due to non-availability of community contribution. 2 anganwadis were identified for new construction, 05 Anganwadis for renovation and 03 sites for school sanitation complex renovation. Survey and measurements were completed. Estimate preparation is in process.

Aravali Zone

JBGVS has been supporting for upgradation of school infrastructure. During the year 6 schools were supported for new room construction, renovation of old rooms, school compound wall construction, kitchen shed construction and school furniture. 3 schools were supported for the establishment of a library.



Kumaon Zone

Kumaun Zone finalized a list of 100 schools in consultation with District Magistrate (DM). Now, these 100 Schools fall under JBGVS's core work geography (earlier it was scattered throughout the district). Work Completion Report of 19 Schools was prepared and handed over to the School Management Committee (remaining 6 schools will submit the work completion after Lockdown gets lifted). 202 Rooms were renovated; 50 Sanitation Complexes & 25 Bala Painting works were completed till March 2020. Rs. 20+ Lakhs contribution was collected through the School Management Committees (SMC) under School Renovation Program (FY-2019-20).

Vidarbha zone

At Wardha, 2 New school rooms were constructed at Zilla Parishad School, Bothali which was inaugurated on 11th November 2019 by Dr Sachin Ombase (IAS, CEO, ZP-Wardha) and Shri. Sanjay Bhargava. Construction of Aanganwadi Salamnagar and at village Bhagwa has been completed. Renovation of Zila Parishad School Building and its compound wall was completed at village Kapasi. The first day of joining schools in Std. 1 was celebrated in 40 schools on 26th June. Guidance was given to the parents and school management committee on quality improvement in education. Cultural events were organized in 10 schools on the occasion of Independence Day. School Band equipment was given to Z.P.Primary School and High Schools at Giroli and Kshirsamudra.

P2 PARTNERSHIPS IN THE KUMAON

United Way of Delhi (UWD)

This project is "Born Learning" a Pilot Project in 20 Anganwadis under implementation Udham Singh Nagar. In this project, UWD has focused on 20 Anganwadi Centres in the Udhamsinghnagar district. The reason for choosing these centres was the condition of infrastructure which was assessed and found to be deplorable. There is no toilet facility at the centre, there is no kitchen for the workers to cook food, insufficient learning material, no sitting facility, a smaller number of children registered and these Anganwadi Centres (AWC) were in dire need of support. Through UWD, civil work and artwork were completed along with the provision of toilets. 20 Centers were provided with adequate learning materials and furniture. An increase in children enrolment was observed in these anganwadis and the children who were irregularly attending the anganwadis have started attending regularly. One of the most integral components of the Born Learning program was to build the capacity of the Anganwadi Workers (AWWs) and Helpers, enabling them to provide quality

early childcare and education to the children enrolled and their holistic support development. The Anganwadi workers (AWWs) were earlier busy only in the documentation, therefore compromising teaching aspects. UWD focused on the capacity building of these Anganwadi workers and assisted them with the day-to-day chores so that they can focus on the child's learning. Children become more confident and started to enjoy the day-to-day activities and sessions at the Anganwadi Centre. Their daily diet started to enhance, which was a milestone for the UWD Team. Parents and guardians also acknowledged and appreciated the change in their children and now send them to the Anganwadi Centre regularly. Based on a strong relationship between prime stakeholders at the community level and at ICDS level they received great support in terms of logistics and resource mobilization. ICDS also sent a team of 4 doctors for the organisation of health checkup camps free of cost.

GIRL CHILD EDUCATION - KALWE

The project was implemented by the Mukund Ltd. team in Sahapur Taluka of Thane District. Under this project, one set of uniform, five notebooks and one schoolbag each, to students in classes 8th, 9th, and 10th were provided to 9700 students. Provided mid-day snack, three times a week. From Monday to Friday throughout the academic year organised free math classes in almost 25 centres. Trained math teachers conducted monthly review meetings with them. Repaired 2 schools and made them monsoon ready. Held a road race where nearly 1000 children participated. Mrs Deepa Wadhwa, former Ambassador of India to Japan was the Chief Guest along with Mr Rajesh Shah - Co-Chairman and Managing Director of Mukand Ltd. 100% of the students from 15 of 43 schools passed the SSC examination in March 2020. The Math classes continued in 23 schools and regular tests are being conducted. There is a marked improvement in the student's basic math understanding and comprehension.

Snapshot of P3 projects

Umang

Working for physically challenged children. Three Physiotherapists and one occupational therapist provided assessment, planning, intervention, individual and group sessions, and evaluation of progress. 270 students were assessed and 80 were selected for regular therapy sessions. 5844 individual sessions and 60 group sessions were given during the year. 40 students were provided with a custom-built wheelchair, 16 were given crutches and 19 adaptive devices. 48 students were given special furniture or adaptation to furniture already available. Once a month during the parent-teachermeeting, parents were trained to follow therapy at home. Two short courses were also conducted to train parents. In-house staff was trained for lifting, shifting, toileting etc. YOGA teacher conducted 1428 sessions with different groups focusing on breathing exercises, concentration, and body coordination. Teachers were trained to give sensory inputs in the classroom. Each class was given a sensory tray or box. One full-time Speech therapist worked with 32 young ones giving individual and group sessions in language development. Four students were trained to use AWAZ for communication. Senior Speech therapist from Mumbai conducted a four-day workshop for students and guided staff and parents.

IBTADA

94 Bal Sansad meetings, 85 meetings of School Management Committees conducted and end line study of 16 schools completed. Training conducted on Headmasters motivation in which 100 HMs participated. 1 School Management Committee sammelan was conducted and training of 38 voluntary teachers conducted in 02 batches.

Foundation for Education Development

19 Training of Anganwadi workers were conducted, 43 need-based training with Adolescent conducted, 38 training on financial literacy for girls and women conducted, 43 Sexual and Reproductive health and Rights training with adolescent girls conducted.

SATHI

20 children rescued and 14 were continued to stay in shelter homes. 1 child is handed over to parents. 20 children reunited from shelter. 1 child is referred to Anupgarh, Child Welfare Committee.

Vidya Bhavan Society

Old mess building was renovated to provide better services. A new Dining Hall and a common room were constructed in one of Vidya Bhavan Hostels - Aravali Sadan. New Classroom construction processes were initiated on multiple sites in different Vidya Bhavan campuses.

Latika Roy Foundation

Latika Roy Memorial Foundation serves as a centre of excellence for the state and is a beacon of hope for the families of 67 children with a range of disabilities.

The multidisciplinary team, which includes full-time special educators, therapists, counsellors, child development aides, teaching assistants and helpers, engage the children in varied functional, creative play and learning activities. The focus is on Learning concepts through fun and play. There are currently 64 children enrolled at Karuna Vihar Special School.

Room to Read

In thirty schools of Uttarakhand, covers around 4592 children. In addition to components of the Literacy Program, RTR focused on Capacity Building of Literacy Facilitators. Under Phase 2, Teachers Training for Point teachers and regular Monitoring visits done. International Literacy Week was celebrated in all 30 schools from 8th September to 14th November to create awareness on the importance of being literate along with India Reading campaign, where the community was actively involved. All 30 Libraries in Uttarakhand received 43,873 books till date.

Aasraa

Aasraa is a new partnership program under Bajaj CSR where they are working with 3,350 children across 39 projects in Dehradun district. The outreach teams work within the communities to raise awareness for the need for education and vocational training; they identify children on the streets at risk and bring them into the Aasraa fold. They believe that education is the tool needed to break the cycle of poverty into which these children are born. And under the COVID-19 distress relief, they cover 4500 families with 20,000 people all over Dehradun till date by the distribution of essential dry rations.



HEALTH

KEY ACTIVITIES UNDERTAKEN



Drinking Water

Support provided for installation of RO plants in the villages where TDS (Total Dissolved Solids) in water is high. Support provided for the renovation of old drinking water schemes. In the hilly areas where community often faces drinking water crises in summer as natural springs get dried up and no water storage facilities available on hills. Rock Tank is the solution for such areas, where a water storage tank made into the hilly rocks through a blasting and later a finer concrete work is done.

Health Camps

General Health Check-up camps have been organized with the support from Government Health Department. Specialized Health Camps like eye check-up, Dental Camps, etc., also organized by the teams.

Kitchen Garden

Kitchen Garden is grown in the backyard of house or any available place near the house. Variety of vegetables grown in the Kitchen Garden, which provides daily fresh vegetables to the family members. It helps to add variety of vegetables in daily diet without creating financial burden on poor family. At Distribution Khed. Water Committees (WDC) have been formed for each RO plant. The WDC is responsible for managing the plants.

MILESTONES REACHED in 2019-20

RO Plants Installed 17 Rock Tanks in Hilly Areas 12

Drinking Water Scheme Renovated 1 General Health Check up Camps 26 Special Health Check up Camps

MARATHWADA ZONE

20 General Health Check-up camps were conducted in 20 villages. Mobile Dental Van covered 30 villages. 2967 OPD consultations were done, 352 fillings, 446 scalings and 70 extractions were carried out.

KUMAON ZONE

Successfully organized 6 Health Check-up camps and 6 Special Women health camps in 6 villages in association with Health Department of Government. Total of 717 patients was checked in these camps. And VDCs have collected community contribution of Rs. 7170 (Rs. 10 per Person).

COVID-19 Response: Supporting with Material Cost for Covid-19 OPD at Bajaj Rain Basera (Akshat Bhavan), Jawaharlal Nehru District Hospital. Local MLA Mr Rajkumar Thukral, Additional District Magistrate Mr Jagdish Chandra Kandpal and CMO Mrs Shailja Bhatt visited the OPD Centre. Received proposal from District Administration for 10,000 PPE Kits for the districts. District Magistrate requested to deliver. Equipment and furniture for COVID-19 patients at JLN District Hospital from the approved project of JLN District Hospital Renovation



SAHYADRI ZONE

16 RO Plants installed in Khed project villages and all are managed by Gram Panchayats. Total 1270 Water ATM Cards distributed by Water Distribution Committees (WDCs). 21 Meetings have been conducted with WDCs for discussion on care and maintenance of installed RO Plants. Now the demand for more Jars is increasing. Ms Kriti Bajaj inaugurated the water ATM at the RO plant at Khed project village. 12 Rock Tanks prepared in hilly areas. Each of these Rock Tanks has a capacity of 792 Cum. These Rock Tanks are important drinking water source in hilly areas mainly during the summer season. 1 drinking water scheme renovated.



ARAVALI ZONE

Promotion of kitchen garden is one of the important activities for improving the health status of family members. The kitchen garden provides a variety of fresh vegetables to the family members, which are grown by themselves. 375 kitchen gardens were established during this year. Seeds of vegetables like Pumpkin, Ladies finger, fenugreek, and fruits like papaya were distributed. Kitchen gardens will ensure availability of fresh vegetables and fruits to the families on regular basis.

VIDARBHA ZONE

One water Tanker and four garbage collection vans were given to Pipari Gram Panchayat.

CARPE (P2)

The project is on managing solid municipal waste in Rajgurunagar. Baseline surveys were completed which included surveys of all stakeholders, mapping of garbage vulnerable points, mapping of waste collection vehicles, Initial assessment of waste quantities, Training of Sanitation staff, assisting the Nagar Parishad with Swachh Sarvekshan 2020 and monthly distribution of Personal Equipment (PPE). Behaviour Protective change communication campaigns were also carried out. Citywide awareness campaigns, including 4 rallies, 1 street play, 2 workshops, jingles, branding, communication camps were organised.

ANJALI MORRIS FOUNDATION

At present Anjali Morris has 11 schools under Technically Assisted Project (TAP). Out of 40 Teachers, 37 (3 dropped out) Teachers are being trained for conducting assessment and interventions of students who are at risk of reading, writing and Math's difficulties. The Mentors from AFM are doing visits to these schools regularly to conduct the training sessions. Two Days Study Skill Workshop conducted for 9 TAP Teachers.

One of the schools from TAP has initiated the STUDY SKILL Program and 27 students are getting benefitted by this.

Snapshots of P2 & P3 projects

MAMTA

The project aims at controlling TB in Khed Taluka. Baseline survey of 480 House Holds completed at Khed, Pune. Till date 13095 HHs visited and covered population around 76214 in which 307 presumptive TB cases identified, 166 referred for Sputum Testing. Out of which 52 reached and 4 found TB Positive. Apart from referrals, 193 Sputum Collection done, 21 adults and 1 pediatric case detected as TB positive. 42 (Adults) and 3 (below <15 yrs.) A total of 67 TB patients were identified (63 adults + 4 paediatric cases).

P3

MARATHWADA Zone

CARPE, Bajaj Mazi City Swachh City (BMCSC)

This project is being implemented in Aurangabad city. Total of 304,834.86kg waste has been processed on the MRF Centre. 61,196 kg waste has been recovered by waste pickers in the period of 4th quarter of BMCSC Phase II. Has achieved over 85-100% at source segregation in 13 out of 14 wards. Fire Safety Training was conducted for Sanitation staff, waste pickers and CARPE staff.

CARPE (Maza Gaon Swachh Gaon, Lasur)

The project is being implemented in the rural part of Aurangabad, i.e. Lasur village. Have completed 4 Rallies, 4 FGDs, 2 Workshops, 34 Public events. Approximate daily waste collection of 2890 kgs in Gangapur & 1655 kgs in Lasur was made. In Lasur 4 Route maps and 8 in Gangapur were established. One Material Recovery Facility was established in Gangapur.



Snapshots of P3 projects

BANDHAN

The NGO is working on Mother & Child Health and Reproductive Health Care issues. Conducted training of 50 in two members staff batches. nineteen SS refresher training (223 participants), and 460 Health Forums. Similarly, completed a baseline survey 22977 Households, completed measurement of MUAC of under 05 children of 168 children.

VISION SPRING

Total eye check-up of 1519 cases have been done in camps. 1011 eye-glasses were distributed in 9 villages.

CRY

From Baran village, two SAM (Severely Acute Malnutrition) child were referred and admitted to MTC and two Severe Under Weight (SUW) children were referred to Child Health Clinic (CHC). One SUW child was referred to PHC in Ajmer while there was no referral to MTC during the reporting month.

In Baran 88 Kitchen gardens and in Ajmer 45 kitchen gardens established. A three-day Theatre in Education workshop for children conducted in which 53 children participated.

UMANG

This NGO works on issues of health and education of disabled children. Seventy-three students were given physiotherapy treatment. Out of 73 children, 10 were given session on the standing frame and other 63 were focused on their strength, ambulation, gross motor functions, and coordination.

THE CORBETT FOUNDATION

The project aims to provide primary healthcare facilities to the communities living in remote locations in and around the tiger reserves of Corbett, Kanha & Bandhavgarh. The people living in these areas suffer from several chronic diseases and disorders and do not have immediate medical and healthcare facilities. The Corbett Foundation (TCF) which is working around these reserves to bring about a change by providing primary healthcare facilities and spreading health awareness among these forest-dependent communities. The activities under the Bajaj Saksham Project covers 200 villages and includes OPD, medical pathological camps, tests, and health awareness programmes. In this quarter, they examined and treated 11980 patients in Mobile Medical Camps and 4391 patients treated at OPDs, conducted 1056 tests for 883 patients. provided health 61 awareness programmes in 61 villages for 2603 participants and 37 special medical camps for 2473 beneficiaries.

Snapshots of P3 projects



UNITED WAY OF DELHI-

Under the Phase-1 project, UWD has already established 20 ongoing and fully functioning Anganwadi centres. With respect to that, we were proceeding with the Phase-2 with 100 Anganwadis where they had completed the Civil Assessment cum Survey and conducted 38 Community events. However, due to district restriction and ongoing the pandemic, the project got deviated into Upgradation of PHCs in Udhamsinghnagar. Out of 10 approved PHCs, UWD is working in 4 listed (Govt. permitted) PHCs as Phase-1. Presently, the survey is going on regarding renovation and equipment.

AGRANI

Arogya Project Champawat is an initiative of Agrani India Foundation, aimed at developing a health care delivery system for improved maternal and childcare for rural communities of Champawat District of Uttarakhand. The four locations of Champawat block is Swala, Dyuri, Chalthi and Sukhidhang, covering a population of approximately 8777 people across 31 villages through 30 AWCs. Till date, they have covered 187 Awareness programs, 133 Monthly Growth monitoring, 12 Mamta Diwas, 5 Annaprasan Diwas, 117 Suphosan Diwas. They have conducted 116 Village Health Nutrition Day (VHND) supervised by AWW/ASHA, distributed 99 THR per month. Agrani also conducted 36 awareness session on menstrual health practices and anaemia (three sessions per school) in 3 schools and installed 11 smokeless chullahs. Due to COVID-19, they are now planning to divert few activities towards COVID-19 preparedness the community which will include 4 PHCs in Pati Block.

JIMMEDARI FOUNDATION

They aim to provide equitable, accessible, primary healthcare by Mobile Health Clinics to the villagers of 25 villages of Khatima Block, Udham Singh Nagar, Uttarakhand. It is onceamonth, a fixed date outreach initiative that results in converged health services at the village level. Benefiting about 30,000 people across 25 villages. Till date, they have reached 9,816 beneficiaries and have referred 22.35% cases to District hospital for further follow-ups.

AROHI

This is the 2nd phase of the project under Bajaj CSR where they have completed 24 Mobile Medical Unit (MMU) camps and 1 surgical camp till date and Aarohi Arogya Kendra (AAK) continued to provide OPD services. For the ongoing COVID-19 pandemic, all field level activities including Swasthya melas, Mothers' group and adolescent group meetings, home visits and training are halted in all 3 Women Health Resource Centre (WHRC) from 20th March 2020. Health workers appointed in villages close to the WHRCs are staying back to respond to any Maternal and new-borns emergencies. They are ensuring that they are informed and safe. Also participating in distress relief services through Aarohi Arogya Kendra (AAK), the primary healthcare and emergency services to the rural population. At the same time, to bring behavioural changes and to create awareness. they have brought out new pamphlets with updated and new information to the general population. A specific pamphlet is made for Pregnant and Lactating women to seek appropriate care and guidance. They have also prepared audio contents with key messages which will be aired in Kumaon Vani community radio.

LIVELIHOOD

WHAT IT ENTAILS



AGRICULTURE & HORTICULTURE DEVELOPMENT

Agriculture is the primary source of income in rural areas. Need assessment exercise conducted by Phicus indicates problems associated with agriculture like high input cost, low productivity of lands resulted into low production of crops, non-availability of assured markets for agricultural produce often forces farmers into losses and a vicious cycle of marginality. There is a need to make farmers aware about good agricultural practices like soil testing, selection of good quality seed variety suited to the soil, water and climatic conditions. To address these issues our teams carry out training programs on a package of practices for crops cultivated in different seasons. Farmer Field School (FFS) is found to be an effective method of disseminating information among the farmers. In FFS farmers gather at demonstration plot starting from the sowing of the crop and regular training organized at different growth stages of crops. So, farmers get knowledge on land preparations, crop selection, variety selection, seed treatment, seed sowing, fertilizer application as per soil testing recommendations, disease, and pest management etc. In FFS, farmers learn by doing and knowledge dissemination remains high.

FARM BASED LIVELIHOOD: ANIMAL HUSBANDRY, FISHERY & BEEKEEPING

Livelihood enhancement of poor families, the landless, woman-headed family is an important issue and to address these concerns we provide support to families for activities like Goat rearing, Dairy (Cow and Buffalo), Honey Harvesting etc. Veterinary support services are also provided with the help of Government veterinary department. Training of farmers organized on livestock management which includes proper feeding, breeding, disease management, vaccination etc. Awareness camps were organized to make farmers aware of good livestock management practices. Support provided in the form of a revolving fund, where JBGVS provides Goat Units or Cow or Buffalo of the suitable breed as per the choice of concerned farmers and pays full cost to the vendor. SHG/VDC decides the repayment schedule depending upon the gestation period and average income generation per month from the given animal.

NON FARM BASED LIVELIHOOD

We work with Self Help Groups (SHGs) for supporting non-farm livelihood activities. These SHGs are specifically of women SHGs. We work with existing old SHGs, revive old non-functional SHGs and forms new SHGs as per the need of the village. SHGs are supported with a revolving fund, where SHG members together decide criteria for giving revolving fund for SHG members, repayment schedule etc. In this year we started with a survey of existing SHGs and analysis of the data captured during the survey.



P1 PROJECTS

SAHYADRI ZONE

JBGVS promotes revolving fund strategy for promoting livelihood activities. As per the revolving fund policy, JBGVS initially contributes Rs. 21,000/- (50% cost of the cow plus Rs. 1000/- for insurance). However, the beneficiary returns Rs. 16000/- @ Rs.1000/- per month in VDC account which is, in turn, is given to new beneficiaries as loan. Therefore, net support from JBGVS comes to Rs.5000/- to each beneficiary in case of a cow. A cadre of Pashu Sakhi @ one per village identified by Khed Team. 75 Pashu Sakhies are providing veterinary services for Goat, Cow. The team conducts monthly review meetings of these Pashu Sakhies and regularly builds their capacity. A group of 20 Honey Harvesters were trained by Khed Team with the support from experts on safe honey harvesting techniques without using destructive methods. 20 Honey Harvesting kits provided to these honey harvesters. Now they are collecting honey using a new technique. Till March, a total of 221 Cattle purchased by 221 beneficiaries in twenty villages. The beneficiaries of 13 villages repaid their instalment of Rs.2,07,000/- and the same deposited in respective VDC's bank account. The recovered fund will be used for cattle purchasing for new families. Total 47 goats purchased by SHG members and individuals in Kharpud, Anawale, Khopewadi, Awhat and Ghotavadi villages under the revolving fund model. Eight beneficiaries have deposited their first repayment instalment of Rs. 1700/- 168 SHGs surveyed by Khed (Pune) Team from 75 villages having 2102 women members. These SHGs have Rs. 27 Lakhs as their savings. But these SHGs do not have proper guidance for the proper use of saving. Follow-up meeting conducted with 14 SHGs to discuss on enterprise development. 8 New SHGs have been formed, 31 SHG Meetings have been conducted. 18 Artificial Insemination, 1 Buck Induction, m4 veterinary Camps. 15 Cattle Mangers had been given to farmers.

VIDARBHA ZONE

Farmer's training has been conducted in villages on Kharif Crops Package of Practices, which included seed selection, land preparation, seed treatment, sowing methods etc. 160 students from Ramkrishna Bajaj Agricultural College came to JBGVS project area villages for Rural Agricultural Work Experience (RAWE) program. 10 veterinary camps, 8 trainings on livestock management conducted. Seeds of fodder distributed to farmers. 60 farmers trained on the proper method of spraying of pesticides, insecticides and safety kits distributed to these farmers. This training has conducted at "Center for Integrated Management, Nagpur". A farmer's workshop conducted on Pink Bollworm Management in cotton and pheromone trap distributed to 240 farmers. 70 farmers received Soybean seeds from Krishi Vigyan Kendra, Selsura. Veterinary camps were organized in seven villages, 1126 cattle benefitted from this camp. Vaccination, deworming done in these veterinary camps. An exposure and training program for 20 farmers were organized at "Vasantrao Naik Marathwada Krishi Vidyapeeth, Parbhani" for learning on bullock drawn agriculture implements.

MARATHWADA ZONE

At Aurangabad, 12 veterinary camps were conducted in 12 villages. More than 1116 cattle owned by 583 households were checked for their health-related issues and treated with vaccination of FMD, HSBW and deworming. Treatments like pregnancy diagnosis and other minor treatments were done.

KUMAON ZONE

8 Trainings conducted on livestock management and 8 veterinary camps conducted. Deworming of 40 animals done during the camps.

ZONEWISE ACHIEVEMENTS



ARAVALLI ZONE

Helping farmers for improving their agricultural practices to induce farm production is also an important activity. Farmer Field Schools are one of the effective tools for dissemination of information and farmers also learning by doing on the field. Training has been conducted on-field preparation, seed selection and seed treatment. 9 farmer field schools have been conducted during this year. 34 vermicomposting units established by farmers. 2 Exposure visits of farmers conducted to Krishi Vigyan Kendra, Chomu, where farmers got information on Orchard development, Goat rearing, Poultry, Improved farming practices etc. 34 Self Help Groups have been formed, where women are doing regular savings and helping each other in the crises period, this has been enabling women to get empowered. 9 exposure visits of SHG members conducted to the best performing SHGs from nearby areas to give them confidence and to show the best practices adopted by SHGs in the documentation, accounting, use of SHG funds, the establishment of bank linkages, inter-loaning process etc. Veterinary services provided to the farmers by doing a collaboration with Govt. veterinary department. Deworming of 4000 animals has been done. 26 Women SHGs trained on "Lac bangle making". Out of these 26 SHGs, 10 have started bangle making as a business activity. These 10 SHG's have received order worth rupees one lakh.

Snapshots of P2 projects

SARG VIKAS SAMITI

The project aims at "Adoption of sustainable agriculture practices for soil health improvement and Sustainable production" at 20 villages of Paithan block. SARG has been able to initiate a movement of joining 500 farmers in rejecting the use of chemical input for the farms during the Kharif cultivation. The farmers have used alternate means of organic soil nutrient and bio extract to prepare the soil and provide rich nutrient to the crop. The farmer who is part of the program and has switched from chemical-based soil and crop treatment to environmental friendly organic preparations has been able to save on an average of Rs. 8000/- to Rs. 13000/- per acre in chemical inputs of fertilizer and spray. (2 cycles of fertilizer and 2 of spray (4000*2 + 3500+2). The saving of the initial input cost has resulted in nearly 85% of farmers avoiding the availing of credit from the shop keepers as most of the inputs were prepared on the farm site with easily available materials. The savings has raised hopes on the good crop and a possibility of meeting the needs of the family or create an asset or improve the facilities on the farm and increase cultivation. Further impact is awaited during the harvest season on the demonstration scale of the project to have practical real-time data for the farmers part of the programme.

VISHWAS SANSTHAN & THE GOAT TRUST

The project aims at "Strengthening Goat based livelihood & building women-led business institutions (FPO) in small livestock product value chain". The Goat Trust established a group of 12 -14 women-led enterprises with the help of training and upskilling to meet the service delivery extended to the community. The Goat trust concentrated with improving rearing, breeding and health care facilities which were available in limited means and were difficult to access to the community. The Pashu Sakhis have been able to provide immediate relief and are establishing themselves as a single point of contact for all services related to Goat and its management. The services extended are fodder especially prepared and sold in the community, immunity boosters and Calcium supplements, apart from treatment for general medical conditions. The fodder has been accepted by nearly 250+ House Holds and increasing which is providing an increase in business opportunity and improve the livelihood for the Pashu Sakhi through an increase in earnings. The Goat Trust has just started the breeding program through Artificial Insemination (AI) and providing good quality goats to improve the breed in the community. The Health camps conducted by the Veterinary Doctors engaged by The Goat Trust are able to provide the services at very affordable rates and provide quick response time. They also provide a success rate of over 90% in the village goat community in avoidance of loss of kid YOY average of kid mortality as per the survey being conducted by the field team. The Goat Trust has developed three demonstration sheds which highlight an ideal shed practice in live scale to build the capacity of the beneficiaries through improving awareness, information sharing and best practices by a physical showcase of goat management and improving the quality of rearing. The goats which are on the food diet supplement provided by the Pashu Sakhi and have some are a part of the artificial insemination program are expected to deliver the kids in another 2-3 months. The quality and health of the Kids being born will show the impact from the feed and the services being extended under the program will hope to ensure the survival of maximum kids and get a zero-mortality rate.

MARATHWADA Zone

CENTER FOR AQUATIC LIVELIHOOD - JALJEEVIKA

The project aims at "Livelihood improvement through fishery". The purpose was to provide an additional source of income to the farmers who have access to a pond to meet their water requirements for irrigation and to help them with good water management via drip irrigation. The advantage of using fish in the ponds is that the water is kept clean from algae and that prevents blockage in the drips system. The fish take 6-8 months to mature and through the season of cultivation, it provides an assured source of income with proper management and supervision. The project with Jaljeevika joined 200+ farmers in the Paithan region by distributing fish seedlings for their ponds. Capacity training and awareness towards pond management was shared with the beneficiaries for feed management and security and oxygen and PH level control and supervision of the pond.

INTERNATIONAL CENTER FOR ENTREPRENEURSHIP & CAREER DEVELOPMENT (ICECD)

With support from JBGVS ICECD has been working on the promotion of women entrepreneurship. 2 Awareness Programs have been conducted in which 450 women were covered from Dhod block. Till date, 04 batches completed 3-weeks training on enterprise creation, establishment, and management, in which 107 women were trained. Seventeen women initiated their own business and they are earning Rs. 5000/- to Rs.10000/- per month. Eleven women have been linked to one-month technical training with RSETI for technical skill up-gradation for beauty parlour, Stitching and jewellery making. Handholding and bank linkage are under process.

UDYOGINI

This project aims at the promotion of high-value crops and development of its value chain (FPO). 225 soil samples tested, 2 demonstrations of Solar fencing done, 166 women mobilized against 200 women in five project villages, 250 farmers are applying fertilizers according to soil testing report, 13 board members of cooperative were trained on marketing operations.

ARAVALLI ZONE



Snapshots of P3 projects

BISLD

The project aims at "Sustainable Livelihood Development through Introduction of Livestock Value Chain for Upliftment of Community in Uttarakhand". Total 20,219 Als were performed during the financial year 2019-20. Out of 20219, 3494 AIs were performed by sex-sorted semen. Total Confirmed Pregnancies (CP) were 8339 that includes 617 sorted CP. Total 7277 calves were reported to be born - 7123 calves through conventional semen & 154 calves through sexsorted semen. As a support activity, 101 animal health camps were organized during 2019-20. Through fodder demonstration activity, about 568 farmers were supported in the project area. About 3620 cattle were vaccinated during the year 2019-20 by our AITs. Total 2057 Dewormer were distributed for animals. Total of 3388 kg of Mineral mixture was distributed to farmers.

GENE CAMPAIGN

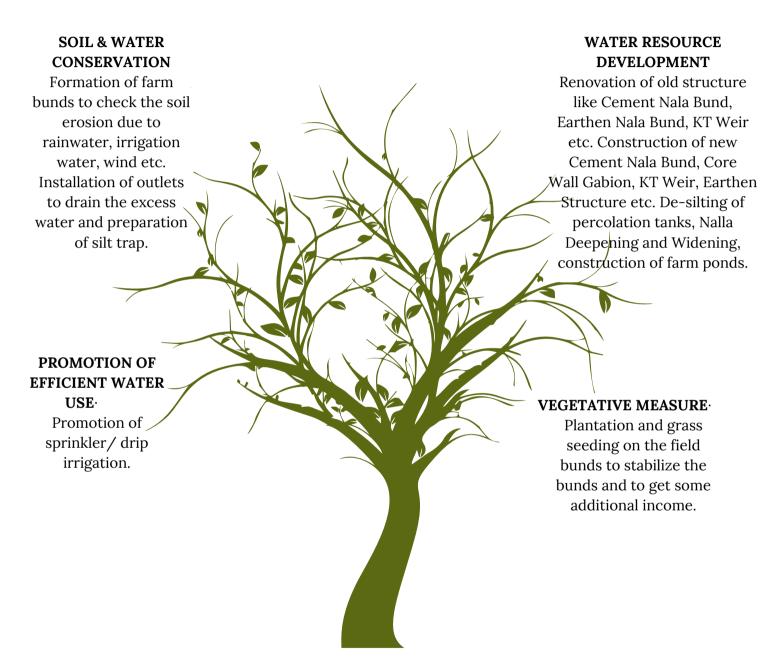
The project aims at "Increasing the incomes of women farmers and improving the food and nutrition security of rural communities". 12 varieties of finger and barnyard millet were laid for trials in PVS and SMI and data collected. 600 villages participated farmers from 32 demonstrations and learnt PVS and SMI practices. 150 farmers from 47 villages have conserved 10.50 lakh litres. of rainwater in jalkunds. 150 farmers set up vermicompost beds in 43 villages, producing 1.80 lakh kg of vermicompost. 180 farmers from 27 villages were trained in seed production. 152 Poshan Vatika have been established in 32 villages. 11546 kg of vegetables with a rupee value of Rs. 3,89,792/- were grown in the Vatika and consumed by families, thus helping to alleviate micronutrient deficiency. Three trainings were held on balanced nutrition and purifying water for drinking. 165 women from 24 villages were trained. 1000 calendars with the nutritional value of traditional vegetables were produced and distributed. Sprouted and malted millet flours, millet-based sweet and savoury snacks were reintroduced into family diets to raise household nutrition levels.

CHINMAYA ORGANIZATION FOR RURAL DEVELOPMENT

This project aims at "Empowerment of women and communities by generating livelihood Opportunities". They have facilitated 82 Community Based Organizations (CBOs) which includes 22 Mahila Mandals, 32 SHGs, 12 Adolescent Girls Groups and 16 Bal Vihar Groups till date. Where 143 meetings for Mahila Mandals, 201 meetings of SHG's, 76 meetings of Adolescence girls and 38 meetings of Bal Vihar Group were conducted to collectively find out solutions on different issues. To increase the livelihood opportunity, training to 64 Households in each panchayat was provided which includes Goat rearing-20, Backyard Poultry-21, Backyard Dairy-15, Beauty Parlour -02, Embroidery machine- 04, Spice making machine/mini flour mill- 02. To provide proper health care facilities including preventive health care for mother and child 99- kitchen garden, 30- garbage pits, 35 soakage pits, 34- Vermi pits, 11- Matka Khad, 5- Azolla, 1100- fruit plantation, 3-Basis Health Camp with total 93 participants, 2- Awareness program on Environment Day, etc activities were conducted.

ENVIRONMENT

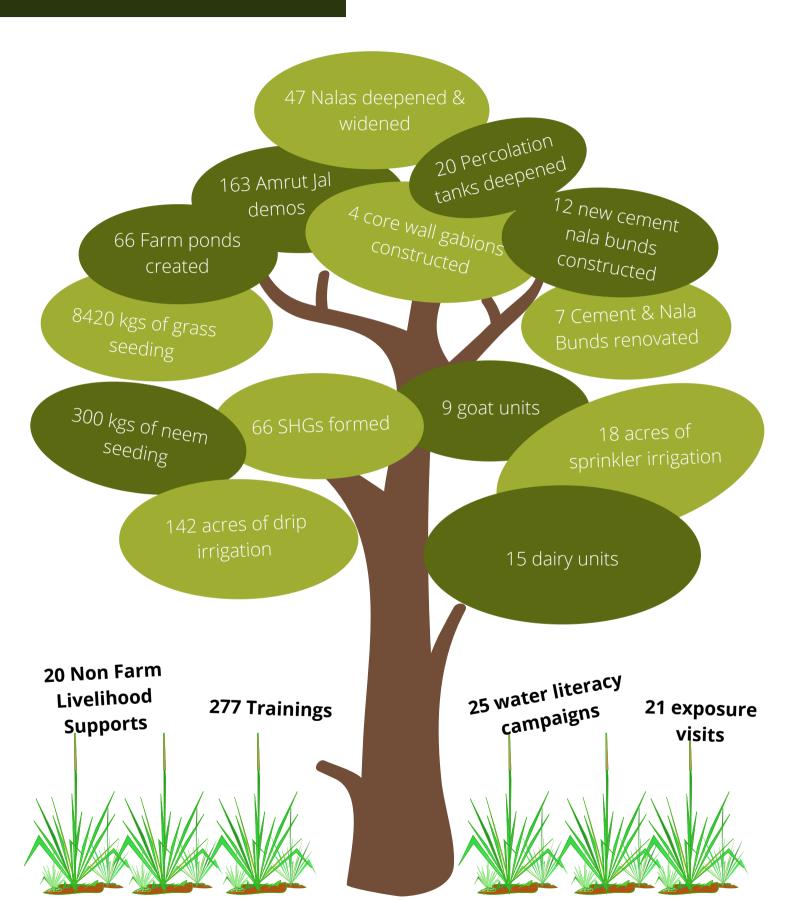
OUR FOCUS AREAS



VILLAGE INSTITUTIONS & CAPACITY BUILDING

Formation of Village Development Committee as an apex village level body for village development. Water User Groups formation at each water conservation site for care and maintenance of structures. Self Help Group/ Common Interest Groups formation for promotion of livelihood activities in watershed project.

MILESTONES REACHED IN 2019-20



THE BAJAJ WATER CONSERVATION PROJECT

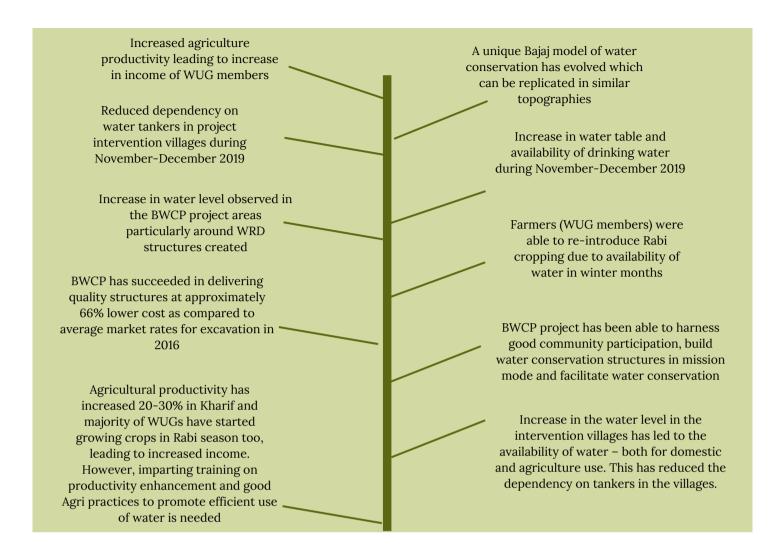
BWCP PHASE II

The BWCP is our flagship project at 110 villages of Gangapur and Aurangabad Taluka of District Aurangabad, Maharashtra. This project has completed 2.5 years at the end of March 2020. The objective of the project is to make these 110 villages drought-proof, water tanker free and self-reliant for water, increase in area under irrigation, increase in agricultural production and ultimately increase in income of the farmers from the project area. Villages were mobilized through awareness campaigns. Need assessment was done through participatory rural appraisal in each village. Village Development Committees have been formed at each village. Water User Groups formed at each water conservation site. The milestones mentioned under P1 are of JBGVS's Bajaj Water Conservation Project Phase II.

Total 1071 households from 28 villages were visited on one to one basis by the JBGVS team members. This activity helped field team members to create a good rapport with the individual family members, resulting in their active participation in Bajaj Water Conservation Project interventions. Total of 496 women members of 36 self-help groups from 16 villages was trained on documentation and record-keeping. The SHG gradation process and the process of need assessment for livelihood activities were discussed with the participants. An external audit (by Ernst & Young) of Bajaj Water Conservation Project was carried out during this period.



ERNST & YOUNG AUDIT REPORT FINDINGS



4 more partners Action For Agricultural Renewal in Maharashtra (AFARM), Action for Food Production (AFPRO), Development Support Center (DSC), BAIF Institute for Sustainable Livelihood Development (BISLD) are working with JBGVS at BWCP Phase II.

Particulars	Unit	JBGVS	AFARM	AFPRO	BISLD	DSC	Total
Nalla Deepening & Widening sites	Nos	178	32	38	24	20	292
Percolation Tank Deepening	Nos	59	8	26	3	2	98
New Cement Nala Bund Construction	Nos	35	14	2	-	6	57
Repair of old CNB	Nos	15	5	-	-	-	20
Core Wall Gabion Construction	Nos	6	2	6	4	2	20
Repair of KT Weir	Nos	-	1	-	-	-	1
Renovation of Earthen Nala Bund	Nos	-	1	-	-	-	1
Farm Pond	Nos	170	-	-	96	-	266
SHGs formed	Nos	306	73	-	11	14	404
Drip Irrigation	Acres	142	-	60	11	-	213
Sprinkler Irrigation	Acres	18	-	-	-	-	14
Trainings	Nos	277	414	219	151	222	1283
Exposure Visits	Nos	21	17	7	1	-	46
Dairy Units	Nos	15	-	-	11	-	26
Goat Units	Nos	9	-	-	54	-	63

VIDARBHA ZONE

Percolation Tank de-siltation completed at village Danapur (Karanja), at village Chandani (aarvi) and at village Kinhala. Chinchghat Water Canal of Pothara Irrigation Project at Wardha was not functional from last 30-35 years. Big trees had grown in the canal, walls and guide bunds of the canal was damaged at few points. Due to this only 25 Ha area was coming under irrigation out of 826 Ha. JBGVS repaired that damaged canal and cleared the bushes grown inside the canal, because of this water reached to the farmers' field in the villages Ladki, Burkoni, Pardi etc. Approximately 500 Ha now came under irrigation. 180 LED lights installed at Gram Panchayat Pipari.

FOUNDATION FOR ECOLOGICAL SECURITY (FES)

The project aims at "Augmenting Conservation of water for improving the resilience of agriculture in rainfed areas in Rajasthan". Recognition of the project teams on Independence Day in 4 locations for work excellence in environment conservation. New Area brought under agriculture production and agriculture productivity enhanced. The water table in wells increased by 1meter to 3 meters. Fodder and Biomass production increased in degraded common grazing lands. Surface water availability increased in drainages and structures from 2 months to 5 months. More than Rs 600 lacs of MGNREGS funds leveraged for natural resource management, pasture development and water conservation activities in project villages. Recognition for capacity building of various stakeholders on issues of regeneration, water conservation, decentralized planning and working with panchayats. 216 village institutions formed for the management of their natural resources. 600 capacity building programmes have been organized and about 18478 community members of 458 Village Institutions were trained in various aspect. Construction of 92 new and repair of water harvesting structures have completed. 11408 hectares of land covered under Soil and Water Conservation Measures. 7445 hectares covered under revegetation activities through planting and seeding.

ZONEWISE ACHIEVEMENTS

SPARSH - CENTER FOR PARTICIPATORY LEARNING

SPARSH has been working at Vaijapur under Bajaj Water Conservation Project Phase III. One site of nalla deepening & widening work at the upstream site of new construction of cement nalla bund has been completed which helped to arrest the runoff water into the nalla. Deepening and widening of three sites at the upstream side of existing cement nalla bund have been completed to increase the existing water storage capacity of the nalla. Grass seeding and forestry species plantation for strengthening of the nalla banks through vegetative barriers and total 2300 stylohemata grass seed and 1120 kg. Neem seeds are spread over side bunds. Promotion/ Strengthening of 5 SHGs completed gradation process; conducted their need assessment for livelihood support activity through handholding support in five villages. VDC formation completed in all project villages, 5 Trainings of VDC members and 1 training was organized for gram panchayat members on project orientation & community involvement. Completed Jalmitra selection and conducted 15 Jalmitra training. Total of 215 TCM water storage capacity created.



JBGVS URBAN DEVELPMENT PROGRAMMES

Pune, Aurangabad & Wardha

PUNE CITY

- A staff training on "Mahila Aarogya Samiti (MAS)" was given by Deepak Foundation to UDP Teams of Pune and Aurangabad (25 participants including field and office staff). After completion of training, the Pune Team has established 7 MAS groups in slums.
- Institute of Health Management Pachod conducted training for field staff on community health and related issues. There were a total of 25 participants from Pune and Aurangabad.
- A workshop for adolescent girls was organised with the support from Blossom NGO on marriage laws. 80 adolescent girls from two slums participated in this workshop.
- A workshop was conducted by Deepak Foundation for pregnant women on Ante Natal & Post Natal Care.
- An exposure visit was organized for field staff (11 participants) to SNEHA an NGO based at Mumbai to get exposure to their Healthy City Program.
- A health check-up camp was organized with support from Dr D.Y.Patil Hospital in which 80 children were checked and 6 underweight children got medical treatment.
- A coordination meeting was organized between Zonal Head, Pune Urban Ms Leena Rajan, JBGVS UDP team and PCMC Head Mr Pavankumar Salve for organizing Urban Nutrition & Health Programme (UNHP) program at slums, an MOU with health department is underway.
- One-day interaction workshop was organized for "Balwadi Teachers" under PCMC. In this workshop, information was given as to how to understand the needs of children so that the children have better physical and mental growth.
- A Mehandi competition was organized for adolescent girls on the occasion of Makar Sankranti, 60 girls participated.
- A competition was organized for pregnant and lactating mothers- 50 persons participated.
- Information on Superstition and Health given during the meetings in slums.
- A training was organized on the topic "Corona and preventive measures" for pregnant women, adolescent girls and children up to the age of 6 years.
- One day documentation training was organized for field staff.
- A program on vaccination for pregnant women conducted at Ajanthanagar and Viveknagar at Akurdi, Pune.



URBAN DEVELOPMENT PROGRAMME

- A pediatric health checkup camp was organized for children up to the age of 3 years with the help of Doctors from Dr D.Y.Patil Hospital. Out of 50 children,6 were found under-weight, who were sent to Government Hospital for follow-up.
- A cancer screening camp for women organized with the help of Prashanti Cancer Care. Out of 54 women, one was found suspicious of the disease.
- Field staff helped Government staff during the pulse polio vaccination camp.
- 5 new slums selected from Bhosari namely, Khandobamal, Gaothan, Gavhanewasti, Landewadi, Dhwadewasti. Meetings conducted in newly identified areas.
- An awareness program was conducted with the help of Canine Control and Care Trust at Vidyanagar.
- A survey conducted for identification of needy people during the lockdown period.
- Food packets provided to 1350 identified needy people with the help of ISKON.
- A survey conducted in slums to identify small entrepreneurs. 164 people found doing such businesses.
- Total 25 slums (5 old, 5 from Bhosari, 5 from Nigadi, 10 from Chinchwad) identified for expansion of Urban Development Program.

AURANGABAD



- Organized 11 health camps for Blood group, HB checking. In addition, Girl's Health Awareness in Wadgaon Kolhati and Pandharpur areas were organized in association with Atharva Laboratory -668 blood report cards of patients were issued after the tests
- 3 Healthy baby competitions were organized for the age group below 5 years. Dr Vishal Lahane was the judge for these competitions. The selection criteria for the competition were age, weight, and height – physical growth parameter, hygiene of baby etc. The winners were given prizes
- Essay writing competition organized on Malnutrition, Environment and Health. The number of participating students were 292
- To create awareness among women regarding nutritional diet, three competitions on Nutritional Recipe Preparation were organized. Nutrition Expert Mrs Veena Talikotkar was the judge for these competitions and guided women regarding nutritive diet and healthy kitchen concepts
- Supported 20 Anganwadis to improve infrastructure. Anganwadis were provided with Cupboard, Dustbin, Board, Mat and games like Pyramid, scuffle etc.

PUNE CITY

URBAN DEVELOPMENT PROGRAMME

- Established Children clubs and organized four Balbhavan programs in which 349 children participated.
- Organized a training program on pre-and post-natal care. Ashish Gram Rachana Trust, Pachod conducted the training program at Bajaj Vihar in which 26 persons including JBGVS staff and UDP field workers participated
- Dr Aparna Ashtaputre Psychologist from Dr BAM University, Aurangabad conducted training of Anganwadi Teachers at Bajaj Vihar. The theme of the training was Child Development
- Organized 4 Health check camps for children (0 to 6 years) and 5 health checkup camps for pregnant mothers. Dr Ranjana Lahane conducted the check-up and guided the pregnant women
- Awareness Program: UDP, Aurangabad organized camps for Blood group and HB Checkup & Girls Health Awareness with the help of Mrs Supriya Gaikwad from Atharva Laboratory. Total 120 blood report cards of HB checkup are distributed to participants
- Cultural program: UDP, Aurangabad organized 6 Sankranti programs in Bajajnagar, Waluj and CIDCO. The women and child health, nutrition and health issues were primarily discussed during the traditional celebration of Sankranti



- Anganwadi Teacher Training: Mrs Dhokate from Aurangabad guided Anganwadi Teachers at Bajaj Vihar. The hands-on training was based on the development of educational material. The theme of the training was "learning by doing".
- School Stakeholder's Development: Aurangabad organized two full-day training programs for School Teachers at Bajaj Vihar and Bhagwan Mahaveer school. Mrs Manisha Kokil and 2 Teachers from Omkar Balwadi were the instructors for this program. The event was attended by 98 teachers from 9 schools. The teachers prepared teaching aids using recycled materials. Mrs Manisha Kokil and team guided the teachers in detail to make effective dialogue with students and use of social media. The team also made the teachers aware of POSCO ACT.





- Health UDP organized Healthy baby competition, Health check camps for children newborn baby to 6 years and 2 health checkup camps for pregnant mothers. Neurologist Mrs Dr Madhavi Shelke from Aurangabad checked disabled (Mentally disable) children under Specialized Camp
- An awareness campaign was conducted on Covid 19 in Bajajnagar area under UDP and SSK. We could cover more than 650 families till lockdown. After lockdown, we have updated the list of health workers such as ASHA, ASHA supervisor, ANM, PHC staff, Malaria worker, Anganwadi worker and ICDS staff working in Bajajnagar area. We activated a WhatsApp group of health workers. We listed the areas for wall painting, areas for display in consultation with community members and opinion leaders
- Identified the economically affected families during the Pandemic and lockdown through a survey. Bajajnagar is the industrial area where labour and migrated population are dominant. The lockdown has created problems for migrated workers, daily wage workers and economically weaker section of the society. The unavailability of food due to the closedown of hotels, restaurants, mess, kitchens, affected migrant workers. We developed a system of distribution and provided food packets to them through volunteers.

AURANGABAD

- Programs conducted for adolescent girls on health and hygiene.
- Home visits done for pregnant women and lactating mothers and information given on vaccination.
- One-day training on Aanganwadi Sevika conducted.
- Haemoglobin tests done for adolescent girls, pregnant women, lactating mothers, and guidance given on taking nutritious foods in daily diet.
- Inaugurated Aanganwadi construction work at village Gotewadi.

SAMAJ SEVA KENDRA

PUNE, AURANGABAD & WARDHA

Samaj Seva Kendras (SSKs) of JBGVS provide a platform to local communities in urban areas near Bajaj Group facilities for skill development, promotion of education both formal and informal, networking and socio-cultural enhancement through different types of programs on education, culture, sports, healthcare and vocational training. SSKs in Pune, Aurangabad, Wardha and Pantnagar continued to organize activities for children, youth, women, and senior citizens.

EDUCATION

SSK PUNE

- Build Fortress Contest Build fortress is a program to increase the imagination of children. Fifteen groups consisting of 75 children participated. Parenting Workshops It is being conducted every month and this workshop is focussed on Parents. They are guided by various experts on the overall intellectual development of children
- Children's Day Various competitions were organized with the theme "Swachh Bharat Abhiyan" on Children's Day. Contests like costumes, essays, lectures, quizzes, paintings were organized to showcase children's intellectual qualities. 500 Children participated in children's day programs.
- Tabla Harmonium Workshop On December 29, a special camp was organized for the children of Tabla & Harmonium. 70 trainees participated.
- Learn from Drama and Sport Grammar (Workshop) A workshop on drama and learning grammar through different games was organized in association with Jazz Hand Foundation for the children from the age of 7 to 9 years. A total of 60 children and 6 volunteers were involved.
- Parenting 3 programs were conducted on parenting. The fear among children was the subject. The wrong habits of the parents create unnecessary fear in the children. Psychologist Prachi Kandeparkar imparted knowledge and guided the parents about this. Dr Arun Joshi, the CEO, explained to the children how to overcome fear through various demonstrations. A total of 200 people participated.
- Parenting- Joint mentoring program was organized for the children and parents of the 8th, 9th, 10th, standard. Counsellor Anuradha Jadhav addressed the parents on the subject" How to prepare children for examinations in a stress-free environment". She answered the questions asked by the children & parents and cleared their doubts. About 80 children and parents attended this programme.
- Nursery and Bal Bhavan: Republic Day was celebrated by the children. Children came in various costumes and participated in the program. They sang a patriotic song and a Prabhat Feri, was organized. The children were given a wrist band and food. A total of 110 children participated. A yearly excursion was organized for Gokul Nursery Children at Lekha Farm. Total of 50 children were involved in this excursion.
- A program was organized for the senior citizens to provide information about various acts suitable to them. Awareness of children's property, money, information on various other topics were also given. A total of 50 people were present. The resource person was Adv. Urmila Kalbhor.

WOMEN EMPOWERMENT

- Chocolate making workshop Chocolate Making Workshop was organized on November 29 for the purpose of launching a small business for women. This training was conducted by Zelos Food Products Pvt. Ltd. Information about marketing, packaging etc. were given to the attendees. Thirty-two women participated.
- Calendar A New Year calendar with innovative fabrics was made on handmade paper. A total of 50 calendars were prepared and sold out.
- Instant Spices Making Workshop -The workshop was organized to make special instant spices for women. The purpose of the workshop was to learn and do home business. Vidya Misal imparted the training. A total of 35 women underwent training. Competitions were held to boost women's confidence. A fashion show was organized for women to celebrate Makar Sankranti.
- 46th Anniversary Celebration On the 8th of February, the 46th anniversary of the Samaj Seva Kendra was celebrated. Total of 325 people attended this celebration and everyone from nursery to senior citizen participated. The program was designed with a theme called Chitra Shalaka from old to new. Ashok Deshmukh, founder of the "Snehvan" institute Bhosari was the chief guest of this anniversary function. This institute manages and takes care of the orphaned children of farmers who committed suicides. Yashogatha award was conferred to the persons who were trained in Samaj Seva Kendra and are now doing small business and economically independent.
- The Annual Report was made available to all invitees and information was given on the newly launched Women Producer company named "Prachiti". JBGVS Chairman Shri. Tripathiji, Trustees and all the office bearers were present on the occasion. The event was attended by 1200 people.

HEALTH

- AIDS Awareness On 16 December, a program was organized to raise awareness about AIDS. Dr Kiran Dhule of Talera hospital gave information and made an investigation at Talera Hospital. Total of 77 persons was checked.
- Sports Day: A sports day was organized in which students, children, teenage girls, female senior citizens participated. Everyone enjoyed playing different sports.
- Eye examination camps Eye examination camps in association with Vision Spring was organized. 170 patients were checked & spectacles were distributed at a low cost (20 rupees/spectacle).
- Mobile Clinic This mobile van goes around 7 slums and conducts check-up of around 5000 patients in a month.
- Pranic Healing A free meditation reception camp was organized by the Silestile Pranic Healing, Ravet on of this Meditational healing. Attendees informed that it was a great benefit in a stressful life.
- Senior citizen Various events were held for senior citizens every month. Meditation and Physiotherapy sessions were conducted. Demonstrations of home physiotherapy on various ailments were shown. A total of 100 senior citizens benefitted.
- Arogya trip A trip to Prakriti Ayurvedic Health Resort Centre in Satara was organized to ensure proper health and also to get the right information about their health. Total 45 people were examined free along with proper guidance by Dr Suyog Dandekar (useful good health tips). In the open ambience, everyone enjoyed the trip.
- Family Planning Surgery A total of 353 family planning surgeries were conducted.

SAMAJ SEVA KENDRA PUNE

OTHER ACTIVITIES



- Security Demonstration On 4th October, a demonstration was held by Bharat Gas for the purpose of ensuring our kitchen's safety. Participants were informed about the requirements of domestic gas, how to live a safe life by avoiding dangers while cooking and handling gas cylinders
- Diwali Pahat A program was organized on 26th October 2019 on the occasion of Diwali for the music lovers. People from all walks of life attend the programme. Around 120 people were present.
- Dandiya Garba training was conducted for women. Various activities like Bhondala, Garba-Dandiya Competition, Jágar Navratri are organized during Navratri.
- Diwali Fair held at Samaj Seva Kendra Pune -2019: Samaj Seva Kendra (SSK) organizes Diwali Sakhi Fair every year just before the start of Diwali. The objective of the fair is to provide a platform to the women entrepreneurs to showcase their products. "SSK Sakhi Diwali Fair 2019" was organized from 17th October to 20th October 2019, within the premises of SSK, Pune. Over 89 women entrepreneurs participated in the exhibition. This year the fair followed the national theme
- "Say no to plastic bags". The fair had a great display of art and handicraft, eatables, food. Experts provided culinary skills so that the women could earn a livelihood. For 4 days, around 5000 visitors from PCMC area visited the exhibition. Visitors included SHGs, NGOs, BAL employees and Corporators of PCMC, women of JBGVS project areas from Pune. A number of activities were organized to enhance footfalls. Total sale of all stalls was to the tune of Rs.7.50 Lakhs while JBGVS spent about Rs.3 lakhs to organize the fair.
- Culinary Skill Competition: Competition organised to create natural talent among women. Participating women cooked, displayed, and demonstrated their culinary skills cooking sweets, savoury and traditional food with a delicate balance of flavours, freshness, nutrition, and decency of presentation. Forty-five women participated in the event displaying their wonderful skills.
- Workshop on Diwali lantern-making: Workshop on Diwali lantern-making event gave yet another opportunity to display the natural talent among the kids and show their creativity, a workshop on Diwali lantern and Diya making was organized. Around 70 children participated and enjoyed the same.

SSK AURANGABAD

- Exhibition on Diwali festival The SSK Aurangabad organized an exhibition on Diwali at Mohata Devi Mandir Bajajnagar in October 2019. The Self-Help Groups and individual entrepreneurs participated in the exhibition. Mr Khedkar inaugurated this exhibition. Thirty women had put up stalls in the exhibition. The total sale was Rs 1,75,000/- in three days. This has improved the marketing skill of women and improved confidence level.
- Bal melava is instrumental in bringing smiles on the face of students. Bal-Melava is a unique activity of SSK, Aurangabad. Total of 2256 students from 34 schools participated in this grand event. They enjoyed various games. The games with entertainment and physical exercise filled the mind and brought a smile on the face.
- Winter camp for students The personality development camp was arranged in November 2019 at Bajaj Vihar. Total of 59 students participated in the camp. The participant students were introduced with various activities such as Rangoli making, Karate for self-defence, handicraft making and soft skills which help in improving personality. This camp-inspired the students and they demanded more such camps.
- Karate for self-defence: SSK, Aurangabad organized Karate demos for girl students in school. The Karate boosted confidence in girls. The students attended demo expressed that Karate has not only improved skill but improved the attitude towards life.
- Beauty parlour and tailoring are the regular activity of SSK, Aurangabad. The skill training unit at SSK, Aurangabad has high demand from local girls and women. This activity has converted many women into entrepreneurs.
- • Sports equipment: SSK, Aurangabad provided sports equipment kit to 10 schools from Bajaj Nagar. This activity has gradually increased interest in students for various new games which needed sports equipment.
- Rangoli competition: Rangoli competition was organized during Deepawali. The theme for the competition was environment & sanitation and save girl child. Total of 95 persons participated, enjoyed, and provided lots of social messages through rangoli.
- Annual Function SSK, Aurangabad organized Annual function on the auspicious occasion of the birth anniversary of Hon. Late Janakidevi Bajaj on 7th January 2020. This was the 6th Annual Function program of SSK, Aurangabad. Mr Abhijeet Dharmadhikari, Director of Shrikrushna Career Academy addressed the girls with a short talk on "My dream personality of adolescent girl". Mrs Anjali Dhanorkar Dy. Collector, Aurangabad was the chief guest and had a special message for the 250 adolescent girls on career development at the event. Mr C. P. Tripathi, Chairman-JBGVS, and Mrs Santosh Tripathi had constructive interaction with the girls at the event.
- Social Development Programs targeting adolescent boys and girls were organized. The question-answer session created awareness among kids. The program covered subject such as Moral education, distinguishing between love and attraction etc. The development program used interactive communication tools such as role-plays, games, and audio-visuals.

SAMAJ SEVA KENDRA AURANGABAD

- Science Day celebration SSK organized science exhibition on Science Day on 28th February 2020. Mrs Kriti Bajaj inaugurated the science exhibition. Total of 600 students from 16 schools participated in the exhibition.
- Cultural Activities of Sankranti program Makar Sankranti is traditionally celebrated by women for the start of the harvest season and celebrate the produce from the farmlands by gathering and exchanging sweets across the 5 centres under the Samaj Seva Kendra (SSK). We took this opportunity to improve the participation and involvement of a greater number of women in the community. Additionally, we conducted sessions to improve awareness on social issues like Environment, Women Health and Domestic Violence were discussed during the programs.
- Natural colours for Holi festival The SSK, Aurangabad organized training of SHG women for making natural colours. Maitri women Self Help group got trained in this training and prepared 400 kg natural colour of red, blue, yellow, orange, and green shades. They sold it in Bajajnagar area. They got Rs 90,000 within a month from this sale.
- Training on continental dishes The SSK organized training of women from Bajaj Nagar. Hoteling is a part of our changed lifestyle. In urban areas, there is a craze for continental food. The food in the hotel is tasty but nutrition and hygiene are a big question mark. SSK organized training of urban women regarding recipe of continental dishes. Mrs Talikotkar is freelancing nutrition trainer. She had a detailed dialogue with women and demonstrated recipe of various types of roti, paratha, and continental vegetable dishes such as paneer products, vegetables and pav bhaji etc.
- Sport competition SSK, Aurangabad organized sports competition spread across 2 days at Bajajvihar. The event saw the participation of 575 children from 8 schools in the multiple events at the competition. The students enjoyed the events across sports such as football, Kho-Kho, Kabaddi, etc. and athletic (100m, 200m, 500m running, relay running). Sport is an enabler and the event worked as a platform for school players to perform better.
- Karate boosted my confidence.... The girls and boys participated in Karate demo demanded regular Karate coaching classes. First time SSK, Aurangabad organized Karate classes for boys and girls at 4 places in Bajaj Nagar. The Karate classes were organized for 4 hours according to the time availability of girls and boys.

SAMAJ SEVA KENDRA WARDHA

SSK WARDHA

- Health camp organized at Savitribai School at Gadgebabanagar, HB Test of 205 students was done.
- Diwali Sakhi Fair organized at SSK, Wardha, 35 entrepreneurs displayed their products at stalls during this Diwali Sakhi Fair.
- SSK is organizing various programs for women and children residing around Gandhi Gyan Mandir. Many women have taken trainings in SSK and started their own small enterprise and supporting their families.
- Program for adolescent girls: 13 such programs conducted for adolescent girls, in which 330 girls participated. Information about health, hygiene, nutritious food, mental and body changes given to adolescent girls and their parents.
- Various programs for women on environment, entrepreneurship development, health and hygiene, banking, self-defense conducted with the help of Bhartiya Yuva Shakti Trust etc.
- Cultural Programs: Housewives who are constantly busy with their work, to give them a feeling of relief cultural programs like Shrikrushnajanmastami, Ganpati, Sankrant, Mahila Divas, Hindola etc. celebrated at SSK.
- Competitions: Rangoli, Mehandi, Flowerpot preparation, handicraft from waste material, Essay writing etc. competitions conducted at SSK.
- Balbhavan and Balmelava: Balbhavan conducted on 2nd and 4th Saturday of each month. Various games, storytelling, personality development, importance of various festivals discussed in the Balbhavan. Competitions like drawing, games conducted, festivals like Christmas celebrated.
- Senior Citizen Program: Programs like singing, games conducted for senior women members.
- Health Camps: Blood tests were conducted to find out the level of Hb amongst girls and women. Dental checkup conducted for school students and guidance given on how to take proper dental care.
- Vocational trainings: Tailoring, making of Cushions and Handbags, training on making various woolen items, mobile repairing, LED light making, sewing machine repair were conducted for women from surrounding area. This year total 150 women took trainings and 20% trained women have started their small business.
- Demonstration of preparation of nutritious food: Training of pickle preparation conducted and competition on preparation of nutritious food items was organized.
- Diwali Fare: Women who have taken training at SSK, put up stalls at Diwali Fare and kept their products on sale. They have earned more than Rs. 2.5 Lakhs. There were 35 such stalls at Diwali Fare.
- Summar Camps conducted for children of age group 6 to 10 years of age. 110 children participated in this camp, dance, prayers, personality development, craft etc. various classes were conducted.
- Mahila Melava organized on the occasion of Women's Day. Women shared their views on different subjects.

FINANCIALS & BALANCE SHEETS 2019-20

THE BOMBAY PUBLIC TRUSTS ACT, 1950 SCHEDULE VIII [Vide Rule 17 (1)]

Name of the Public Trust - JANKIDEVI BAJAJ GRAM VIKAS SANSTHA (JBGVS), PUNE

Page - 1 Registration No. : F/4747/Pune dated 25.2.88 Society Reg. No. : Mah/3750/87/Pune dated 29.12.87

DALAN	CE SHEET	AS AT	3131	MARCH	, 202

FUNDS AND LIABILITIES	₹	2019-20	2018-19	PROPERTY AND ASSETS	₹	2019-20	2018-19
TRUSTS FUNDS (Membership Fees) : Batance as per last Balance Sheet	975			IMMOVABLE PROPERTIES - (at cost) As per Schedule "D" - Balance as per last Balance Sheet Additions during the year	1,08,98,899		1,08,35,258
Subscription received during the year	3444	975	975		1,08,98,899		1,08,35,25
		3/5	970	Less:- Depreciation upto date	74,59,509		70,81,00
THE SADMAN STATE				PLANT & MACHINERY AND FURNITURE & FIXTURES - Schedule 'D'		34,39,390	37,54,25
OTHER EARMARKED FUNDS :				- Balance as per last Balance Sheet	3,20,94,778		1,36,83,00
(Created under the Provisions the Trust		- 1		- Additions during the year	1,71,29,478		2,33,59,66
Deed or Scheme or out of the Income)				LESS:	4,92,24,256		3,70,42,67
Depreciation Fund		151111		- Deduction during the year	98,33,096		49,47,89
Sinking Fund		-		- Depreciation upto date	1,36,72,507	2223222	83,89,14
		- 1	- THE			2,57,18,653	2,37,05,63
Social Responsibility Fund - Balance as per last Balance Sheet - Transferred from Income & Expenditure Account	53,17,37,911 22,95,20,991						
- Less : Amount utilised during the year transferred	76,12,58,902 29,91,98,832			*			
Income & Expenditure Account		46,20,60,070	53,17,37,911				
Balance carried over		46,20,61,045	53,17,38,886	Balance carried over		2,91,58,043	2.74.59.88



THE BOMBAY PUBLIC TRUSTS ACT, 1950 SCHEDULE VIII [Vide Rule 17 (1)]

Name of the Public Trust - JANKIDEVI BAJAJ GRAM VIKAS SANSTHA (JBGVS), PUNE

Page - 2

Registration No. : F/4747/Pune 25.2.88 Society Reg. No. : Mah/3750/87/Pune 29.12.87

BALANCE SHEET AS AT 31ST MARCH, 2020

FUNDS AND LIABILITIES	₹	2019-20	2018-19	PROPERTY AND ASSETS	₹	2019-20	2018-19
Salance brought over		46,20,61,045	53,17,38,886	Balance brought over INVESTMENTS ADVANCES — To Donees — To Contractors — To Contractors — To Others	95,16,991 2,33,765 32,23,911 1,012	2,91,58,043	23,61,19 1,41,00 8,80,38 13,34,01
LOANS (Secured or Unsecured) : From Trustees From Others		*****			1,012	1,29,75,679	47,16,59
				CURRENT ASSETS - Prepaid Expenses	5,56,696		
LIABILITIES: — Provision — Employees Contribution to P. F. — Pension Fund Psyable — Provident Fund Psyable	2,03,18,395 —— 97,633 4,20,319		1,65,57,336 1,98,593 —	SECURITY DEPOSIT		5,56,696 89,807	86,80
Deposit for Library Security Deposit Retention Amount Cow / Goat Insurance claim Sundry Creditors TDS Payable	15,900 8,00,000 38,67,212 1,06,734 22,24,219 2,22,601		15,500 11,00,000 16,48,112 1,18,37,218 4,19,188	*			
TCS Payable to Jimmedari Foundation Profession Tax Payable	10,170 22,600	2,81,05,783	18,375 3,17,94,322	LOANS (Secured or Unsecured) : - Goods / Doubtful - Loan Scholarships - Revolving Fund to Prachiti		49,658	
Balance carried over		49,01,66,828	56,35,33,208	Balance carried over		4,28,29,783	3,22,63,28



FINANCIALS & BALANCE SHEETS 2019-20

		EDULE VIII [Vid					Page - 3
Name of the Public Trust - JANKIDEVI BAJAJ GRAM	VIKAS SANSTHA	(JBGVS), PUNE		Registratii Society R	on No. : F/4747/6 eg. No. : Mah/375	une 25.2.88	87
		BALAN	CE SHEET AS	AT 31ST MARCH , 2020			
FUNDS AND LIBILITIES		2019-20	2018-19	PROPERTY AND ASSETS	*	2019-20	2018-19
Salance brought over		49,01,66,828	56,35,33,208	Balance brought over		4,28,29,783	3,22,63,28
NCOME AND EXPENDITURE ACCOUNT :				INCOME OUTSTANDING :			
(Under Section 80G of the Income - Tax Act, 1961)				- Interest Accrued - TDS	69,63,118 51,39,581	1,21,02,699	7,31,43 25,03,03 32,34,46
alance as per last Balance sheet s on 31.03.2019 6,55,42,853	3			BANK BALANCES (As per Schedule ' E ') :		1,21,02,033	32,34,40
Market and the state of the sta				- In Saving Bank Account	20,42,08,707		8,35,50,47
ESS: Deficit as per income & Expenditure Account 2,65,50,926	5			- In Fixed Deposit Account	27,00,00,000		51,00,00,00
CENTERAL DESCRIPTION OF THE PROPERTY OF THE PR	3,89,91,927			- Cash	17,568 47,42,26,273		27,82 59,35,78,30
		3,89,91,927	6,55,42,853		41,42,20,213	47,42,26,273	59,35,78,30
Total		52,91,58,755	62,90,76,061	Total		52,91,58,755	62,90,76,06
		AY PUBLIC TR					
ome of the Public Trust - JANKIDEVI BAJAJ GRAM	SCHED	ULE IX [Vide Ru THA (JBGVS),	ile 17 (1)] PUNE	Registration No. : F/4 Society Reg. No. : Mai			
	SCHED I VIKAS SANS	ULE IX [Vide RUTHA (JBGVS), INCOM FOR THE	Ile 17 (1)] PUNE E AND EXPEND YEAR ENDING	Registration No. : F/4 Society Reg: No. : Mail	h/3750/87/Pune	dated 29.12.87	
EXPENDITURE	SCHED I VIKAS SANST	ULE IX [Vide Ru THA (JBGVS), INCOM	ile 17 (1)] PUNE E AND EXPEND	Registration No. : F/4 Society Reg. No. : Mail 31ST MARCH, 2020 INCOME By RENT (accrued)			2018-19
EXPENDITURE	SCHED 4 VIKAS SANS	ULE IX [Vide RUTHA (JBGVS), INCOM FOR THE	Ile 17 (1)] PUNE E AND EXPEND YEAR ENDING	Registration No. : F/4 Society Reg. No. : Mail 31ST MARCH, 2020 INCOME By RENT (accrued) By INTEREST (accrued/ realised) : - On Securities - On Loans	h/3750/87/Pune	dated 29.12.87	
EXPENDITURE EXPENDITURE EXPENDITURE IN RESEPECT OF PROPERTIE Rates, Taxes , Cesses, Repairs and Maintenance Salaries, Insurance, Depreciation (By way of Provior adjustments) Other Expenses ESTABLISHMENT EXPENSES:	SCHED 4 VIKAS SANS	ULE IX [Vide Rt ITHA (JBGVS), INCOM FOR THE 2019-20	ile 17 (1)] PUNE E AND EXPEND E YEAR ENDING 2018-19	Registration No. : F/4 Society Reg. No.: Mail 31ST MARCH, 2020 INCOME By RENT (accrued) By INTEREST (accrued/ realised): - On Securities - On Loans - On Bank Accounts	h/3750/87/Pune	dated 29.12.87	
EXPENDITURE EXPENDITURE EXPENDITURE IN RESEPECT OF PROPERTIE Rates, Taxes , Cesses, Repairs and Maintenance Salaries, Insurance, Depreciation(By way of Provior adjustments) Other Expenses ESTABLISHMENT EXPENSES: Schedule 'A' REMUNERATION TO TRUSTEES	SCHED 4 VIKAS SANS	ULE IX [Vide RUTHA (JBGVS), INCOM FOR THE	Ile 17 (1)] PUNE E AND EXPEND YEAR ENDING	Registration No. : F/4 Society Reg. No. : Mail 31ST MARCH, 2020 INCOME By RENT (accrued) By INTEREST (accrued/ realised) : - On Securities - On Loans	h/3750/87/Pune	2019-20	2018-19
EXPENDITURE EXPENDITURE IN RESEPECT OF PROPERTIE Rates, Taxes , Cesses, Repairs and Maintenance Salaries, Insurance, Depreciation (By way of Provior adjustments) Other Expenses ESTABLISHMENT EXPENSES: Schedule 'A' REMUNERATION TO TRUSTEES REMUNERATION	SCHED 4 VIKAS SANS	ULE IX [Vide Rt ITHA (JBGVS), INCOM FOR THE 2019-20	ile 17 (1)] PUNE E AND EXPEND E YEAR ENDING 2018-19	Registration No. : F/4 Society Reg. No. : Mail 31ST MARCH, 2020 INCOME By RENT (accrued) By INTEREST (accrued/ realised) : - On Securities - On Loans - On Bank Accounts By DIVIDEND By DONATIONS RECEIVED FROM :	h/3750/87/Pune	2019-20	2018-19
EXPENDITURE EXPENDITURE EXPENDITURE IN RESEPECT OF PROPERTIE Rates, Taxes, Cesses, Repairs and Maintenance Salaries, Insurance, Depreciation(By way of Provi or adjustments) Other Expenses ESTABLISHMENT EXPENSES: Schedule 'A' REMUNERATION TO TRUSTEES REMUNERATION (in the case of a math) to the head of the math including his household	SCHED 4 VIKAS SANS	ULE IX [Vide Rt ITHA (JBGVS), INCOM FOR THE 2019-20	ile 17 (1)] PUNE E AND EXPEND E YEAR ENDING 2018-19	Registration No. : F/4 Society Reg. No. : Mail 31ST MARCH, 2020 INCOME By RENT (accrued) By INTEREST (accrued/ realised) : - On Securities - On Loans - On Bank Accounts By DIVIDEND	h/3750/87/Pune	2019-20 2019-20 3,17,96,016	3,38,24,99
EXPENDITURE DEXPENDITURE IN RESEPECT OF PROPERTIE Rates, Taxes , Cesses, Repairs and Maintenance Salaries, Insurance, Depreciation (By way of Provior adjustments) Other Expenses DESTABLISHMENT EXPENSES: Schedule 'A' DEMUNERATION TO TRUSTEES REMUNERATION (in the case of a math) to the head of the math including his household expenditure, if any.	SCHED 4 VIKAS SANS	ULE IX [Vide Rt ITHA (JBGVS), INCOM FOR THE 2019-20	ile 17 (1)] PUNE E AND EXPEND E YEAR ENDING 2018-19	Registration No. : F/4 Society Reg. No. : Mai 31ST MARCH, 2020 INCOME By RENT (accrued) By INTEREST (accrued/ realised) : - On Securities - On Loans - On Bank Accounts By DIVIDEND By DONATIONS RECEIVED FROM : - Public Charitable Trusts	* 3,17,96,016	2019-20	2018-19
EXPENDITURE EXPENDITURE EXPENDITURE IN RESEPECT OF PROPERTIE Rates, Taxes , Cesses, Repairs and Maintenance Salaries, Insurance, Depreciation(By way of Provior adjustments) Other Expenses ESTABLISHMENT EXPENSES: Schedule 'A' REMUNERATION TO TRUSTEES REMUNERATION (in the case of a math) to the head of the math including his household expenditure, if any. LEGAL EXPENSES AUDIT FEES	SCHED 4 VIKAS SANS	ULE IX [Vide Rt ITHA (JBGVS), INCOM FOR THE 2019-20 7,15,84,839 4,80,000	le 17 (1)] PUNE E AND EXPENDING 2018-19 1,71,58,104 2,24,200	Registration No. : F/4 Society Reg. No. : Mai 31ST MARCH, 2020 INCOME By RENT (accrued) By INTEREST (accrued/ realised) : - On Securities - On Loans - On Bank Accounts By DIVIDEND By DONATIONS RECEIVED FROM : - Public Charitable Trusts	* 3,17,96,016	2019-20 2019-20 3,17,96,016	3,38,24,99
EXPENDITURE EXPENDITURE IN RESEPECT OF PROPERTIE Rates, Taxes , Cesses, Repairs and Maintenance Salaries, Insurance, Depreciation (By way of Provior adjustments) Other Expenses ESTABLISHMENT EXPENSES: Schedule 'A' REMUNERATION TO TRUSTEES REMUNERATION (in the case of a math) to the head of the math including his household expenditure, if any. LEGAL EXPENSES AUDIT FEES CONTRIBUTION AND FEES	SCHED 4 VIKAS SANS	ULE IX [Vide RI THA (JBGVS), INCOM FOR THE 2019-20 7,15,84,839 4,80,000	le 17 (1)] PUNE E AND EXPEND YEAR ENDING 2018-19 1,71,58,104	Registration No. : F/4 Society Reg. No. : Mai 31ST MARCH, 2020 INCOME By RENT (accrued) By INTEREST (accrued/ realised) : On Securities On Loans On Bank Accounts By DIVIDEND By DONATIONS RECEIVED FROM : Public Charitable Trusts Other	* 3,17,96,016	2019-20 2019-20 3,17,96,016	3,38,24,99
EXPENDITURE EXPENDITURE IN RESEPECT OF PROPERTIE Rates, Taxes , Cesses, Repairs and Maintenance Salaries, Insurance, Depreciation (By way of Provis or adjustments) Other Expenses ESTABLISHMENT EXPENSES: Schedule 'A' SCHEMUNERATION TO TRUSTEES REMUNERATION (in the case of a math) to the head of the math including his household expenditure, if any. LEGAL EXPENSES AUDIT FEES CONTRIBUTION AND FEES AMOUNT WRITTEN OFF: Bad Debts	SCHED I VIKAS SANST S s, sion	ULE IX [Vide Rt ITHA (JBGVS), INCOM FOR THE 2019-20 7,15,84,839 4,80,000	le 17 (1)] PUNE E AND EXPENDING 2018-19 1,71,58,104 2,24,200	Registration No. : F/4 Society Reg. No. : Mai 31ST MARCH, 2020 INCOME By RENT (accrued) By INTEREST (accrued/ realised) : - On Securities - On Loans - On Bank Accounts By DIVIDEND By DONATIONS RECEIVED FROM : - Public Charitable Trusts - Other By GRANTS By INCOME FROM OTHER SOURCE : (In details as far as possible)	* 3,17,96,016	2019-20 2019-20 3,17,96,016	3,38,24,99
EXPENDITURE EXPENDITURE IN RESEPECT OF PROPERTIE Rates, Taxes , Cesses, Repairs and Maintenance Salaries, Insurance, Depreciation (By way of Provior adjustments) Other Expenses ESTABLISHMENT EXPENSES : Schedule 'A' REMUNERATION TO TRUSTEES REMUNERATION (in the case of a math) to the head of the math including his household expenditure, if any. LEGAL EXPENSES AUDIT FEES CONTRIBUTION AND FEES AMOUNT WRITTEN OFF: Bad Debts Loan Scholarships	SCHED I VIKAS SANST	ULE IX [Vide Rt ITHA (JBGVS), INCOM FOR THE 2019-20 7,15,84,839 4,80,000	le 17 (1)] PUNE E AND EXPENDING 2018-19 1,71,58,104 2,24,200	Registration No. : F/4 Society Reg. No. : Mail 31ST MARCH, 2020 INCOME By RENT (accrued) By INTEREST (accrued/ realised) : On Securities On Loans On Bank Accounts By DIVIDEND By DONATIONS RECEIVED FROM : Public Charitable Trusts Other By GRANTS By INCOME FROM OTHER SOURCE : (In details as far as possible) Surplus on sale of Assets	3,17,96,016	2019-20 2019-20 3,17,96,016	3,38,24,99
EXPENDITURE EXPENDITURE IN RESEPECT OF PROPERTIE Rates, Taxes , Cesses, Repairs and Maintenance Salaries, Insurance, Depreciation (By way of Provior adjustments) Other Expenses ESTABLISHMENT EXPENSES: Schedule 'A' REMUNERATION TO TRUSTEES REMUNERATION (in the case of a math) to the head of the math including his household expenditure, if any. LEGAL EXPENSES AUDIT FEES CONTRIBUTION AND FEES AMOUNT WRITTEN OFF: Bad Debts Loan Scholarships Irrecoverable Rents	SCHED I VIKAS SANST	ULE IX [Vide RI THA (JBGVS), INCOM FOR THE 2019-20 7,15,84,839 4,80,000 1,77,000	le 17 (1)] PUNE E AND EXPENDING 2018-19 1,71,58,104 2,24,200	Registration No. : F/4 Society Reg. No. : Mai 31ST MARCH, 2020 INCOME By RENT (accrued) By INTEREST (accrued/ realised) : - On Securities - On Loans - On Bank Accounts By DIVIDEND By DONATIONS RECEIVED FROM : - Public Charitable Trusts - Other By GRANTS By INCOME FROM OTHER SOURCE : (In details as far as possible)	* 3,17,96,016	2019-20 2019-20 3,17,96,016	3,38,24,99
EXPENDITURE EXPENDITURE IN RESEPECT OF PROPERTIE Rates, Taxes , Cesses, Repairs and Maintenance Salaries, Insurance, Depreciation (By way of Provior adjustments) Other Expenses ESTABLISHMENT EXPENSES : Schedule 'A' REMUNERATION TO TRUSTEES REMUNERATION (in the case of a math) to the head of the math including his household expenditure, if any. LEGAL EXPENSES AUDIT FEES CONTRIBUTION AND FEES AMOUNT WRITTEN OFF: Bad Debts Loan Scholarships Irrecoverable Rents Assets written-off	SCHED I VIKAS SANST	ULE IX [Vide Rt ITHA (JBGVS), INCOM FOR THE 2019-20 7,15,84,839 4,80,000	le 17 (1)] PUNE E AND EXPENDING 2018-19 1,71,58,104 2,24,200	Registration No. : F/4 Society Reg. No. : Mail 31ST MARCH, 2020 INCOME By RENT (accrued) By INTEREST (accrued/ realised) : On Securities On Loans On Bank Accounts By DIVIDEND By DONATIONS RECEIVED FROM : Public Charitable Trusts Other By GRANTS By INCOME FROM OTHER SOURCE : (In details as far as possible) Surplus on sale of Assets	3,17,96,016	3,17,96,016 20,29,70,000	3,38,24,99
EXPENDITURE EXPENDITURE EXPENDITURE IN RESEPECT OF PROPERTIE Rates, Taxes , Cesses, Repairs and Maintenance Salaries, Insurance, Depreciation (By way of Provisor adjustments) Other Expenses ESTABLISHMENT EXPENSES: Schedule 'A' REMUNERATION TO TRUSTEES REMUNERATION (in the case of a math) to the head of the math including his household expenditure, if any. LEGAL EXPENSES AUDIT FEES CONTRIBUTION AND FEES AMOUNT WRITTEN OFF: Bad Debts Loan Scholarships Irrecoverable Rents Assets written-off MISCELLANEOUS EXPENSES Loss on Sale of Asset	SCHED I VIKAS SANST	ULE IX [Vide RI THA (JBGVS), INCOM FOR THE 2019-20 7,15,84,839 4,80,000 1,77,000	## 17 (1)] PUNE E AND EXPENDING 2018-19 1,71,58,104 2,24,200 9,377 8,770	Registration No. : F/4 Society Reg. No. : Mai 31ST MARCH, 2020 INCOME By RENT (accrued) By INTEREST (accrued/ realised) : On Securities On Loans On Bank Accounts By DIVIDEND By DONATIONS RECEIVED FROM : Public Charitable Trusts Other By GRANTS By INCOME FROM OTHER SOURCE : (In details as far as possible) Surplus on sale of Assets Membership Fees	3,17,96,016	3,17,96,016 20,29,70,000	3,38,24,99
EXPENDITURE EXPENDITURE IN RESEPECT OF PROPERTIE Rates, Taxes , Cesses, Repairs and Maintenance Salaries, Insurance, Depreciation (By way of Provior adjustments) Other Expenses ESTABLISHMENT EXPENSES: Schedule 'A' REMUNERATION TO TRUSTEES REMUNERATION (in the case of a math) to the head of the math including his household expenditure, if any. LEGAL EXPENSES AUDIT FEES CONTRIBUTION AND FEES AMOUNT WRITTEN OFF: Bad Debts Loan Scholarships Irrecoverable Rents Assets written-off MISCELLANEOUS EXPENSES Loss on Sale of Asset DEPRECIATION - Schedule 'D'	SCHED I VIKAS SANST	ULE IX [Vide RI THA (JBGVS), INCOM FOR THE 2019-20 7,15,84,839 4,80,000	le 17 (1)] PUNE E AND EXPENDING 2018-19 1,71,58,104 2,24,200 9,377	Registration No. : F/4 Society Reg. No. : Mail 31ST MARCH, 2020 INCOME By RENT (accrued) By INTEREST (accrued/ realised) : On Securities On Loans On Bank Accounts By DIVIDEND By DONATIONS RECEIVED FROM : Public Charitable Trusts Other By GRANTS By INCOME FROM OTHER SOURCE : (In details as far as possible) Surplus on sale of Assets Membership Fees By TRANSFERS FROM RESERVE :	3,17,96,016	3,17,96,016 20,29,70,000	2018-19 3,38,24,99 27,65,77,00
EXPENDITURE EXPENDITURE EXPENDITURE IN RESEPECT OF PROPERTIE Rates, Taxes , Cesses, Repairs and Maintenance Salaries, Insurance, Depreciation (By way of Provisor adjustments) Other Expenses ESTABLISHMENT EXPENSES: Schedule 'A' REMUNERATION TO TRUSTEES REMUNERATION (in the case of a math) to the head of the math including his household expenditure, if any. LEGAL EXPENSES AUDIT FEES CONTRIBUTION AND FEES AMOUNT WRITTEN OFF: Bad Debts Loan Scholarships Irrecoverable Rents Assets written-off MISCELLANEOUS EXPENSES Loss on Sale of Asset DEPRECIATION - Schedule 'D' AMOUNTS TRANSFERRED TO RESERVE OR SPECIFIC FUNDS	SCHED I VIKAS SANST	ULE IX [Vide RI THA (JBGVS), INCOM FOR THE 2019-20 7,15,84,839 4,80,000 1,77,000 24,130 63,30,900	1,71,58,104 1,71,58,104 2,24,200 9,377 8,770 49,69,378	Registration No. : F/4 Society Reg. No. : Mai 31ST MARCH, 2020 INCOME By RENT (accrued) By INTEREST (accrued/ realised) : On Securities On Loans On Bank Accounts By DIVIDEND By DONATIONS RECEIVED FROM : Public Charitable Trusts Other By GRANTS By INCOME FROM OTHER SOURCE : (In details as far as possible) Surplus on sale of Assets Membership Fees	3,17,96,016	3,17,96,016 20,29,70,000	2018-19 3,38,24,99 27,65,77,00
EXPENDITURE EXPENDITURE IN RESEPECT OF PROPERTIE Rates, Taxes , Cesses, Repairs and Maintenance Salaries, Insurance, Depreciation (By way of Provior adjustments) Other Expenses ESTABLISHMENT EXPENSES : Schedule 'A' REMUNERATION TO TRUSTEES REMUNERATION (in the case of a math) to the head of the math including his household expenditure, if any. LEGAL EXPENSES AUDIT FEES CONTRIBUTION AND FEES AMOUNT WRITTEN OFF: Bad Debts Loan Scholarships Irrecoverable Rents Assets written-off MISCELLANEOUS EXPENSES DEPRECIATION - Schedule 'D' AMOUNTS TRANSFERRED TO RESERVE OR SPECIFIC FUNDS Social Responsibility Fund	SCHED I VIKAS SANST	ULE IX [Vide RI THA (JBGVS), INCOM FOR THE 2019-20 7,15,84,839 4,80,000 1,77,000	## 17 (1)] PUNE E AND EXPENDING 2018-19 1,71,58,104 2,24,200 9,377 8,770	Registration No. : F/4 Society Reg. No. : Mail 31ST MARCH, 2020 INCOME By RENT (accrued) By INTEREST (accrued/ realised) : On Securities On Loans On Bank Accounts By DIVIDEND By DONATIONS RECEIVED FROM : Public Charitable Trusts Other By GRANTS By INCOME FROM OTHER SOURCE : (In details as far as possible) Surplus on sale of Assets Membership Fees By TRANSFERS FROM RESERVE :	3,17,96,016	3,17,96,016 20,29,70,000	3,38,24,99 27,65,77,00
EXPENDITURE EXPENDITURE EXPENDITURE IN RESEPECT OF PROPERTIE Rates, Taxes , Cesses, Repairs and Maintenance Salaries, Insurance, Depreciation (By way of Provisor adjustments) Other Expenses ESTABLISHMENT EXPENSES: Schedule 'A' REMUNERATION TO TRUSTEES REMUNERATION (in the case of a math) to the head of the math including his household expenditure, if any, LEGAL EXPENSES AUDIT FEES CONTRIBUTION AND FEES AMOUNT WRITTEN OFF: Bad Debts Loan Scholarships Irrecoverable Rents Assets written-off MISCELLANEOUS EXPENSES LOSS on Sale of Asset DEPRECIATION - Schedule 'D' AMOUNTS TRANSFERRED TO RESERVE OR SPECIFIC FUNDS Social Responsibility Fund EXPENDITURE ON OBJECTS OF THE TRUST - Religious	SCHED I VIKAS SANST	ULE IX [Vide RI THA (JBGVS), INCOM FOR THE 2019-20 7,15,84,839 4,80,000 1,77,000 24,130 63,30,900	1,71,58,104 1,71,58,104 2,24,200 9,377 8,770 49,69,378	Registration No. : F/4 Society Reg. No. : Mail 31ST MARCH, 2020 INCOME By RENT (accrued) By INTEREST (accrued/ realised) : On Securities On Loans On Bank Accounts By DIVIDEND By DONATIONS RECEIVED FROM : Public Charitable Trusts Other By GRANTS By INCOME FROM OTHER SOURCE : (In details as far as possible) Surplus on sale of Assets Membership Fees By TRANSFERS FROM RESERVE :	3,17,96,016	3,17,96,016 20,29,70,000	2018-19 3,38,24,99 27,65,77,00
CEXPENDITURE IN RESEPECT OF PROPERTIE Rates, Taxes, Cesses, Repairs and Maintenance Salaries, Insurance, Depreciation (By way of Provis or adjustments) Other Expenses DESTABLISHMENT EXPENSES: Schedule 'A' OREMUNERATION TO TRUSTEES DEMUNERATION TO TRUSTEES DEMUNERATION TO the head of the math including his household expenditure, if any DEGREE CONTRIBUTION AND FEES AUDIT FEES DEMUNERATION FEES DEMUNERATION FEES DEMUNERATION AND FEES DEMUNERATION FEES DEMUN	SCHED I VIKAS SANST	ULE IX [Vide RI THA (JBGVS), INCOM FOR THE 2019-20 7,15,84,839 4,80,000 1,77,000 24,130 63,30,900	1,71,58,104 1,71,58,104 2,24,200 9,377 8,770 49,69,378	Registration No. : F/4 Society Reg. No. : Mail 31ST MARCH, 2020 INCOME By RENT (accrued) By INTEREST (accrued/ realised) : On Securities On Loans On Bank Accounts By DIVIDEND By DONATIONS RECEIVED FROM : Public Charitable Trusts Other By GRANTS By INCOME FROM OTHER SOURCE : (In details as far as possible) Surplus on sale of Assets Membership Fees By TRANSFERS FROM RESERVE :	3,17,96,016	3,17,96,016 20,29,70,000	2018-19 3,38,24,99 27,65,77,00

25,24,41,324 33,06,23,132

56,05,59,184 53,19,69,659

(SUDHIR B. SABNE) CHARTERED ACCOUNTANT M. No.: 011537

Place: PUNE Date : | | SEP 2020

To SURPLUS CARRIED OVER TO BALANCE SHEET

Total

CHAIRMAN

JANKIDEVI BAJAJ GRAM VIKAS SANSTHA

56,05,59,184 53,19,69,659

PHOTO GALLERY

A GLIMPSE INTO JBGVS ACTIVITIES



SAHAYADRI ZONE



ARAVALLI ZONE



VIDARBHA ZONE



KUMAON ZONE



SAMAJ SEVA KENDRA PUNE



SAMAJ SEVA KENDRA AURANGABAD



