

BAL MAHILA VIKAS SAMITI  
(VAMA)

# ANNUAL REPORT 2016-2017

"PREPARING PEOPLE TO HELP  
THEMSELVES"



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## MESSAGE FROM THE EXECUTIVE SECRETARY




**The** year 2016-17 was eventful and full of energetic engagement with the projects and management. It gives me immense pleasure to share the report of this year with all of you and also extend my heartfelt thanks to all of you for your valuable input in enabling us to serve better in last 29 years - an era of effort, struggle, challenge, excitement, achievement and aspiration... During this period, there have been several seminal moments that have pushed for VAMA's interventions in various facets of the voluntary sector.

Brief Details of running programme:

- **Reinforcing Women for Sustainable Livelihood**
- **Nurture of Farmer Producer Organizations**
- **SHG-BANK Linkage**
- **JLG-BANK Linkage**
- **Digital Financial Inclusion**
- **ASHA Health Worker Training**
- **Provide Education Support to Poor & Needy Kids**
- **VAMA Convent School**
- **VAMA Private ITI**
- **VAMA ANM School**
- **Micro-Finance to Poor Women**

This is a new paradigm in the history of voluntary sector where such three-tier mutual interaction with Civil Society, Government and International Organizations is constructed to develop new methodologies and practices to promote a nuanced approach to development professionalism. I take this opportunity to thank all the esteemed members, colleagues, support agencies, donors and friends those have been associated with us directly or indirectly to make things happen. I look forward to all of your support in coming years...

**Regards**



EXECUTIVE SECRETARY  
Bal-Mahila Vikas Samiti (VAMA)  
9-C, MLP Nagar, Lashkar,  
Gwalior-09 (M.P.) India

**Indra Bhushan**

## ORGANIZATION AND GOVERNANCE

**Bal-Mahila Vikas Samiti (VAMA)** is a non-profit organization, which aims at establishing an egalitarian society and creates opportunities for the rural and marginalized strata of the society to generate a sustainable livelihood. Established in 1988 by a group of social workers and registered under Madhya Pradesh Societies Registration Act 1973, VAMA currently operates in Gwalior, Datia, Chambal and Bundelkhand districts of Madhya Pradesh.

Its initiatives are targeted towards disadvantaged social groups such as dalit, tribal, women, working children and other deprived classes. These include capacity building, livelihood generation, awareness about land rights and women's rights, health and sanitation, gender equality, domestic violence, rural education, financial literacy and microfinance to poor women. At present the organization runs from the grants and donations it receives from its partners and the CSR activities of organizations. The profits from the microfinance unit and the VAMA group of colleges are redirected to the development programs.

VAMA envisions to reach 30,000 active clients by 2020 by introducing individual and emergency loans besides the main JLG (Joint Liability Group) & SHG (Self Help group) product line.

### GOVERNING BODY

The Governing Body forms the decision-making unit within the organization. It consists of 11 members who are development practitioners, professionals, activists and academicians. It is laudable that such broad-based bodies have been set up, in order to advise and support the VAMA's Executive Secretary and its staff.

As an organization, VAMA functions democratically under the aegis of the body. Most of the members are pooled from the local area as they have a thorough knowledge of the ground reality and understand the local people well.

### PROFILE

- **Legal Status:** Society / NGO
- **Registration Status:** Registered under M.P. Society's Registration Act 1973  
**Registration No.:** 21087  
**Date of Registration:** 14.12.1988
- **FCRA Registration Date & No.:** 22 August 2000 & 063280015
- **Income Tax Exemption.**  
For 80G: 22/15/03-04 & Dated 13-02-2004  
For 12A: 31/3/03-04 & Dated 13-02-2004
- **Niti Aayog:**  
**Registration No.** MP/2009/0008908
- **PAN No. of Organization:** AAATB5621Q

### STRUCTURE



## MISSION AND VISION



### MISSION

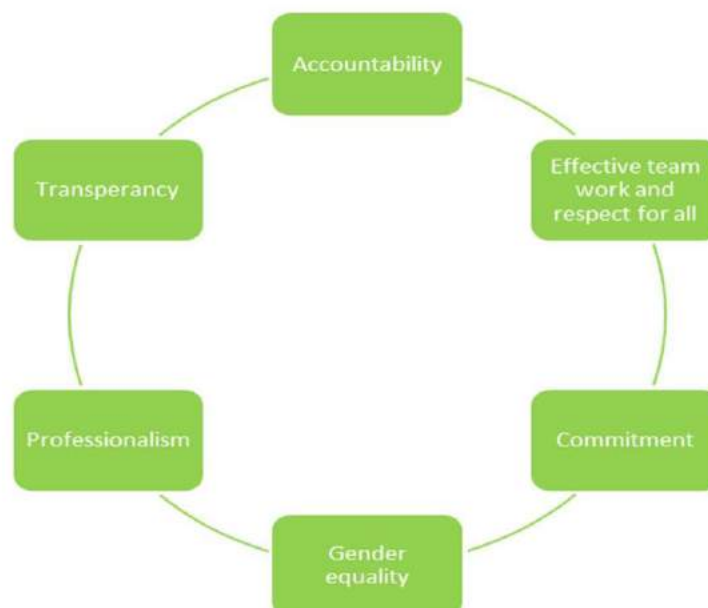
To establish an egalitarian society based on rights so that the poor, marginalized and dalits especially women have equal participation in all the spheres.

### VISION

Classes, exploitation & injustice free, peaceful & enlightened society.



### VALUES



**PRESENCE**

VAMA has been working in the various blocks of the Gwalior, Chambal and Bundelkhand regions of Madhya Pradesh which are the areas characterized by geographical remoteness and core backwardness. VAMA has been working for the empowerment of dalits, poor & marginalized communities to address their immediate needs and better access to entitlements & rights.

**MADHYA PRADESH****REGIONS**

Chambal

Bundelkhand

**DISTRICTS**

Gwalior

Datia

Morena

Bhind

Sheopur

Shivpuri

Tikamgarh



## AIMS AND OBJECTIVES

- To promote activities focused on the development of the downtrodden, backward, Dalits & tribal communities.
- To work for the communities in such a way that they develop spirit for mutual co-operation, participation, gender equity, integrity and justice.
- To promote education and awareness, on health and nutrition, the use of science and technology based on traditional pattern, ecological farming and sustainable livelihood systems.
- To promote sustainable utilization of human and natural resources: land, water, biological resources, energy etc. and to popularize the use of renewable/alternative energy sources for ecological restoration.
- To develop micro enterprises based on local resources and undertake capacity building activities for the up-liftmen of the poor marginalized and other vulnerable groups.
- To promote alternative income generation to women groups through capacity building and micro credit activities.
- To ensure participation of last person of community in planning, implementation and monitoring of development process.
- To work for development of rural and urban slums develop local resources for generating funds.
- To prepare a cadre of financially literate women community.
- To build the capacity of mF service provider and the stake holders of mF through appropriate training inputs and mentor services.
- To develop Proper coordination amongst government, banks, foreign funding and financial institutions.

## RIGHT BASED FRAMEWORK



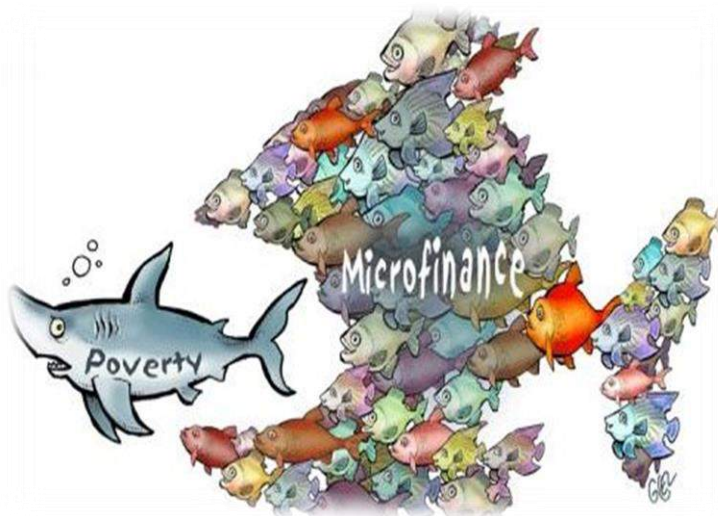
## PROGRAMS

### MICROFINANCE

**As of 31<sup>st</sup> March, 2017**

Loan portfolio: Rs. 30,209,660.00

- Average loan size of Rs. 11,934.00
- No of group's coverage: 1511
- Active clients: 3252
- Members: 7701
- Loans given for: Micro-enterprises, Dairy, Agriculture, House repair and Sanitation & Education

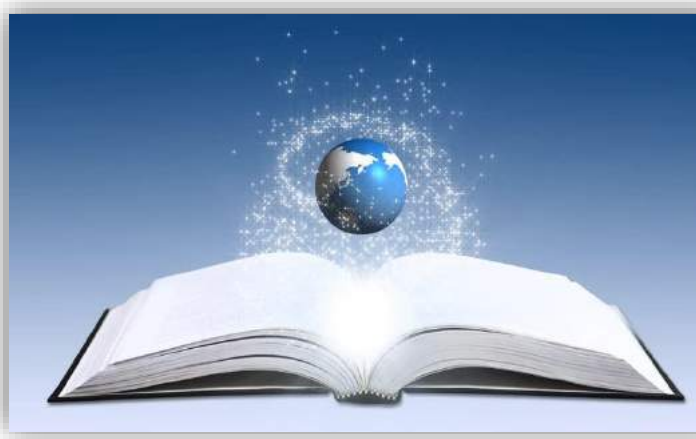


### SOCIAL DEVELOPMENT PROGRAMS

- Women Empowerment -
- Financial Literacy Training -
- Natural Resource Management -
- Livelihood Promotion -
- Rural Education -
- Female Feticide -
- Domestic Violence -
- Field of water, Sanitation & Hygiene -
- Health -

### EDUCATION

- Vama Convent School (Play Group to 12<sup>h</sup> Class)
- ANM nursing school in Datia district for training women to be nurses, Approved by Indian Nursing Council, New Delhi and recognized by Mahakaushal Nursing Council, M.P
- ASHA Training Supported by NRHM
- Vama Private ITI affiliated by NCVT





## ACTIVITIES AND ACHIEVEMENTS

**Community based approaches have generated encouraging response during last 29 years. Some important achievements of the interventions are as follows:**

- The organization has been trying to its best to provide the need based mF services to its clients. As part of promoting mF under the banner, VAMA has more than 25,803 members covering 341 villages and 52 urban slums of Gwalior district. To motivate women for regular meetings and to inculcate banking habits, the organization extended credit facilities largely for self-employment and productive purposes like farming, horticulture, animal husbandry, dairy, and poultry and to small shop-keepers and small-scale producers.
- Projects on financial literacy has already been done in various district Datia, Gwalior, Bhind, Morena, Sheopur, Tikamgarh etc. under which more than 80,000 poor and marginalized women of rural areas and urban slums have been educated on financial management successfully as a result of which more of SHGs and women groups are participating in financial literacy program. Many of them are connected to Banks & various schemes like Jan-Dhan Yojana, Pension Yojana etc. Now we are trying to educate people towards Digital Financial Literacy.
- Conducted many campaign on **“Beti Bachao-Beti Padao Abhiyan”** with M.P. Voluntary health association at Maharaj Bada with more than 550 people. The initiative was published in leading dailies like Nav-Bharat & Dainik Bhasker.
- NRHM & RCH (Reproductive & child health activities) programs are in force in district of Datia as the organization is approved as the mother NGO by the Directorate of Health & Family Welfare, Madhya Pradesh. VAMA is providing its support on mother & child health issues in co-ordination with district health society, Datia
- Approx. 800 ASHAs- Accredited Social Health Activists have been trained by VAMA every year since 2010.
- VAMA institution has its own ANM (Auxiliary nurse mid wife) training centre in 5 bigha land in Datia, where 30 ANM take education in every year.
- The organization has done Targeted Intervention (TI) Project supported by Madhya Pradesh Aids Control Society in Districts Mandsour and Neemuch.
- VAMA has organized Skill Development Program (SDP) on Sanitary Napkin making in the villages of Morar block supported by NABARD
- Conducted a workshop on **“De-addiction awareness building”** in Gwalior & Bhandar block of Datia district. 81 old age people, youth & females FROM SCs, STs and OBC were participated in it.
- Conducted program on **“Violence against Women”** supported by PACS, DFID for two years & four months.
- VAMA started its **VAMA convent school** from play group to 8th class in district of Datia from the year 2014 where 350 students from 17 villages in Datia are taking education at very low cost.
- Many livelihood programs like Formation & Nurture of Farmer Producer Organization & sustainable livelihood are running under the banner of Bal-Mahila Vikas Samiti.

## VAMA-AS AN EDUCATIONAL HUB

### VAMA ANM SCHOOL

Inspired by the philosophy of "Service to mankind", VAMA ANM school came into existence in 2008. The school imparts Nursing education to the women of the poor and the lower socio-economic background. The initiative is targeted to provide trained Nurses to society. Auxiliary Nurse Midwifery (Nursing) course is a 12<sup>th</sup> standard medical nursing course. It deals with the field of science and covers healthcare profession focused on the care of individuals, families and communities so they may attain, maintain or recover optimal health and quality of life from conception to death. The ANM school is affiliated by Approved by Indian Nursing Council, New Delhi and recognized by Mahakaushal Nursing Council, M.P. In every year 30 students pass out from VAMA ANM School.



### VAMA PRIVATE ITI

In FY Year 2016-17 Vama got the affiliation for Private Industrial Training Institute (ITI) from NCVT. Industrial Training Institutes are post-secondary schools in India constituted under Directorate General of Employment & Training (DGET). We got the affiliation for the trade of Electrician & Stenographer Secretarial Assistant (Hindi). The youth of District Datia will get their industrial training here & get placement.

### VAMA CONVENT SCHOOL

The area of gram Gandhari in Datia is inhabited by poor communities from backward classes below the poverty line. VAMA realized an opportunity to uplift their lives through education and hence the VAMA convent school was built in the financial year of 2014 at NH-75 Jhansi Road, Datia, Madhya Pradesh. The school is catering to the students of more than 22 villages. The school is equipped with modern facilities and is set at the backdrop of an eco-friendly environment. VAMA Convent is a co-educational English medium school with well-furnished classrooms, computer labs & library, transport facilities for far flung areas, activities oriented, learning by doing concept for play group up to 6th standard.





## PROGRAMS @ FY 2016-17

### JLG BANK LINKAGE

VAMA & NABARD jointly started the JLG Bank Linkage program for three years in Bhind, Morena, Gwalior, Datia, Shivpuri, Tikamgarh & Guna districts of Madhya Pradesh. The target was to create savings bank accounts and provide credit facilities to 1,000 JLGs. The program incepted from January - 2015 and till now 765 JLGs have been formed and their account has been linked with IDBI Bank. This project is to make people understand financial literacy and to help the poor change their attitude towards money.



### SHG BANK LINKAGE

SHPI project is supported by NABARD for promotion, training, savings and credit linkage of 300 new SHGs constituting 150 SHGs in Morar block of Gwalior district and 150 SHGs in Datia block of Datia district. The project period will be 3 years of which the first 2 years will be for promotion and credit linkage of 300 SHGs. The third year will be for handholding the SHGs where the NGO will have to take care of the SHGs after credit linkage in the form of refresher training for maintenance of books and handholding so as to make the SHGs self-sustaining. Till now 300 SHGs has been formed & 64 SHG have been credit linked.



### THE SHAMDASANI FOUNDATION

The Shamdasani Foundation is to serve the underprivileged and destitute in India. It supports orphanages, schools for the handicapped, homes for aged-blind, health centers, hospitals, and rural self-help groups. The Shamdasani Foundation is a charitable trust which works for the education of poor & needy children. It was established in Hong Kong in 1968 by Mr. R.H. Shamdasani. VAMA has been associated with Shamdasani foundation since 2012. In FY 2016-17 they supported with Rs. 10,000 for poor kid education.



## PROGRAMS @ FY 2016-17

### DIGITAL FINANCIAL LITERACY PROGRAM

The program was supported by NABARD. The emphasis was to build awareness on Digital payment methods. It included sharing of information with the stake holders about government policies, initiatives and the digital financial options available to them. Special focus was made on imparting knowledge on Safety and Security of Digital Payments.

#### Coverage

1500 Villagers from 30 villages of Unnao Block, District Datia of Madhya Pradesh

#### Deliverables

30 programs conducted  
1202 villagers had their participation  
30 times ATM demonstration  
505 villagers activated their ATM cards  
216 villagers received their ATM cards  
285 applications have been filled for ATM cards.  
510 cards have been Aadhar linked  
Start using POS machine for payment.  
They have been encouraged to reduce cashless payment & switched to use electronic mode of payment.



### SHG TRAINING & ORIENTATION PROGRAM

The program was conducted over a period of five days during the month of January 2017. The Program was supported by NABARD-Bhopal.

The focus of the program was to create awareness about the digital payments, cashless economy and demonetization. The areas of Badoni, Fulra, Jigna, Lamaycha & Sewda Chungi, Block Datia, M.P. were covered during the event.



## PROGRAMS @ FY 2016-17

### ACCREDITED SOCIAL HEALTH ACTIVIST (ASHA) TRAINING

VAMA has been selected as the District training site to conduct the ASHA (Accredited Social Health Activist) 6-7 module training in Datia and has conducted training program for the 1st round, 2nd round, 3<sup>rd</sup> round, 4<sup>th</sup> round, Refresher Training, Urban and Rural induction training. One of the key components of the National Rural Health Mission is to provide every village in the country with a trained female community health activist ASHA. ASHA is selected from the village itself and is trained to work as an interface between the community and the public health system. Through the support of VAMA, ASHA creates awareness on health and mobilizes the community towards determinants of health such as nutrition, basic sanitation, information on existing health services and the need for timely utilization of health and family welfare services. Each & Every year Vama trained Asha Health Worker in its resource center.



### ONE DAY FINANCIAL LITERACY AWARENESS PROGRAM

Through the support of NABARD, a one-day event was conducted in the Utila village in Gwalior district to bring awareness about the financial inclusion & programs of the government on Financial Inclusion.

The program's focus is on Digital payment methods, Opening Bank Accounts, Savings, Micro Insurance and insurance schemes of Government like PMJDY. Approx. 55 villagers had their participation in Program.



### REINFORCING WOMEN FOR SUSTAINABLE LIVLIHOOD (AWP)

The project aims to build the competence of the Gram Sabhas with the effective participation of women in Panchayati Raj institutions. The objective is to strengthen Panchayats as elected bodies as well as to improve their capacity in ensuring gender equality in Gram Sabhas. This project also empowers women economically and socially & focus on Livelihood Generation for women, Gender Discrimination, Capacity Building and Research & Development. The project is running in 12 Villages of Morar Block of Gwalior District (M.P.).

The project is on third phase & started from January 2016 to December 2018. A vast difference can be seen in life of women of project Area.



### WATER CAMPAIGN

Several organizations and groups have joined National Bank for Agricultural & Rural Development (NABARD) in spreading awareness for water conservation, same as Vama too. A Water Campaign was conducted in 2016 in the Villages Soni, Ikhara, Bilheti, Panchampura & Gurri-Morar blocks of Gwalior District which are struggling with water shortage will be covered. The campaign was supported by NABARD. 368 villagers attended the training. The program was conducted to create awareness about the various water conservation techniques in the drought prone regions. The villagers will be trained in conserving the rainy water through various methods such as contour bunds, check dams, gully plugs etc. and with suitable. They also enrolled for Crop Insurance Scheme of Govt.

## NEW INITIATIVES-FY 2016-17

### FORMATION & NURTURE OF FARMER PRODUCER COMPANIES

In order to significantly improve the terms of smallholder farmers' access to the market and strengthen their position in agri-value chains, it is gradually being realized that if federated; small farmers can easily bargain for better prices, both while buying inputs and selling their produce. This belief, has led to the concept of establishing crop specific "Farmers' Producer Organizations in the Country". The Initiative is supported by NABARD. The NABARD has sanctioned Promotion of 10 Farmers Producers Organizations for Datia & Gwalior Districts of Madhya Pradesh. VAMA will provide hand holding support to these 10 companies for 03 years. Project has started in Year 2016 & will be ended in 2018. All these companies have been registered under sub section (2) of section 7 of the companies Act, 2013 and rule 8 the Companies (Incorporation Rules, 2014). The motto behind the formation of these companies is to promote agriculture & dairy farming activities amongst small & marginal farmers & promote their livelihood and provide market linkage and fair value of their Produces. The main activity for all the companies is Dairy Farming.



### SIGNING CEREMONY WITH UFLEX LIMITED

Signed Tripartite agreement with Innovative Financial Advisors Pvt. Ltd. & UFLEX Ltd on 27.03.2017 for the project "Natural Resource Conservation and Optimization" under CSR initiative. The project duration is 03 years. It's going to be started from 01 April 2017 & ended March 2020. The focus of project is Community sensitization about the wise and judicious use of the natural resources, Plantation drive in the community, Construction of the Rain water harvesting structures & Workshop catering to the maintenance of the RWH structures, upkeep of the trees that are planted. Location of the project is Village Lehchura, Block Malanpur, District Bhind, M.P.

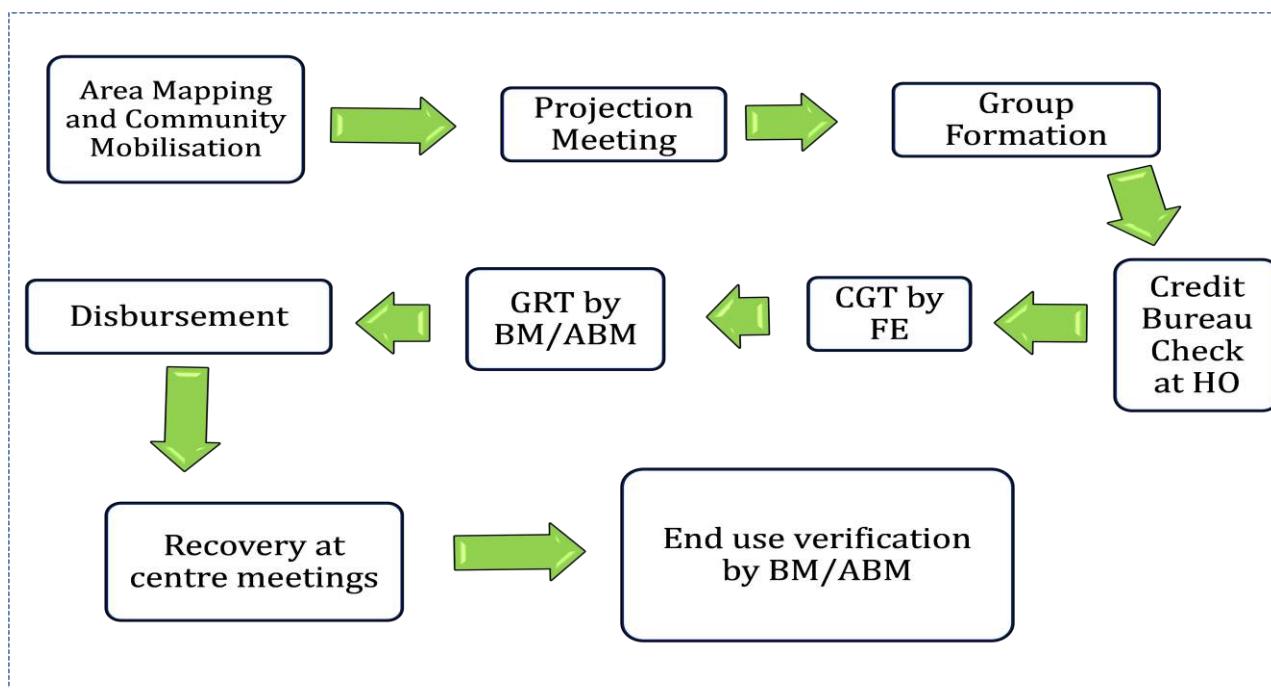




## VAMA'S MICRO FINANCE

Microfinance is a source of financial services for entrepreneurs and small businesses lacking access to banking and related services. The main mechanisms for the delivery of financial services to such clients are relationship-based banking for individual entrepreneurs and small businesses; and, microfinance is used to describe the supply of financial services to low-income employees, which is closer to the retail finance model prevalent in mainstream banking. In the last one decade, the Micro-Finance sector has emerged as an effective tool towards the elimination of poverty in India. The poor have so far not been able to procure loans from the commercial banks. The reasons are many – the banks lacking remote rural presence, persons don't know the procedures of these banks, the apathetic attitude of the bank officials, not able to fulfill the conditions or rules required to get the loan approved etc. In these circumstances, the micro-finance initiatives are making this process easy for the poor. Now, the poor residing in remote rural areas are able to obtain loans from Micro-Finance Institutions (MFI) to fulfill the necessity of small business requirements and for other educational and health purposes. Micro-finance initiatives, SHGs (Self-help Groups) or JLGs (Joint Liability Group) are formed for savings purposes and also arrange for small credits. In this way, Micro-finance has proved to be effective in economically uplifting the poor class. VAMA entered in to Micro-Finance sector in July 2006, about 18 years after its initiation of social work in the work area. It means that the organization had made necessary preparations in these years before it started disbursing micro-financial credit to the people. Keeping poverty in mind VAMA felt to design three major components of promoting microfinance, livelihood improvements and capacity building for primary and secondary stakeholders to bring them into the mainstream of development.

### THE PROCESS FLOW



## STATISTICS

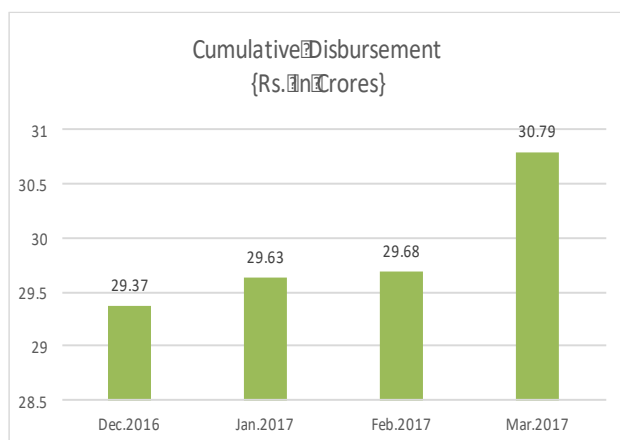


Fig 1-The loan disbursed in FY 16-17



Fig 2-Average loan amount disbursed per person in INR

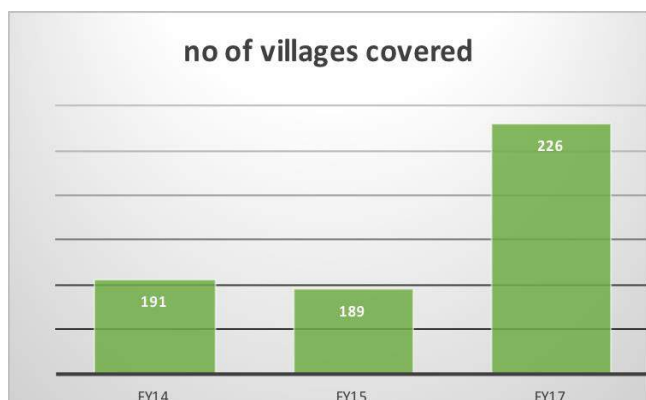


Fig 3- Number of villages covered under the MF scheme

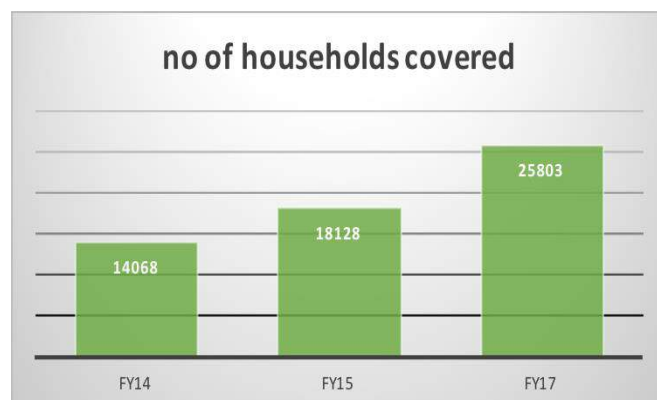


Fig 4- Number of households covered under the MF scheme

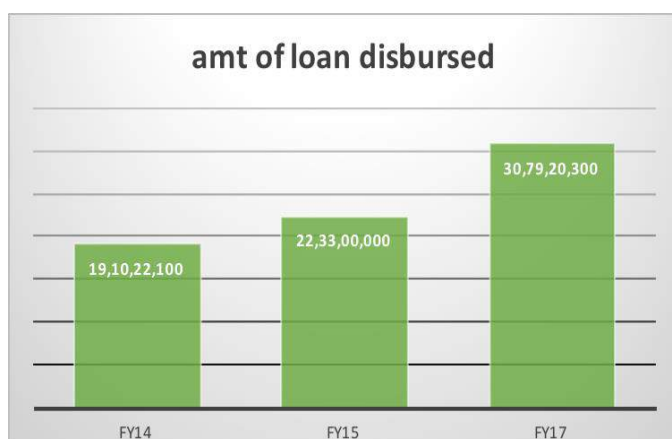


Fig 5-Total amount of loans disbursed under the MF scheme

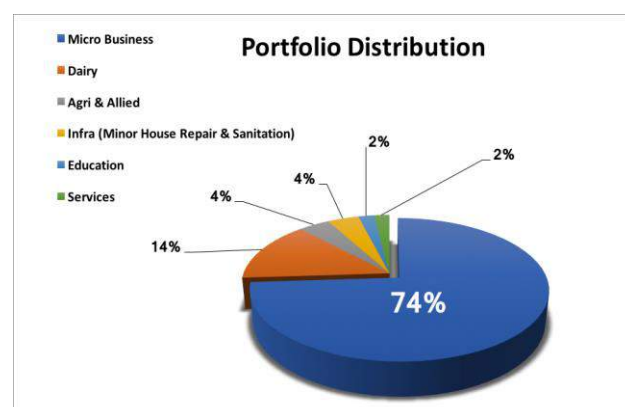


Fig 6-Loan disbursed across sectors

## TRAINING AND MIS

### TRAININGS OF STAFF IN FY 16-17

- Out House-Training for FPO staff (NABARD)
- workshop on climate change & its effects on farmers (CASA)
- Mahila Sarokar Samvad (a meeting on concept of national women policy)
- Slum Development Workshop (Habitat for Humanity India)
- Small MGI Partners meet, Conclave on meeting addressing challenges in upscaling Mudra (SIDBI, Sa-dhan & Access Assits)
- National Conference-2016 (Sadhan)
- NABARD FPO 02 days refresher training, Digital Financial Literacy meet (RBI & NABARD)
- BCC & CLTS Concepts/construction technique (Habitat)
- Farmer producer company's CEO training (BIRD-Lucknow)

### MANAGEMENT OF INFORMATION SYSTEM

VAMA has established an efficient Management of Information System (MIS) and succeeded in having a fully computerized MIS of MF and program unit. Earlier, 'EMPOWER' & 'EXCELLENCE' from Savvy Solution Pvt. Ltd., Jabalpur (MP). Software was installed at the HO as basis for testing purposes and later adopted 'Micro Financer's Software. Presently it has adopted ODED's open CBS; and process of transactions is going on effectively. Moreover in 02 Branches, VAMA has fully computerized MIS System which includes the HO. For accounting tally ERP 9 is being used.

Besides, VAMA has deployed 03 operators for systematic management of the MIS System and WIFI campus for managing this huge computer infrastructure.





## SUCCESS STORIES

**Rajkumari Dhanuk**, a lady from the Nimaaji Kho community, lives in the hilly area of Gwalior. Faced with the challenge of sanitation followed by the safety concern of her teen age daughters, she took the audacious step to build a toilet in her own backyard. The cost of the project was beyond her reach. However, with the help of nineteen social investors of Rang De, she could raise a sum of Rs. 12600 to build the facility. The community leaders came forward to help her build a septic tank as well. Her efforts paid dividends, all because her courage was supplemented by the fund she received.



**Guddi**, could not complete her primary education but she does not want her sons to miss out on a quality education. There are government schools in the vicinity but Guddi has had her eye on a private school for a while now and never gave up on that desire. You wouldn't think that a school bus from an institution situated seven kilometers away from Guddi's village would come to her neighborhood but it does exactly that every single school day. As soon as she secured a Rs 20,000 loan from Rang De, Guddi enrolled her children into the school. It was a huge change in their lives. Guddi told us that she has also started to learn a few things now. She has started writing her name, her husband's name and her family name with her son's help.



**Premvati Bhadoriya**, an inhabitant of Hazira, was financially in shambles. Rang De helped her buy a Buffalo and start her dairy business. Today she sells milk in the neighborhood and supplements her family's income. Her husband is a driver, hence is not in a position to sustain a family of six. But with the help of Premvati they are able to ensure that their children get basic education. Now Premvati wants to buy more cows to expand her business. She has the support of Rang-De to fulfill her needs, as do other entrepreneurs who receive grants from Rang De.



## SUCCESS STORIES

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## SUCCESS STORIES

श्रीमती मुन्नी पत्नी, श्री धर्मेन्द्र, निवासी पंचमपुरा, ग्राम, मुरार ब्लॉक, जिला ग्वालियर। श्रीमती मुन्नी अपने पति, श्वेटी एवं सास-ससुर के साथ रहती हैं इनके परिवार की आजीविका का साधन मजदूरी करना है, खेतों पर। उनके पति ही अकेले परिवार का भरण पोषण करते हैं।

**समस्या-** मुन्नी जी की समस्याये थी की उनके घर में शौचालय नहीं था। शौच के लिए सभी सदस्यों को खेतों में जाना होता था, जो कि काफी शर्मिंदगी भरा होता था खासकर महिला सदस्यों के लिए इसी कारन वो लोग केवल २ समय ही शौच के लिए जाया करती थी एक सुबह एक रात में मुन्नीजी की सास बुजुर्ग होने के कारन उन्हें काफी समस्याओं का सामना करना पड़ता था ऊपर से सांप, कीट और बीमारियों का डर अलग, एक बार तो उनकी सास काफी बीमार पड़ गयी खुले में शौच के कारन समस्या का निदान- एक दिन वामा कार्यकर्ता आलवीमेन पैकेज कार्यक्रम के तहत उनके गाँव में मीटिंग ले रहे थे तथा सरकार की योजनाओं के बारे में बता रहे थे। उनमे से एक योजना ये भी थी के किस तरह सरकार शौचालय बनवाने पर ज्यादा ध्यान दे रही है और इसके लिए 12,000 रुपये भी दे रही है, किन्तु उनकी समस्याये थी, के उन्हें ये भी नहीं पता था के आवेदन कैसे किया जाए।

वामा कार्यकर्ता ने उनकी समस्या सुनी और आवेदन कर शौचालय बनवाने हेतु 12,000 रुपये सब्सिडी के रूप में दिलवाए।

मुन्नी जी बताती हैं, की मेरी जिंदगी की सबसे बड़ी समस्या का समाधान हो गया मैं आभारी हूँ सरकार की और वामा कार्यकर्तों की।



# **P.B. SINGH & ASSOCIATES**

## **CHARTERED ACCOUNTANTS**

202,203, GOPAL MADHAV PLACE, SHINDE KI CHHAWANI, LASHKAR, GWALIOR-474009 (M.P.)  
Mob: 09893028992, Off: 0751 – 2628992

### **INDEPENDENT AUDITOR'S REPORT**

**To the Board,  
Bal-Mahila Vikas Samiti (VAMA)  
9-C, M.P. Nagar, Usha Colony,  
Lashkar, Gwalior (M.P.) India**

We have audited the accompanying financial of **Bal-Mahila Vikas Samiti (VAMA)** (the Society), which comprise the balance sheet as at March 31, 2017, and the Income & Expenditure Account for the year then ended and a summary of significant policies and other explanatory information.

#### **Management's Responsibility for the Financial Statements**

Management is responsible for the preparation of these financial statement that give a true and fair view of the financial position and financial performance of the Society in accordance with the Accounting Standards issued by the Institute of Chartered Accounts of India, to the extent applicable. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

#### **Auditor's Responsibility**

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with the standards on Auditing issued by the Institute of Chartered Accountants of India. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material miss-statement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statement. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the society's preparation and fair presentation of the financial statements in order to



design audit procedures that are appropriate in the circumstances but not for the purpose of expressing an opinion on the effectiveness of the society's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

### Opinion

In our opinion and to the best of our information and according to the explanations given to us, the financial statements give the information required by the Act in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India.

- a) In the case of the Balance Sheet, of the state of affairs of the society as at March 31, 2017 and;
- b) In the case of the Income & Expenditure Account, of the excess of Income over expenditure for the year ended on that date; Report on other legal and Regulatory requirements.

### We report that:

- a) We have obtained all the information and explanation which to the best of our knowledge and belief were necessary for the purpose of our audit;
- b) In our opinion proper books of account as required by law have been kept by the Society so far as appears from our examination of those books;
- c) The Balance Sheet, Income & Expenditure Account dealt with by this Report are in agreements with the books of account.

The prescribed particulars are annexed here to.

Place: Gwalior  
Date: 10-Oct-2017

For: P.B. SINGH & ASSOCIATES  
Chartered Accountant



*PBS Yadav*  
PBS YADAV  
Membership No. 72213





Bal-Mahila Vikas Samiti (VAMA)

9-C Maharaja Pratap Nagar, Near Jiwaji Club, Lashkar-474009, Gwalior (M.P.), India

## Consolidated BALANCE-SHEET

{As on 31st March 2017}

PARTICULARS	MF Unit	Programme Unit	Consolidated
	31-Mar-17	31-Mar-17	31-Mar-17
<b>I. Sources of Funds:</b>			
<b>(1) Capital a/c</b>			
Opening Balance	12,593,558.00	10,164,342.34	22,757,900.34
Reserve and Surplus	858,401.00	609,403.44	1,467,804.44
<b>(2) Loan Funds</b>			
(a) Secured Loans	31,893,192.00	386,781.47	32,279,973.47
(b) Loan Liability	0.00	0.00	0.00
<b>Total {₹}</b>	<b>45,345,151.00</b>	<b>11,160,527.25</b>	<b>56,505,678.25</b>
<b>II. Application of Funds:</b>			
<b>(1) Fixed Assets</b>			
(a) Gross Block	13,148,269.00	11,141,610.00	24,289,879.00
(b) Less : Depreciation	160,167.00	281,795.00	441,962.00
<b>(c) Net Block</b>	<b>12,988,102.00</b>	<b>10,859,815.00</b>	<b>23,847,917.00</b>
<b>Total Fixed Assets</b>	<b>12,988,102.00</b>	<b>10,859,815.00</b>	<b>23,847,917.00</b>
<b>Investment</b>	<b>2,171,363.00</b>	<b>0.00</b>	<b>2,171,363.00</b>
<b>(2) Current Assets, Loans and Advances</b>			
(a) Cash and Bank Balances	484,452.00	1,173,005.10	1,657,457.10
(b) Other Current Assets	91,894.00	231,205.00	323,099.00
<b>(c) Loans to Poor Women in SHG/JLG (Portfolio Outstanding)</b>	<b>30,042,966.00</b>	<b>0.00</b>	<b>30,042,966.00</b>
(d) Advances, Deposits and other Recoverable	151,056.00	0.00	151,056.00
(e) Control Account	305,642.31	(305,642.31)	0.00
<b>Total {₹}</b>	<b>33,247,373.31</b>	<b>1,098,567.79</b>	<b>34,345,941.10</b>
<b>Less : Current Liabilities and Provisions</b>			
(a) Current Liabilities	256,797.00	797,856.00	1,054,653.00
(b) Provisions	633,527.00	0.00	633,527.00
<b>Total {₹}</b>	<b>890,324.00</b>	<b>797,856.00</b>	<b>1,688,180.00</b>
<b>Net Current Assets:</b>	<b>32,357,049.31</b>	<b>300,711.79</b>	<b>32,657,761.10</b>
<b>(3) Miscellaneous Expenditure:</b>			
(a) Preliminary Expenditure	0.00	0.00	0.00
(b) Pre Operative Expenditure	0.00	0.00	0.00
(c) Profit & Loss Account	0.00	0.00	0.00
<b>Total {₹}</b>	<b>45,345,151.00</b>	<b>11,160,526.79</b>	<b>56,505,677.79</b>

\*Significant Accounting Policies and Notes on Accounts. The Schedules referred above form an Integral Part of the Balance Sheet.

EXECUTIVE SECRETARY

PRESIDENT  
Bal-Mahila Vikas Samiti (VAMA)

TREASURER  
Bal-Mahila Vikas Samiti (VAMA)  
9-C M P Nagar, Lashkar,

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**Bal-Mahila Vikas Samiti (VAMA)**  
9-C Maharana Pratap Nagar, Near Jiwaji Club, Lashkar-474009, Gwalior (M.P.), India

**Consolidated INCOME AND EXPENDITURE ACCOUNT**  
**{As on 31st March 2017}**

PARTICULARS	MF Unit	Programme Unit	Consolidated
	31-Mar-17	31-Mar-17	31-Mar-17
<b>Incomes:</b>			
<b>Income from Financial Services to Poor Women Organized in SHG/JLG:</b>			
Interest Income	5,838,820.00	0.00	5,838,820.00
Service Charges & Indirect Income	964,210.00	0.00	964,210.00
<b>Income from Grants, Donations &amp; Subsidies:</b>			
Project Implementation Grant	70,000.00	4,237,813.00	4,307,813.00
Fund from Corporate under CSR	0.00	0.00	0.00
<b>Other Incomes:</b>			
Interest from Bank Deposits	188,592.00	9,383.00	197,975.00
Other Income	432,101.00	373,582.00	805,683.00
Donation from public	0.00	772,620.00	772,620.00
<b>Income From Datia Resource Center:</b>			
Vama ANM Student school Fees	0.00	652,000.00	652,000.00
Vama Convent school student fees	0.00	933,000.00	933,000.00
Vama Private ITI Students Fees	0.00	160,000.00	160,000.00
Vama Resource Center Rent & Accomodation	0.00	277,313.00	277,313.00
<b>Total {₹}</b>	<b>7,493,723.00</b>	<b>7,415,711.00</b>	<b>14,909,434.00</b>
<b>Expenditures:</b>			
Financial Cost	3,389,016.00	80,461.00	3,469,477.00
Personnel Cost	1,674,438.00	540,006.00	2,214,444.00
Administrative and other Operative Costs	1,411,701.00	582,391.00	1,994,092.00
Expenditure on programs	0.00	4,038,306.00	4,038,306.00
Depreciation & Amortisation	160,167.00	281,795.00	441,962.00
Provision for Non Performing Micro Credit Portfolio	0.00	0.00	0.00
Expenditure on VAMA Convent School	0.00	835,926.00	835,926.00
Expenditure on Vama Private ITI	0.00	137,023.00	137,023.00
Expenditure on VAMA ANM/GNM School	0.00	310,400.00	310,400.00
<b>Total {₹}</b>	<b>6,635,322.00</b>	<b>6,806,308.00</b>	<b>13,441,630.00</b>
<b>Net Surplus / (Loss) during the period</b>	<b>858,401.00</b>	<b>609,403.00</b>	<b>1,467,804.00</b>

\*Significant Accounting Policies and Notes on Accounts. The Schedules referred above form an Integral Part of the Balance Sheet.

EXECUTIVE SECRETARY

TREASURER

TREASURER  
Bal-Mahila Vikas Samiti (VAMA)

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## PARTNERS AND DONORS

**NETWORKING PARTNERS****MICRO FINANCE INVESTMENT PARTNERS**



## PROGRAM PARTNERS



M.P. Voluntary Health Association



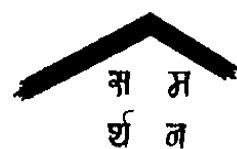
Indo-Global Social Service Society



Government of India  
Ministry of Health & Family Welfare  
Department of Health & Family Welfare



Ministry of Environment  
Government of India



Access to land in India



Ekta Parishad



Canadian International Development Agency

## CURRENT FUNDING PARTNERS

### Rang-De, Bangalore:

Vama has partnership with Rang De Organisation since 2013 & till the date we have disbursed Rs. 42,547,000 to 4201 needy women to earn their bread.

Last FY 2016-17, we started Micro Finance Operation in District Datia with Rang De. The Loan Portfolio outstanding for Datia & Gwalior as on 31st March 2017 is 83,05,918/-



### NABARD (National Bank for Agriculture and Rural Development), Bhopal:

NABARD provided Sanitation Loan to Vama. It's very first time that NABARD gave the Loan for construction of toilets in Madhya Pradesh after seeing the pleasant work of Vama in the field of Sanitation & Hygiene.



### Ananya Finance for Inclusive Growth Pvt. Ltd., Ahmedabad:

Ananya Finance for Inclusive Growth Pvt. Ltd. Is the oldest MFI funder of Vama. At the beginning time of Vama Micro Finance, Ananya Finance provided Term Loan to sustain Vama MFI operation in Gwalior-Chambal District. From last one year it helped us with Rs. 1 Crore for the purpose of on-lending to SHGs & JLGs.



### IDBI (Industrial Development Bank of India), Gwalior:

IDBI Bank is also one of the past supporter for Vama MF operation. In past years IDBI Bank Supported Vama with term loans. At present, we have partnership with IDBI Bank under BC/BF arrangement for Districts Gwalior, Datia & Sheopur of Madhya Pradesh.



### Indian Grameen Services (Basix-Lamp Fund), Bhopal:

Vama is sharing partnership with Indian Grameen Services since 2012 & till the date they support us with Rs. 45 Lacs of Term Loan for on-lending to SHGs & JLGs.



### SBI (State Bank of India), Gwalior & Bhopal:

Vama & State Bank of India's partnership is quite long. They support us with term loans in past. After that we have been sanctioned a Cash Credit Limit of Rs. 50 Lacs that is now extended to Rs. 80 Lacs.



### HFH (Habitat for Humanity), Delhi:

Vama has partnership with Habitat for Humanity India since 2013. With the Support of Habitat, we have constructed 1218 toilets & Repaired House in Block Morar, District Gwalior. Recently we have a new proposal of construction of 780 Toilets in Morar Block and School Sanitation in a pipeline.



### NABFINS (NABARD Financial Services Ltd.), Bangalore:

Recently Vama has the partnership with NABARD Financial Services and it supported us with the term loan of Rs. 50 Lacs for 18 Months for on-lending to SHGs & JLGs.





3 **Unit 11**

प्राथमिक शिक्षा

म्यालिचर। वामा संस्था द्वारा विगत सप्ताह में जल अभियान की दिशा में म्यालिचर किले की विभिन्न ग्राम पंचायतों में जल संरक्षण के लिए जागरूक किया गया। संस्था द्वारा सोनी, इकहाय, विरहैटी, पंचमपुर, एवं ग्रामी ग्राम पंचायत में जल संरक्षण अभियान चलाया गया। संस्था के मनीष शर्मा द्वारा गया कि जल संरक्षण के कार्यक्रम में कृषि वैज्ञानिक कोकसिंह राजपूत, नाबाडी के सजीव राजन आदि उपस्थित थे।

ग्यालियट @ पश्चिम देश में पर्व  
विनाशकारी मृत्तु से देशभर के  
किया 30 लाख से ज्यादा लोग  
प्रभावित है। जाया संस्था द्वारा  
अभियान के तहत ग्यालियट जिले  
के मुरघ एवं डबंग विकासखंड में  
5 कार्यक्रमों का आयोजन किया  
गया। जिसके तहत ग्राम सोनी,  
ब्रह्माय, बिल्डेरी, पन्तपुर एवं गुरी  
में उपर कार्यक्रमों का आयोजन  
किया गया। कार्यक्रमों में जाया संस्था  
की टीम से मनोज शर्मा, आसा  
खोबर में जल नक़्शे के विभिन्न  
तरीकों पर प्रकाश डाली। कार्यक्रमों  
में डीडीएम सजीव खनन, कृषि  
विभाग से वैज्ञानिक कोकसिल  
एजेंट, स्वास्थ्य संचयन शर्मा, सखबंद  
मुदापल द्वारा उपायचित्र शे।

पत्रिका , ग्वालिंयर , बुधवार , 13.07.2016 [patrika.com](http://patrika.com) [facebook.com/Patrika](https://facebook.com/Patrika) [twitter.com/patrika](https://twitter.com/patrika)

[illegible]

**02 नई दुनिया**  
ग्यालियर, बुधवार 13 जुलाई 2016

गयालियर, बुधवार 13 जुलाई 2016

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## TESTIMONIALS

*"Had Very nice interaction with CEOs of FPOs. Their hopes and aspiration gives me personal goal & both inspiration & motivation to be carry on in future."*

*... K. Raghavendra Rao (Chief General Manager)-NABARD-M.P.*

*"Excellent work, please do needful in horticulture in your campus area."*

*... RKS Tomar (Senior Scientist)-Krushi Vigyan Kendra (Datia)*

*"Good work. Field visit was also good as client were aware of all the terms & conditions."*

*... Priya Agrawal (Analyst)-Ananya Finance Inclusive Growth Pvt. Ltd.*

*"Very Impressed by VAMA's work, the diligent & committed staff, the women that you work with & the impact of your work. Look forward to knowing more about your work."*

*...Sneha Philip & Neisha Kumar (Program Associates)-Dasra Organisation*

*"It's nice opportunity to visit Vama, their field of operation felt very happy with the staff. Best of Luck."*

*... Pushkar Kumar & Arunava Chakrobarty (Program Associates)-Finish Society*

*"Doing Great Work. All the very best for all future endeavors."*

*...Sanchit Arora (Regional Head)-NABFINS, Indore*

*"Great hold in the field. A team with a resistant sprit."*

*... Manjita Devi (Impact Manager)-Rang De*

*"Vama a reputed NGO is well managed organisation fully dedicated for upliftment of rural population, specially the women."*

*...Bibhu Ranjan (Lead District Manager-Datia)-Punjab National Bank*

*"आशा ट्रेनिंग में मास्टर ट्रेनर विषय की जानकारी के साथ प्रशिक्षण दे रहे हैं। विषय जानकारी आशाओं को सरल तरीके से दी जा रही है। समूह गतिविधियों द्वारा प्रशिक्षण दिया जा रहा है।"*

*...Nazra Bano (DCM)-CMHO office-NRHM (Datia)*

Contact No.  
0751-2457438  
+91-98262-99566

## *Bal Mahila Vikas Samiti (VAMA)*

9-C Maharana Pratap Nagar  
Usha Colony, Lashkar,  
Gwalior (M.P.)



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Branch Office:

NH-75, Gram Gandhari  
Jhansi Road, Datia, (M.P.)

