



# SAHRUDAYA

Development driven by values...

ANNUAL REPORT 2016-17



# SAHRUDAYA

(WELFARE SERVICES ERNAKULAM)

## OUR IMPACTS

- 22,300 families with livable houses
- 24,776 self-reliant families under Family Development Program
- 1017 families got medical treatment, family maintenance, housing etc.
- Installed over 50,750 of biogas plants, smokeless chulas & solar systems as part of energy & environment.
- 10,100 Rain Water Harvesting Tanks for potable water.
- Rehabilitation of Persons with disabilities implemented in 35 LSGs.
- 6842 women trained in various vocational skills
- 100,000 families covered under social security schemes
- 36,500 women set up micro enterprises
- 94,000 policyholders benefited risk coverage
- INR 33.5 Cr. distributed under social security schemes.
- INR 250 Cr. disbursed under microfinance
- 6000 families benefitted Water & Sanitation schemes

Thank you all for your efforts in making this possible. We look forward to your continued journey with us to ensure that vulnerable people enjoy their rights they deserve most.

Team Sahrudaya





**ANNUAL  
ACTIVITY REPORT  
2016-2017**



**Cardinal George Alencherry**  
Patron



**Bp. Sebastian Adayanthrath**  
President & Co-Patron



**Bp. Jose Puthenvettill**  
Co-Patron



**Fr. Davis Padannakkal**  
Asst. Executive Director



**Fr. Paul Cherupilly**  
Executive Director



**Fr. Peter Thiruthanathil**  
Asst. Executive Director

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EDITOR



Mathews K.O.



## Message...

Over the years, Sahrudaya has maintained an enviable growth record in facilitating social change, built on the foundation of deep community mobilization expertise, relentless commitment to people and an unwavering desire to do the right things with people's participation.

Equipped with the right team, appropriate leadership and an enabling approach they are able to plan, design and manage programs with the community thereby eliminating poverty in the rural households to a great extent.

I congratulate Fr. Paul Cherupilly and his Team Sahrudaya for their collective work and wonderful results they have been able to bring forth in the society over the years. On this occasion I wish and pray that the organization is strengthened to continue its noble causes in a creative way and for the benefit of the poor and disadvantaged in sustainable way.

Invoking God's blessings and with prayerful wishes,

Yours sincerely in our Lord,

**Bishop Sebastian Adayanthrath**  
President-- Welfare Services Ernakulam



# Foreword...

**W**ith great joy, I present the Annual Report of Welfare Services Ernakulam for the FY 2016-17. India has made great strides in its developmental journey by initiating various challenging programs and shown other countries that it is emerging as a country with great potential. Yet there are many barriers that are holding it back - such as inadequate public infrastructure, poor hygiene and sanitation conditions, and a mindset that does not instinctively think world-class. While there are efforts to change the situation, the journey is still an arduous one. In this context, organizations like us have a great role play to uplift the living conditions of the poor and vulnerable groups amidst us.

During the year, we encountered with many challenging circumstances. Yet, they served as timely reminders, and were instrumental in renewing our focus on sustainable social changes and giving shape to more impactful community development interventions. We took significant initiatives in strengthening our people base, institutional systems and thus intervening in the social change processes.

I thank God for His incessant blessings all through these years. We thank profusely the leadership of our Bishops, Board Members and partners for their great support and encouragement in our endeavours. We thank the participant communities, institutions, well wishers and Team Sahrudaya for their priceless contributions in this stride for social change.

With special thanks and regards to one and all.

**Fr. Paul Cherupilly**  
Executive Director



# GENESIS

Welfare Services Ernakulam (WSE) is a Registered Charitable Organization (Reg. No. ER-32/65) under the Travancore Cochin Literary, Scientific and Charitable Societies' Registration Act of 1955. It is promoted by the Archdiocese of Ernakulam-Angamaly. It has 52 years of experience in the development sector especially in areas of Human and Institution Development programs, Community Mobilization, Savings and Microfinance Activities, Water and Sanitation programs, Promotion of Rural Technologies, Natural Resource Management Activities, Community Based and Institutional Rehabilitation Programs etc. More than 100,000 families are directly linked with WSE and it plays a very significant role in their development process. It has been able to promote more than 7000 Self Help Groups of women, children, farmers, adolescents, persons with disabilities, elderly people etc covering four civil districts in its operational area which forms as the platforms of the poor people to explore their self help capacities for their own development and for facilitating tangible changes in social life.

## VISION

Formation of a just society based on human values.

## MISSION

Promote activities, programs and institutions with the objective of building up and enhancing capacities of individuals in particular and communities at large that they contribute positively and creatively to the establishment of a just and humane society.

## OBJECTIVES

1. Facilitate empowerment of the weaker and vulnerable groups in society
2. Facilitate shelter for the poor through habitat development.
3. Facilitate capacity building of the poor for generating sustainable income.
4. Facilitate sustainable management of natural resources & eco-restoration.
5. Promote eco-friendly and appropriate rural technologies among the poor.
6. Rehabilitate victims of calamities and differentially able people.
7. Promote networking and resource sharing among the stakeholders and partners.



# OUR INTERVENTIONS

1. Human & Institution Development
2. Community Health
3. Community Based Rehabilitation programs
4. Livelihood Development
5. Environment
6. Natural Resource Management
7. Rural Development
  - a. Family Development Programs
  - b. Charity & Jeevakarunya Programs
  - c. Sneha Foundation
8. Media & Documentation
9. Special Projects
10. Institutions – Sneha, Soukysadan, Banana Village
11. Programs under Trusts
  - a. WESCO Credit – Community Organizations & Microfinance, Micro Insurance and Micro Enterprises
  - b. Sahrudaya Tech- Rural Technology Services
  - c. Sahrudaya Services –Family Marts, Production Units – Sahrudaya Silk, Compost & Honey
  - d. Naivedya Ayurveda Hospital
12. Audit Report

## INCLUSIVE KOCHI

Sahrudaya organized a three-day program at BMC, Thrikkakara campus for the welfare of the persons with disabilities from 1st to 3rd Dec. 2016



## KOCHI BLIND WALK

A sensitization rally cum public meeting was organized to highlight the issues of the Blind on October 13, 2016 in Kochi



## SAFE

Three-day Agriculture Exhibition was organized from March 17-19, 2016 at Thalayolaprambu by Sahrudaya in collaboration with St George Forane Church.



## SUKRUTHAM PRAKRUTI VICHARAM

Weeklong program was organized as part of World Environment Day at Ponnuruni with seminars, exhibitions and distribution of seeds and seedlings.





# ANNUAL REPORT 2016-17

Social transformation is realized when the different stakeholders own up the change process as a result of sharing of responsibility to effect change. Sahrudaya over years has engaged continuously to mobilize the people living at the grassroots level. In order to realize this, one of key strategies used was to capacitate the leaders and functionaries at different levels in the process. Another important approach of the organization was to meet the people and their leaders in the villages through “Gramotsavoms” and “Gramadarshan” programs. These programs had high impacts among the village community in participating in the development process more meaningfully. Thus the reporting year has been truly result oriented to Welfare Services Ernakulam.

During the year, the people base of the organization has increased and over 7000 SHGs (self help groups) have spread out in 281 parish-based villages that play vital roles in social change process initiated by Sahrudaya. The key approaches of the organization like inclusiveness, participatory process and local resource based initiatives continue to be the key factors in the accompaniment process.





# SECTOR WISE REPORT OF ACHIEVEMENTS



# HUMAN & INSTITUTION DEVELOPMENT (HID)

The overall objective of the department is to strengthen the capacities of organization in order to systematically plan, monitor and track the changes made through its interventions and facilitate better outcomes and impacts in a sustainable way. Hence HID department of Sahrudaya focused on building individual and organizational competencies to address emerging challenges in the developmental sector and also the quality of its interventions. It encompasses personnel, functionaries and community leaders across various levels and provides them with adequate opportunities for improving their knowledge, skills and attitude to accomplish given responsibilities by the organization. Periodical sensitization programs, skill training, exposures, Interface with experts are done as part of mentoring the team. Against the backdrop of the changing

development context, the HID department is playing predominant role in equipping Team Sahrudaya its diverse tasks and challenges.

Besides, the organizational effectiveness is enhanced by strengthening its inbuilt systems to monitor and evaluate various programs implemented by the organization. Periodical planning and evaluation meetings, field visit reports, regular field visits, Core Team meetings, Quarterly monitoring and evaluation meetings etc are well integrated to the organization's regular programs. These help members in the team Sahrudaya to up-grade and update their skills and knowledge.

The various activities and achievements carried out during the financial year are as follows:



## 1) Capacity Enhancement Programs

The capacities of the various functionaries within the organization are enhanced through the following programs during the year.

1. Training on Community Based Rehabilitation of PWDs
2. Training on Water auditing at AMOS
3. Participation in Workability Asia Conference at Bangalore
4. Sahrudaya Sangamam – May 26, 2016.
5. Sensitization of Fundraising Strategies at AMOS
6. Attended City Traffic Review meeting at Kochi by Fr. Ajo George and Mathews K.O.
7. Training on Pulses Management for Sahrudaya Team – Jan.25, 2016

## 2) Institution Development Initiatives:

1. Honouring of Staff completing 20 years in social work by KSSF
2. Askiranam Cancer Care and Prevention Campaign – Hair donation events
3. Gramadarshan
4. Launching of CBR programs in 10 LSGs
5. Sahrudaya Agri, Food Expo (SAFE-2016)

6. Sukrutham Prakruthi Vicharam
7. Sreshtadinacharanam - October 1, 2016
8. Inclusive Kochi – December 1-3, 2016
9. Launching of Sharudaya Speranza- Oct.11, 2016
10. Kochi Blind Walk dated October 13,2016
11. Yoga Sangamam – June 19,2016
12. Sahrudaya Onam Mela at Forane Centres
13. Swach Bharath Mission meeting at Vaikom

## 3) Other major programs

1. Annual Plan Preparation-
2. Publishing of Annual Report 2015-16
3. Gramotsavoms
4. Health Week Observation at Sahrudaya Campus.
5. Rural Camp for MBA Students–3-5/11/2016
6. Regional level meetings for campaign against cancer
7. World Women’s Day Celebration – March 11, 2016
8. Orientation to MSW students
9. Onam Celebration at Sahrudaya Campus
10. Participation in Periyar Agitation on World Water day



# COMMUNITY HEALTH PROGRAMS



The community health division of the organization is engaged in the maintenance, protection and promotion of health status of the communities in the target villages covered by the organization. The prime objective of the department is to educate the community about the existing health care issues and motivate them to practice good and sustainable health care methods. The present situation of the people at large is extremely deplorable as the spread of lifestyle disease is very acute. Life style diseases like obesity, cancer, diabetic, cardio vascular diseases, hypertension, etc are affecting a large number of people in the society and one has to spend huge amount as part of treatment. The major focus of the programs by Sahrudaya was to promote sustainable health of the people through the network of self help groups and their village Federations.





## A. GENERAL HEALTH CARE PROGRAMS

In order to address the emerging health care issues of people and the members of the self help groups, the following programs were implemented by the organization.

1. General Health Awareness programs in SHGs
2. Specific Health Education programs on Seasonal Disease, health & hygiene, Environmental hygiene, community health care etc
3. Medical camps

Sl. No.	Activities	No. of Units	Beneficiaries
1	Awareness Creation program	33	3117
2	Skill Training on family Farming practices	42	3200
3	Medical camps	33	5545
4	Distribution of IEC materials	10,000	

### Details of Medical Camps

Category	No of Camps	No. of participants
Cancer	8	1520
General	5	635
Cataract	5	1372
Ayurveda	8	709
Blood group detection	1	150
Kidney	2	368
Ortho	1	428
Diabetic	1	78
Thyroid	1	210
Women health issues	1	75
	33	5545



## B. ASAKIRANAM CANCER CARE PROJECT

The proliferation of cancer disease among the Keralite is very fast and the number of new case every day is said to be more than 100. In Kerala the number of people visiting hospitals and laboratories for consultation is also very high compared any other states in India. Spread of cancer disease is a great threat to humanity. The Asakiranam project is implemented by Sahrudaya aims to sensitize the community on health and take preventive measures besides supporting the victims through different services.

World Cancer Day was observed with a program on 2017 February 4th at Sahrudaya auditorium participating school students, college students, members of the self help groups and staff of the organization. The key activity in the program was hair donation and 52 participants donated hair for this program. The program was inaugurated by Mrs. Soumini Jain, Mayor, Corporation of Kochi. Fr. Paul Cherupilly, Mrs. Aji Francis, Ward Councilor and Mrs. Siby Paulose, Caritas India were some of the dignitaries who attended the program.

There is an increased awareness among the people through the number of awareness creation organized by the organization and through the distribution of IEC materials. But yet the attitudinal and behavioural changes have to take place among the people to eliminate the disease from the society and thereby reduce the incidence of loss of life. The community has to adopt healthy practices in health care and also in the consumption practices. Through the various programs, Sahrudaya train and equip farmers and members of self help groups in Family farming practices, healthy habits and practicing behavioural change.

Besides, treatment support is extended to the deserving cases with the help of community volunteers and some medical institutions.



**Major Achievements during the year:**

Activities	Amount Utilized	No. of units
Awareness classes on Cancer disease and causes	5,700.00	76
Skill training on Family Farming methods	3,000.00	2
Medical Camps for Detection of Cancer	80,000.00	10
Assistance to Cancer patients	602,100.00	196

The organization has established institutional linkages in the Districts. This includes linkages with Amala Hospital Thrissur, Lissie Hospital Ernakulam, Prathyasha Centre Cherthala, South Indian Bank, Schools, Colleges, and District Government Hospital Ernakulam for the effective implementation of planned activities for reducing the incidence of cancer disease.



# COMMUNITY BASED REHABILITATION PROGRAMS



## A. REHABILITATION OF CHILDREN WITH DISABILITIES

CHAI-LF is partnering with Sahrudaya for the rehabilitation of 134 Children with Disabilities (CwDs) in order to improve quality of life of these children. The activities are implemented in a community based approach and besides extending support to the beneficiaries, an enabling environment is created in the community so that they enjoy quality rehabilitation services and support. Through different programs and therapy services, 31 children with disabilities have improved their situations. The service of professional speech therapist is provided at Paravoor basic facility centre. The mobility of 98 persons with disabilities has improved with the support of professional physiotherapist at Basic Facility center, Edakkunnu.

The major Support Services and Achievements are given hereunder:

Key activities	Quantitative achievement	Amount
Support for medication	45	3,43,350.00
Assistive Devices	2	24,500.00
Mobility Devices	3	22,350.00
Physiotherapy	16	93,250.00
Speech Therapy	13	43,250.00
Inclusive education	11	68,950.00
Special education	36	238,700.00
Higher education	4	28,500.00
Parents Training	4	19,225.00
<b>Total</b>	<b>134</b>	<b>582,078.00</b>



#### Details of Training programs conducted:

Date	Location	Subject	No.	Beneficiary	Resource persons
9/9/2016	Sahrudaya Ponnurunni	Medical Rehabilitation & Hygiene, & Nutrition of the children with Disabilities	49	Parents of CWDs	Mrs. Anu Antony
11/12/2016	Sahrudaya Ponnurunni	Best Parenting	40	Parents of CWDs	Sr. Moly

## B. REHABILITATION OF MENTALLY ILL PERSONS

Sahrudaya is implementing a Rehabilitation program for the people with mental illness for the last one and a half decade. The program is named as Sneha Mental Health Program. There are many persons with mental illness in our society and often they are denied of their basic human rights, especially the right to access treatment, rehabilitation and appropriate mental health care. Persons with mental illness & their families experience stigma, discrimination and social exclusion. Mental illness is a group of disorders characterized by significant disturbances in thinking, emotions, and perceptions; resulting in long term or short term psychological and behavioural symptoms affecting the daily routine of the person and in certain cases lead to psychosocial disability. The program is implemented with financial assistance from the Archdiocese of Ernakulam - Angamaly through collections and contributions of its parishes. The major actions and achievements are given hereunder:



Key activities	Quantitative achievement	
New Cases identified this year	25 Nos.	
Monitoring visit to SMH families	109 Nos.	
Counseling services	141 Nos.	
Distribution of Medicine	204 Nos..	Rs.906,811.00
PWMIs covered under swavalamban Insurance program	124	
Caretakers Training Program	1 program	115 caretakers

## C. SAHRUDAYA SPARSHAN

### - COMMUNITY BASED REHABILITATION OF PERSONS WITH DISABILITIES

Addressing Disabilities and mainstreaming persons with disabilities (PWDs) is one of prime areas of focus of Sahrudaya. More than a decade, it has facilitated community based rehabilitation programs through the network of Grama Panchayaths within its operational area. The organization has so far identified more than 7500 persons with disabilities in these 35 LSGs and various activities are implemented with community participation. The organization is planning to continue the process in other GPs in the following years. The intervention and facilitation of the organization has effected tremendous changes in the lives of the persons with disabilities especially in terms of accessing various benefits and schemes by the PWDs. The

attitude of the general community to PWDs, utilization of the government resources for the welfare of the PWDs, participation and resource utilization of the plan fund etc are achieved through these initiatives under the leadership of the organization.

With the support of Italian Bishops Conference, Sahrudaya has intervened in 10 local self government bodies in Ernakulam namely Corporation of Kochi, Thrikkakara, Mulanthuruthy, Kumbalam, Maradu, Udayamperoor, Thrippoonithura, Cheranalloor etc. Over 1800 PWDs are identified through survey and the initial awareness creation and group formation activities are launched during reporting year.

### Achievements during the year under Sahrudaya Sparshan

Sl. No.	Activity	Quantity
1	Survey	553
2	Village level awareness programs	14
3	Formation of SHGs of PWDs	
4	Training for parents in the management of CWDs	4
5	Access to education	55
6	Training in different areas by accessing local resources..	12
7	Monthly Review meeting of federation.	4
8	Celebration of World Disability Day	3-days
9	Training programs for Federation leaders	3
10	Gramasabhas - RTI	2

### Skill Training Programs

Date	Location	Subject	No. of Participants	Resource Person
15/06/2016	Karukutty	Glass Painting and embroidery	30	Treesa Joseph
22/07/2016	Karukutty	Dry flower making	30	Treesa Joseph
12/09/2016	Edakkunnu	Paper Basket Making	20	Sebastian Parakkal
11/11/2016	Cherthala	Candle Making	22	Sunitha M

### Access to Benefits and Schemes:

Access to Benefits:	No.
Disability certificates	6
Aids & appliances	4
Travel passes	3
Education scholarships	0
Disability pension	2
Aswas Kiran	0
DMH support	6





## D. INCLUSIVE KOCHI CONCLAVE:

During the past years world disability day was observed as “Ability Day” and hundreds of persons with disabilities and their caretakers participated in rallies, arts and sports competitions and the public meeting organized to celebrate the day.

In the FY 2016, a three-day program was organized by Sahrudaya with the active support of Bharat Mata College, Thrikkakara from 1st to 3rd December 2016 under the banner “Inclusive Kochi”. The purpose was to create a common platform for creating a barrier-free environment for the persons with disabilities. The access to public places, offices and service centre is not designed to accommodate free movement of the PWDs and therefore there is a need for a deliberate initiative from the part of the companies, Panchayath Raj Institutions, service providers to ensure that these places are accessible to the PWDs and they are also treated well. Inclusive Kochi program had sensitization rallies, arts and competitions, workshops, debates, teachers meet, interface with corporate etc. Over 500 persons with

disabilities participated in the event every day. Other programs organized along with the event include Stage Show, Exhibitions of the products made by PWDs, Documentary show etc

### Partnership and Linkages:

The organization has established good partnership with different agencies for delivering quality rehabilitation services to the clients in the operational area. This partners includes:

- Italian Bishops Conference
- Social Justice Department, Government of Kerala
- Kerala State handicapped Welfare Corporation
- HRLN-Kochi
- New India Assurance Company
- ADD India Bangalore
- CBR Forum Bangalore
- VOSARD Idukki
- LBS Kalamassery
- Local Self Government Bodies

# LIVELIHOOD DEVELOPMENT:

Livelihood development programs are designed and implemented by the organization in order to help improve quality of life of the marginalized people by providing them with skill training, support for setting up livelihood development activity and thereby giving them hope to constructively contribute to their communities. Sahrudaya gives importance to the promotion of livelihood through the productive use of the microfinance services arranged by the organization to the members of the Self Help Groups.

Through the promotion of livelihood it is expected that the poor will break out of the cycle of poverty, social discrimination and denial of rights. With the support of Sahrudaya many women started setting up micro enterprises to earn a regular income for their families. The locally developed and setup micro enterprises face problems for the marketing of their products and often face the threat of sustainability. In order to support the new entrepreneurs and ensure sustainability of these ventures, the organization has arranged marketing support systems through the establishment of Sahrudaya Family Marts.



**Details of Various Trainings conducted and other activities by the Livelihood Development department for the year:**

Sl. No.	Particulars	No.	Participants
1	One day training programs	242	4840
2	Exhibitions	50	
3	Umbrella Making	28	560
4	Food processing	102	1530v
5	Poultry	86	3440
6	Tailoring Training	6	320

# ENVIRONMENT MANAGEMENT



*Environment Management division of Welfare Services Ernakulam promotes activities for the creation of an improved environment and a healthy society. In order to propagate healthy living conditions among people, it encourages people to make use of scientific waste management and water management systems and practices.*

## **Activities of the Department during the Year.**

### **a) Awareness Campaigns**

During the reporting period, the organization has organized 41 awareness building program on environment management for various clients. They include school children, SHG members, federation leaders, resident associations, PRI leaders, colleges etc. Through these programs we have reached out to more than 2500 customers.

### **b) Solid Waste Management**

One of the ways of improving the environment is to encourage and ensure treatment of waste in a scientific and environment friendly way. During the year, the initiatives of the organization were to support individuals, institutions and commercial establishment to construct biogas plants and vermin composting units and treat the waste at its source in a healthy way. During the year 374 biogas plants of different sizes were constructed.

### **c) Distribution of IEC Materials**

During the year 7000 IC materials including leaflets, brochure and success stories were printed and published so as to reach out to a large number of people.

### **d) Water and Sanitation Actions**

Shortage of drinking water is a major issue to many villages under the operational area of the organization. The people especially in the coastal and low-lying areas and water-logged locations face severe shortage for potable water. One of the key strategies proposed by Sahrudaya is to promote use of rainwater by constructing tanks to collect water from the roof tops. Rainwater harvesting tanks are constructed to the requirements of the clients who include individual families, institutions and commercial establishments. During year over hundred RWH Tanks were constructed to address the drinking water issues for various clients.

# NATURAL RESOURCE MANAGEMENT



## A. SUSTAINABLE AGRICULTURE PROMOTION

Agriculture Development Programs of the organization aims to reduce rural poverty by improving and increasing agricultural production through capacity building approach. The skill and farming practices of the village farming community will be enhanced through awareness building programs, skill development activities and exposures and interaction with experts. This would directly impact the lives of the poor farmers in the target community.

There is an increased need to care and protect the agriculture and natural resources. Majority of the farmers are leaving the agriculture activities in their small land due to shortage of labour, increased cost for inputs, low productivity, loss of soil nutrients, disease and pest attack, price fluctuations, etc.. The impact is very critical with regard to food security of the people and food items are bought from nearby states. Therefore thrust of Sahrudaya is to motivate and encourage farmers to take sustainable agriculture practices and rejuvenate the sector through concerted efforts.

The main activities of the department therefore included:

- Motivate the farmers through awareness creation program on sustainable agriculture practices and formation of Farmers clubs in the villages.
- Support them in bio-farming measures through supply of inputs, quality seeds and seedlings, arrangement of support from local Self Government bodies, agriculture and other department s

- Advanced training in sustainable practices are conducted for the interested farmers in activities like organic farming practices, preparation of “panchagavyam”, integrated pest management, soil nutrient development, soil testing and enrichment

- Promotion of Vegetable Cultivation among the members of Self Help Groups (SHG) as part of production of vegetables needed for the consumption of families. Quality seeds and seedlings were distributed to the farmers interested in the vegetable cultivation or kitchen gardening activities.

- Marketing of farm produces through common outlets established by Sahrudaya, packing and selling of farm produces.

- Organizing exhibitions for sharing of experiences, marketing of farm produces, exchange of information etc.

## B. ANNAMTHODI WATERSHED DEVELOPMENT PROJECT- THATCHANATTUKARA GRAMA PANCHAYATH

Sahrudaya serves as the Project Implementing Agency (PIA) of Annamthodi Western Ghat Development Project in Thachanattukara Panchayath, Palakkad District. It is done in collaboration with the Western Ghat Development Cell (WGDP) in the Planning and Economic Affairs Department and the Thachanattukara Grama Panchayath. The project is running in the third year with active people’s participation.



The Western Ghats Development Project (WGDP) is basically divided in to two components. The developmental component comprises of natural resource management, production system management and livelihood support system activities. The Training and awareness component, Documentation of the activities, Baseline Survey, Data Collection, Participatory Rural Appraisal activities and the administrative cost of the PIA constitutes the management component.

### Achievements of the project

The PIA has been working in the watershed area since 2014 and currently implementing the second year of the project. The activities of the year 2016-2017 have completed successfully and now on the verge of completion of the activities.

The achievements under these components for the first two years are as follows.

SL No	Activity	Unit	Sanctioned	Achievement
1	Well Renovation	No	257	257
2	Vegetable Cultivation	Area(Cent)	1000 Cent	636 Cent
3	Soak Pit	No	149	149
4	Organic Manure	Bag	2450	2450
5	Backyard Poultry	No	3100	3100
6	Intercrop Cultivation	Area (Acre)	28.22	28.22
7	Agro Horticulture	No	5628	5628
8	Coconut Basin	No	6000	3152
9	Earthen Bunds	Cum	79.31	79.31
10	Vermi compost Unit	No	10	10
11	Fish Farming	No	10	10
12	Cattle shed	No	20	20
13	Heifer	No	8	8
14	Cow rearing	No	21	21
15	Tailoring Machine	No	42	42
16	Grass Cutting Machine	No	10	10



# RURAL DEVELOPMENT PROGRAMS

## A. FAMILY DEVELOPMENT PROGRAMS UNDER SAHRUDAYA

Family development is a big program supported by Save A Family Plan and through this, the organization extends financial support to 600 poor families for their integrated development. The funds are mainly released to beneficiary accounts according to a pre-designed plan and respective beneficiaries make use of the assistance for achieving self-reliance. Periodical training and motivation programs, counseling, personal guidance etc are provided to the beneficiaries to develop their capacity to plan and implement appropriate

for their economic and social development. The Community Animators and Project coordinator continuously monitor the progress through house visits, trainings, infrastructure development activities, livelihood development promotion etc.

Save A Family Plan makes periodical visits to the selected families of the project and there are regular monitoring and evaluation meetings at organization level to ensure effective implementation of the project

Particulars	Number of beneficiaries	Amount Utilized
Income Generation Programs	367	206,97,000
Account Closing	215	47,57,902
Other Basic Needs	149	105,26,000
<b>TOTAL</b>	<b>731</b>	<b>359,80,902</b>

### Major Achievements of the Department:

- 900 people who are SHG members have better understanding on health and hygiene practices, family farming practices, kitchen gardening etc.
- All the families under this program became the policy holders of Sahrudaya Karunya Insurance Policy (SKIP) in this period
- Awareness classes helped the beneficiaries to understand various subjects and make changes in life accordingly.
- Year based planning and utilization of resources has enhanced skills of the beneficiaries in managing their family needs and realizing their dreams.
- Many of beneficiaries are able to set up micro enterprises and earn a regular income through their ventures..



**Fund utilization under Family Development Program:**

Sl. No.	No. of beneficiaries	Purpose	Amount
1.	215	Account Closing	47,57,902
2.	367	Income Generation	206,97,000
3.	70	Housing	90,37,000
4	48	Education	9,42,000
5.	6	Digging well	90,000
6.	6	Marriage	1,50,000
7.	8	Latrine construction	1,51,000
8.	1	Electrification	15,000
9.	10	Treatment	1,40,000
	<b>327</b>		<b>Rs.3,59,80,902</b>



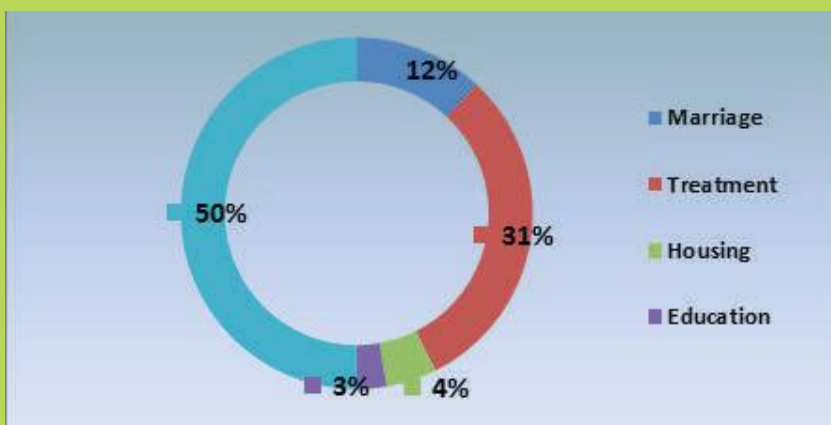
## B. CHARITY & JEEVAKARUNYA PROGRAMS

Sahrudaya extends support to families who live in abject poverty and struggle hard for their sustenance. Funds mobilized through local parishes are pooled by the Archdiocese and are extended to the genuine beneficiaries by Sahrudaya. Majority of these beneficiaries do not come under the network of grassroots level social work activities due to many reasons. As they remain sidelined and are vulnerable, the project tries to uplift them through financial support. WSE also gives prime importance to the Jeevakarunya Nidhi as it is a great opportunity to reach out to the truly needy people.

### Details of Charity Support in FY-2016

Category of Assistance	MARRIAGE	TREATMENT	HOUSING	EDUCATION	Other Expenses	TOTAL
No. of Beneficiaries	213	549	83	49		894
Amount of Support	1,010,500	1,333,200	241,500	140,500	4,98,515	32,56,015
Percentage	34.03%	40.94%	7.41%	4.31%	14.3%	100

### Details of Fund Utilization under the Department :



## C. SNEHA FOUNDATION

Those who live at the cutting edge of the social fabric are always excluded from the mainstream social life. They are not part of any mainstream organization and through this department, organization is able to cater to only limited number of the vulnerable sections of the society. The required funds are extended through local sponsors and other fundraising events. The project funds are used for various activities as given below:

1. Family maintenance support.
2. Patient support
3. Educational support for the poor students
4. Support to differently able people
5. Support to elderly people

During the year the an amount of Rs. 9,04,902.00 from 302 sponsors was collected from the operational area of the organization of which Rs. 3,57,900 was released as assistance of 49 beneficiaries for various purposes.

### Fund Utilization under Sneha Foundation during last 5 Years



## D. GRAMOTSAVOMS

Gramotsavoms were initiated by the organization as part of its Golden Jubilee Year and it is continued this year also with the participation of the local community and the parishners. The purpose of this program is to familiarize the various programs, products and services of Sahrudaya with the local community in the selected village. It made Sahrudaya a people-centered organization and more and more villages are demanding for Gramotsavoms to be organized in their village. It has become a people's program and has taken social action to the hearts of the common people.

- Total Parishes/ Centers covered – 07
- Training on Family Farming and Life style related diseases
- Sahrudaya Exhibitions - 08
- Local fund mobilized for Sneha Foundation – Rs. 313,263/-



### E. SAHRUDAYA AGRI-FOOD EXPO (SAFE)-

Sahrudaya organized 8th edition of the exhibition named “SAFE-2016” at Thalayolaparambu, Ernakulam. The exhibition was conducted in association with St. George Forane Church, Thalayolaparamabu. The exhibition included Seminars, display and sale SHG based products, cultural programs, competitions etc. The seminars emphasized on organic cultivation and family farming. The three- day event attracted more than 2000 visitors from different walks of life. It was a great opportunity for the SHG based entrepreneurs to sell their products and earn a good income. There were special varies of organic rice, different varies of food items made of jackfruit, sale of plants and saplings etc. Cultural programs in the evenings attracted a large number of people in the area. Seminars made the event a great program benefitting thousands of people.







# SPECIAL PROJECTS

## A. AVR PROGRAM:

WSE collaborates with Caritas India as a local partner of AVR program since 2013. Previously, it has given support services to 12 families through this program. During the reporting year, the project Coordinator attended a meeting on AVR program at Chennai organized by Caritas India to review the program and facilitate a planning for the forthcoming clients.

The occupational rehabilitation services focuses on building confidence and self esteem of the returnees. Many were able to earn good living through the micro enterprises.

Counseling and guidance support are done to ensure effective reintegration and rehabilitation

## B. JALANIDHI PROJECT FOR DRINKING WATER SUPPLY

Welfare Services Ernakulam is the Support Organization (SO) for the World Bank financed water supply scheme of Government of Kerala implemented through Kerala Rural Water Supply Agency (KRWSA) under Phase II Jalanidhi Program. The main objective of the project is to assist Government of Kerala (GoK) in improving the quality of rural water supply and improve environmental sanitation.

A rehabilitation project named Kankampuzha Water Supply completed and more than 360 families are making use of the new infrastructure. The committee is planning to provide water connection to another 100 facilities in the light of the success of the project.

After a long period, the BWSS scheme is nearing completion. The physical structures and beneficiary contributions are completed. Already more 2000 families are getting water through created infrastructure. The outstanding 1500 families also have to get the water. The Kuttippuram Jalanidhi Jalavidharana Scheme Level Committee is taking necessary steps for O&M training for the people. The implementation of the BWSS schemes is almost completed and measurement taking and billing have to finalize.

The Jalanidhi project at Kuttippuram Grama Panchayath is the third project undertaken by Welfare Services Ernakulam with a large coverage and an outlay of over 9.76 Cr. and benefits to nearly 4000 direct families in a severely affected area for clean drinking water.

## C. OPEN DEFECATION FREE PROJECTS

The organization has undertaken construction of many sanitary latrines for the poor under the Open Defecation Free Projects (ODF) implemented by Govt. of Kerala. The project is implemented in collaboration with Suchitwa Mission, Kerala in the selected Grama Panchayaths. WSE also has constructed 130 sanitary latrines in Malappuram district under Jalanidhi Project scheme of KRWSA

## D. KERALA LABOUR MOVEMENT

Kerala Labour Movement is the organization working for organizing the unorganized labours in the Archdiocesan area as per the guidelines of Kerala Catholic Bishops' Conference. Through various programs it tries to ensure welfare of the working class through social security, employment safety and protection by law. As part of this, Sharudaya has set up 22 KLM units in the parishes under the Archdiocesan area and more than 700 members have joined the social security scheme named Swavalamban. The members of this program belong to people working in the tailoring sector, home servants,

construction workers and agricultural sector.

The various activities include:

- Awareness building classes
- Membership distribution
- Capacity building
- Review Meeting at Diocesan level
- Training to Staff and functionaries
- Celebration of World Labour Day
- Introduction of Insurance Schemes (Social Security)
- Remittance of contribution of Welfare Board





# INSTITUTIONS- SNEHA, SOUKYASADAN BANANA VILLAGE

## A. SOUKYA SADAN - HOME FOR THE AGED

Established in the year 1993, the old age home at Chethicode is functioning well to the benefit and welfare of 50 inmates. Although the home got financial support from the Ministry of Social Justice and Empowerment, presently it is run independently with the contributions and own fund of the organization. Soukya Sadan provides the inmates with personal care and medical services in their loneliness and critical stage in life. The main activities of the home are:

- medical care,
- day care and residential facilities,
- dispensary services,
- counseling support and
- Socio-cultural programs.

In addition to this, the Home provides care to the elderly in the village named Chethicode. World old age day and common festivals are celebrated under the auspices of the home well with the participation of the local community.

All the inmates of the Soukya Sadan live and experience happiness and peace in this abode of warm atmosphere. So far more than 225 aged people are provided with personal care and attention along with accommodation. 52 elderly people had peaceful death after becoming members of this centre. Many were

resettled with their families. Thus the old age home is rendering outstanding services to the old people in our society.

## B. SNEHA REHABILITATION CENTRES- EDAKKUNNU & N. PARAVOOR

Two basic facility centres are established with the support of SLF, the Netherlands at Edakkunnu and at N. Paravoor . Both units are functioning well and many children with disabilities and other persons with disabilities are making use of therapy facilities. Three therapists and other support staff are continuing services to CwDs. The services provided include physiotherapy, audio-therapy and speech therapies with the support of aids and equipments in a systematic way.

## C. BANANA VILLAGE

The Banana Village at Parambayam, Angamaly is established with objective of imparting training to the farmers in the nearby villages. The centre has different varieties of bananas; demonstration units, agriculture nursery, etc. The programs are planned and implemented with the objective of conservation of different varieties of bananas, promotion of banana cultivation by farmers, value addition of the bananas, pisciculture units etc. The honey processing unit of the organization is now functioning in the Banana Village centre.

## FIGHTING ODDS, **REETHA BINNY** IS HARVESTING SUCCESS

Reetha Binny (54) and her family have been recipients of FDP-SAFP support since 2011. At the time of their original application Reena and her husband Binny were both unemployed. Their small business venture of plastic sculptures/handicraft had stalled due to an urgent open heart surgery operation for Binny. The parish and local community assisted them with the operation cost but they were left in a very difficult situation financially. They were also supporting Binny's sister who has a physical disability, their two children and his mother who had leprosy. They lived together in Binny's parent home which was in a poor condition and lacked basic living necessities such as water access and safe lavatory facilities.

Reetha's and Binny's family are a model example of the success of the focus of Sahrudaya on empowering families to establish sustainable livelihoods. They came from a position of no income, to successfully operating two businesses earning them 10,000 rupee a month which accommodates their family's needs and goals. Their goals for the 6 years of support included; having their own home, having a sustainable financial income, ongoing medical support for Binny, health insurance for the family and quality education for their children.

Now they are at the end of their project support. Throughout their involvement in the program, They have made substantial and sustainable life improvements, which include:

- Constructing a new family home with the project, local government housing grant, parish and community support.
- Establishing two sustainable businesses; dried fish vending and plastic sculpting/handicraft which provide them with an improved income of 10,000 Rupee.
- Obtained life and health insurance.
- Binny is able to receive ongoing health



support whilst still being a able to work due to having the control to structure his business to suit his health needs.

- Eldest daughter, Riya is in her second year of university studies completing a Bachelors specialising in Optometry.
- Youngest daughter, Rinju has completed +2 studies and has received admission into university to study a Bachelors of Science majoring in Nursing.

Reetha stated she feels happy in regards to their current life situation and confident in their ability to continue to support them after the termination of FDP-SAFP support. They have been described as very hardworking and dedicated. Their skills of partnership, financial planning, determination, vision, and attention to detail, coupled with assistance, has meant that Reetha and Binny have established successful, sustainable businesses that will continue to support them in the long run.

## FROM HELPLESSNESS TO SPLASHING SUCCESS - STORY OF RANI THOMAS'S FAMILY

Rani Thomas and her family became known to the FDP team through a referral from their local parish as a 'very deserving' family for FDP-SAFP support. At this time Rani, her husband and two children were suffering as their house had collapsed during the monsoon season. This left them with no safe living accommodation and with limited household contents due to the damage caused by the rain and house collapse. The family's income was also limited as her husband had health problems which affected his ability to work. This meant that his work as an auto-rickshaw, which provided the primary income for the family, was insufficient to provide for their day to day needs.

Through the support of the FDP-SAFP program, Rani and her family were provided with the tools and resources to identify their needs, plan and prioritise their goals to achieve sustainable livelihoods and a greater quality of life over a six year period. Rani and her family identified that their main priorities were a safe home, health insurance cover and alternative sustainable income streams. Rani was already a regular member of her local Sahrudaya SHG network and began attending FDP-SAFP specific training such as regional meetings and updates, business training and strengthening programs.

Three years into their support, Rani and her family have made significant and life changing accomplishments. These include:

- Beginning a new tailoring business and then expanding the business through the purchase of a new sewing machine (see photo below).
- Establishing an early childhood day care business to supplement the tailoring earnings (see photo below).
- With the assistance of FDP-SAFP funds, local government housing assistance grant and



community support Rani and her family have been able to purchase a new house which provides a home for her family and her two new businesses.

- Obtained health insurance for the family.
- Applied to undertake IELTS (English language proficiency accreditation) training to further expand their work opportunities.
- Eldest daughter Tesna's successful completion of her nursing training and she is now working as a nurse. Her youngest daughter is continuing her education and is at high school.

Rani's dedication to take responsibility for changing her family situation and utilising her skills of determination, resourcefulness and a family motivator have made a huge contribution to the impressive success of her family in reaching their goals and improving their quality of life. Rani also accredited their success to the empowering support of the FDP, their local parish and in particular the prayer and financial support from their SAFP benefactor.

**PROGRAMS UNDER  
NEW TRUSTS**



Women empowerment is one of the major thrust areas of Sahrudaya as it believes in the ability of women to play a key role in the social transformation process. Self Help Groups provide four factors namely Knowledge, Finance, Power and Opportunity to women thereby making them financially stable and self confident. Welfare Services Ernakulam mobilised Women Self Help Groups and launched micro-credit initiative in 2001, which was branded Wesco Credit in 2008. Livelihood development (micro-credit loans), skill enhancement (entrepreneurship training) and increased social security (member thrift and the provision of micro insurance products) are the three pillars of WESCO CREDIT's efforts to foster economic self-sufficiency among the region's poor. Wesco Credit is one of the leading microfinance institutions in Kerala. Through an extensive network of 6000 plus active Self-Help Groups (SHGs) in 300 villages, WESCO CREDIT reaches over 540000 of the region's poorest and most vulnerable sections of the society. In keeping with the organization's mission to serve that in great need, over 96 % of Wesco clients are women. Wesco offers loans at the lowest interest rate, and has the lowest operational expense ratio, compared to any other microfinance institution in Kerala.

It is committed to provide financial literacy and micro loans for self-employment, livelihood, education, house repair and other consumption needs as per the regulations of the Reserve Bank of India. Staff and volunteers

of Wesco Credit endeavour to provide the social and educational support necessary for members of the SHGs. WESCO CREDIT is a member of Sa-Dhan (The Association of Community Development Finance Institutions) which is recognized as a Self Regulating Organization by Reserve Bank of India

**PROMOTION OF SAHRUDAYA SELF HELP GROUPS:**

During the year 362 SHGs were newly formed by Sahrudaya through WESCO Credit. An amount of Rs.29.28 Cr. was disbursed to 1520 SHGs for meeting their various development needs. As 3176 women joined the SHG network, the client base and reach of the organization has increased. This ensures increased participation of women and men in the programs of Sahrudaya. The total number of SHGs promoted by the organization is over 6800 reaching out to 74,000 member families directly.

**SAHRUDAYA KHEMA SANGAMS (MICRO CREDIT GROUPS)**

Sahrudaya is giving support to the micro credit groups which are functioning in 30 villages coming under the operational area of the organization. These are larger people's organizations functioning within a locality. The activities of the organization include

- Group strengthening classes
- Monitoring visits
- Annual auditing of the activities
- Leadership development programs

## SOCIAL SECURITY PROGRAMS (MICRO INSURANCE)

Health care is a subject of great concern today for all as we hear the stories of spreading various kinds of deadly and lifestyle related diseases among people from all walks of life. The number of people succumbing to ill health is steadily increasing day by day. Many of these diseases are the result of poor attention to health care practices resulting huge loss of financial resources and lives itself. As the rate of morbidity increases, health care institutions are full with patients. The per capita expenses on medical treatment are shooting up and the cost of lifeline medicines are also scaling up exorbitantly. Therefore the number of people seeking financial help to meet their expenses is rising every day. Sahrudaya has launched several social security programs in order to support the people reduce their burden of medical expenses. These programs have been implemented well during past years and this year too many have taken benefits from these programs.



Schemes and Benefits under Social Security Program.

Sl. No.	Name of The Scheme	Policy Holders	Premium/ Head	No. of Claimant	Claims Settlement
1	Sahrudaya Insurance	40291	490	4472	49,235,262
2	Sahrudaya Sevan Health Insurance	0	0	171	3,053,252
3	SAHRUDAYA Vidyarthi Suraksha Scheme	04549	0	188	772,082
4	UNIVERSAL HEALTH INSURANCE (UHI)	0	125	230	2,962,808
5	Swavalamban	1315	0	0	0
6	Aam Admi Bhima Yojana	447	712	8	24,000
7	Group Insurance	443	100	0	0
8	AABY Scholarship	0	60	212	127,200
9	Jeevan Madhur	4000	0	7	158,414
10	Swavalamban Pension Scheme	449	150	0	0
11	Bhagyalakshmi	11	100	0	0
	<b>Total</b>	<b>51,505</b>		<b>5288</b>	<b>563,33,018</b>



**(Water & Sanitation, Rural Technology promotion & Waste management)**

Sahrudaya Tech is a registered Trust functioning as the Environment Management division of Welfare Services Ernakulam based at Kochi for promoting improved environment and healthy living conditions through the propagation of waste management systems and practices. The major activities of the division include construction of bio-gas plants, rainwater harvesting tanks, smokeless improved ovens and erection of a solar system. The department has over three decades experience in the sector and is key institution engaged in the promotion of healthy environment. It is government accredited organization and recognized NGO with adequate technical and managerial personnel for implementing challenging works.



### Achivements of Sahrudaya Tech during the year.

Activities (Key activities)	Quantitative achievement
Awareness classes at various levels	55 nos
Distribution of Solar water heaters	19 nos
Construction of Biogas plants	374/ 935 CuM
Installation of Portable model Biogas plants	89 nos
Rectification of Defective Plants	25 nos
Construction of RWH tanks-	55 nos/ 5,60,000 liters
Installation of Recharging systems-	15 nos
Installation of chula	30 nos
Sale of terracotta tank	80 nos
Sale of Vermi compost in kgm	49696 Kgms
Sale of Ecco materials	Rs.2,02,934
Field Level visits for Linkages, canvassing and work Supervision in days	638 nos
Exhibitions	6 nos
Important day celebrations	5 nos



### Qualitative Results

- 497 families have owned waste management facilities and thus reducing health hazards
- 30 Schools in Thrissur distict enhance fresh water through Rain Water Harvesting Systems.
- 10 Schools in Ernakulam dist have owned biogas plants and this will enhance the waste management practices in schools and also will provide better hygiene.



# SAHRUDAYA SERVICES

## A. SAHRUDAYA FAMILY MARTS

The organization is promoting consumption of healthy food items as part of good health care practices. Majority of the health issues today are the result of poor and unhealthy practices in the food habits. Modern lifestyle related diseases are the result of this poor attention to food items. Hence Sahrudaya is striving to educate and provide healthy and local food items to the people through its network of Sahrudaya Family Marts. One of the outlets is opened at Ponnurunni and various products produced by SHG members are marketed through these outlets. The main items sold through these outlets are the vegetables

collected from farmers in the local villages in the operational area of the organization. The products include detergents, candles, oil, bags, meat, honey, silk clothe, consumer goods etc.

So far the organization has set up other 13 outlets ( Five Regional level and 8 village level outlets) in different parts of the operational area either under the ownership of the organization or under the leadership of the individuals or Federations in the villages. Local vegetables, products from SHG based units, etc are marketed through these outlets.



## B. PRODUCTION UNITS - SAHRUDAYA SILK, COMPOST & HONEY

All these units function well providing income and employment to many families in the operational area of the society. The products are well marketed and beneficiaries are able to earn a good living from these activities.



Sl. No.	Units	Details
1	Sahrudaya Honey Processing Unit	The processing and sale of honey is going on smoothly. Processing unit is upgraded and shifted to Banana Village
2	Sahrudaya Silk Clothe Production Unit	6 Workers, one Technician and 01 Coordinator are employed in the unit Silk weaving, sale of silk clothes for sarees, shirts, skirts Show rooms at Champanoor and Ponnurunni.
3	Sahrudaya Organic manure	Production and sale of quality compost and its sale - Worms sales Sale and installation of Terra cotta and fixed compost units. Wormi wash sale.

## C. SAHRUDAYA AGRI-NURSERY & ECO-SHOPS

A central level outlet is set up at Ponnurunni for supporting farmers and customers engaged in the agricultural operations and vegetable cultivation with seeds, seedlings, agricultural inputs, farm implements, organic manure etc. The farmers are also provided with necessary support in the farming activities, manure production, marketing of farm produces etc. Vermi compost and Terra-cotta tanks are also marketed through this outlet.

## D. SAHRUDAYA TAILORING UNIT

Sahrudaya has set up a Tailoring Unit as an employment generating cum skill training centre at Anjumuri providing regular employment to 05 persons. The unit gets regular work orders from different institutions for stitching uniforms and other work orders from local people. It has managed a business of nine lakhs during the year.

The unit is also imparted skill training to 74 women in Tailoring and Embroidery work during the reporting year.





## NAIVEDYA AYURVEDA HOSPITAL & YOGA THERAPPY CENTRE:

Naivedya Ayurveda Hospital is a government certified centre of excellence in Ayurveda, where all treatments are carried out after scientific diagnosis and supervision. It has 25 bedded inpatient treatment facilities and offers different health care packages to suit the customer's demands and needs. It is owned and managed by Sahrudaya under the supervision of qualified and experienced doctors and therapists. Periodical medical camps and health awareness programs are organized as part of promotion of better health care and well being among the people.

**The various health care packages offered by the centre are the following:**

1. Rejuvenation package
2. Detoxification package

3. Slimming package
4. Arthritis Care
5. Spine and Neck Clinic
6. Life Related Disease Clinic
7. Relax, Refresh and Revival program
8. Women special package
9. Infertility package
10. Yoga based Treatment and Therapy

The hospital also provides Yoga based therapies under the supervision of expert Yoga Therapist who is a postgraduate in Yoga therapy. Regular yoga classes and Health Retreat programs are organized at the centre under the leadership of the Yoga Instructors. For further information visit web site: [www.naivedyaayurveda.com](http://www.naivedyaayurveda.com)

# PARTNERS IN DEVELOPMENT

• Save A Family Plan, • CHAI - SLF • Caritas Italiana, • Caritas India, • Italian Bishop's Conference, • Cochin Shipyard Limited, • Indian Oil Corporation, • Raskob Foundation for Catholic Activities, • Government Departments, • Ministry of Social Justice & Empowerment, • KRWSA, • Kerala State Handicapped Welfare Corporation, • Kerala State Women Development Corporation, • Research institutions, • Social Justice Department, Kerala • Western Ghat Development Cell • Suchitwa Mission, Kerala • Financial Institutions • NABARD • KSBCDC • ANERT, Agriculture Department • Sa-Dhan, CBR Network India, • Keli, Switzerland • Panchayath Raj Institutions, • Academic Institutions, • Universities • Non-governmental Organizations, • RAIDCO, • Kerala Social Service Forum, • Community Based Organizations, • Religious Institutions/ Congregations, • People's Organizations/ Volunteers/ Leaders



**V.I. ANTONY LL.B; F.C.A.**  
Chartered Accountant

**ZACHARIAH AND ASSOCIATES**

Chartered Accountants  
58/3167,T.D.Road, Flower Jn.  
Ernakulam, Cochin 682 035  
Phone 0484 2362757  
Mob: 9447162757  
E-mail: viantonyca@yahoo.co.in

**AUDITORS REPORT**

We have examined the attached statements of accounts of the various projects and schemes, listed hereunder, of **WELFARE SERVICES ERNAKULAM**, Ponnurunni, Cochin 682 019, for the year ended 31-03-2017 and also the consolidated statements of accounts of all the above said projects and schemes for the year, and report as under:

1. We have obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purpose of our audit.

2. From the verification of the books and records and supporting bills and vouchers, it is found that Welfare Services Ernakulam, is utilizing its income, grant or funds received from various agencies or sponsors, towards implementing the respective projects and schemes; and the balance amount is retained or deposited in the respective bank accounts of the schemes or in other approved mode of deposits.

3. Separate books of accounts with separate bank accounts are maintained for each project or schemes, and the statement of accounts as above are in agreement with the books of accounts maintained by Welfare Services Ernakulam for the respective projects.

4. These financial statements are the responsibility of the management of the Trust. Our responsibility is to express our opinion on these financial statements based on our audit. We conducted our audit in accordance with the auditing standards generally accepted in India. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining on a test basis, evidence supporting the amounts and disclosures in the financial statements. We believe that our audit provides a reasonable basis of our opinion.

5. In our opinion and to the best of our information and according to the explanations given to us and shown by the books of accounts and records maintained and verified by us, the above said statements of accounts are correct and exhibit a true and fair view of the state of affairs of Welfare Services Ernakulam for the year ended 31-03-2017.

20-09-2017.

For **M/s. ZACHARIAH AND ASSOCIATES**

Chartered Accountants  
Firm Registration No:0048055

**V.I.ANTONY LL.B, F.C.A.**

Partner - M. No: 023633

**WELFARE SERVICES ERNAKULAM, PONNURUNNI, COCHIN 682 019**  
**BALANCE SHEET AS AT 31-03-2017**

Rs.Ps.	LIABILITIES		Rs.Ps.
43973677.79	CAPITAL/CORPUS FUND	Sch-A	45589518.99
6511558.50	OTHER FUNDS / PAYABLES	Sch B	6257658.50
1487207.75	FOREIGN CONTRIBUTION ACCOUNT	Sch-C	3599335.75
	LOANS AND ADVANCES FUNDS:		
249943.86	Local Resources Mobilisation Fund		249943.86
442673958.16	Loans from banks - WESCO	Sch-F	347090763.02
13247856.00	Loans and advances others	Sch P	29120466.46
15189358.26	Expenses Payables and Provisions		18319297.76
2602442.07	Inter Project Accounts transfer -net		4743662.35
	GRANT ACCOUNTS: (old)		
3495295.60	D.S.T. & Other Project- Balance in Assets	Sch-G	3495295.60
5273566.00	Coir Fibre Unit - ABP.		5273566.00
11029784.94	Grant/Funds received Account	Sch-H	10766524.94
	MISCELLANEOUS ACCOUNT:		
17969492.30	Reserves & surplus (Excess of income /expense)	Sch- I	18028462.82
<b>563704141.23</b>	<b>Total</b>		<b>492534496.05</b>
	<b>ASSETS</b>		
62251731.49	FIXED ASSETS	Sch- J	69558261.37
	LOANS AND ADVANCES:		
2070647.96	Housing & House repair loan to beneficiaries	Sch- K	2023747.96
	Advances receivable from Wesco Credit		
426993588.31	SHG units and SASS		352450975.81
1067555.00	Sundry debtors/ receivables		1270855.00
37900.00	Advances to staff and others	Sch - L	45857.80
8377995.00	Advances and loans	Sch Q	10841542.53
	INVESTMENTS AND DEPOSITS		
26354011.24	Deposits with Banks, HDFC,UTI etc	Sch M	36213932.67
1790840.00	Income Tax TDS	Sch R	2216290.00
296283.00	Stock of materials and stores		252500.00
	CASH AND BANK:		
34327078.92	S.B Accounts with Banks	Sch- N	14232512.62
136510.31	Cash in hand	Sch - O	3428020.29
<b>563704141.23</b>	<b>Total</b>		<b>492534496.05</b>

Ernakulam  
20-09-2017

Sd-  
**Fr. Paul Cherupilly**  
Secretary

Subject to our report of even date attached  
For **M/s. ZACHARIAH AND ASSOCIATES**  
Chartered Accountants  
Firm Registration No:004805S

Sd-  
**V.I.ANTONY LL.B: F.C.A**  
Partner M.No: 023633

WELFARE SERVICES ERNAKULAM, PONNURUNNI, COCHIN 682 019  
INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31-03-2017

Rs.Ps	EXPENDITURE	Schedule	Rs.Ps
0.00	Improved Choolah Project	1	215.00
3530986.00	Archdiocesan Charity Programme	2	3256015.50
685287.18	Sneha Mental Health Programme	3	647920.61
519047.63	Jeevan Madhur Insurance Scheme	4	894752.50
205000.00	Kudumba Kshema Suraksh Nidhi	5	190092.00
1677869.00	Natural Resource Management	6	860216.00
38965.75	Karunya Villa and Navodaya Housing	7	161532.00
1791779.40	Soukya Sadan - Old Age Home	8	2570282.30
9248632.50	Rural Technology Applications	9	4498981.00
4545.00	Sahrudaya Arogya Suraksha Scheme SASS	10	15276.00
2684.00	Sahrudaya Housing	11	115.00
21831.00	Sahrudaya Kshema Sangam	12	10651.00
727061.00	Sahrudaya Nursery	13	209994.00
1132348.00	Sahrudaya Self Help Group-ASWAS	14	129000.00
195150.00	Staff Welfare Programme	15	124392.00
74541401.36	WESCO Credit	16	74750052.56
86602.00	Building Account	17	140767.00
87.00	Balrasahrudaya Scheme	18	115.00
435038.00	Education Sponsorsip Programme	19	704437.00
9295343.50	General Account	20	4249063.50
115.00	Watershed Project Nattukal	21	2886.00
1405857.98	Jalanidhi Project Kuttipuram	22	1012545.93
11615.00	Watershed Project Vendamkrussi	24	22464.00
0.00	Watershed Project Kannamkundu	25	0.00
764021.00	Westernghat Development Program, Annamthodi	26	428789.00
1491125.00	Sneha Foundation	27	1108005.50
0.00	Light a Life program	28	711.00
0.00	S K S F. D Account	29	0.00
2112322.89	Excess of income over expenses		954755.62
<b>109924715.19</b>	<b>Total</b>		<b>96944027.02</b>

Ernakulam  
20-09-2017

Sd-  
**Fr. Paul Cherupilly**  
Secretary

Subject to our report of even date attached  
For **M/s. ZACHARIAH AND ASSOCIATES**  
Chartered Accountants  
Firm Registration No:004805S

Sd-  
**V.I.ANTONY LL.B: F.C.A**  
Partner M.No: 023633

WELFARE SERVICES ERNAKULAM, PONNURUNNI, COCHIN 682 019  
INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31-03-2017

Rs.Ps	INCOME	Schedule	Rs.Ps
20423.00	Improved Choolah Project	1	2607.00
3430932.00	Archdiocesan Charity Programme	2	3154697.00
616116.00	Sneha Mental Health Programme	3	21734.00
1053622.00	Jeevan Madhur Insurance Scheme	4	879367.28
118292.00	Kudumba Kshema Suraksh Nidhi	5	780786.00
1819896.00	Natural Resource Management	6	650725.00
38180.00	Karunya Villa and Navodaya Housing	7	28385.00
1342971.96	Soukya Sadan - Old Age Home	8	1654707.98
10384232.00	Rural Technology Applications	9	3876209.00
7298.00	Sahrudaya Arogya Suraksha Scheme SASS	10	6955.00
1803.00	Sahrudaya Housing	11	2610.00
21228.00	Sahrudaya Kshema Sangam	12	74958.00
687503.00	Sahrudaya Nursery	13	163539.00
6989.00	Sahrudaya Self Help Group-ASWAS	14	507297.00
15236.00	Staff Welfare Programme	15	154367.00
75513417.23	WESCO Credit	16	76275893.76
738230.00	Building Account	17	1299109.00
2475.00	Balasarudaya Scheme	18	2580.00
467295.00	Education Sponsorsip Programme	19	1107518.00
11135618.00	General Account	20	3461740.00
1028.00	Watershed Project Nattukal	21	36.00
564480.00	Jalanidhi Project Kuttipuram	22	968080.00
618.00	Watershed Project Vendamkrussi	24	188.00
886.00	Watershed Project Kannamkundu	25	192.00
609760.00	Westernghat Development Programme, Annamthodi	26	271766.00
1326186.00	Sneha Foundation	27	1103207.00
0.00	Light a Life program	28	140000.00
0.00	S K S F. D Account	29	354773.00
<b>109924715.19</b>	<b>Total</b>		<b>96944027.02</b>

Ernakulam  
20-09-2017

Sd-  
**Fr. Paul Cherupilly**  
Secretary

Subject to our report of even date attached  
For **M/s. ZACHARIAH AND ASSOCIATES**  
Chartered Accountants  
Firm Registration No:004805S

Sd-  
**V.I.ANTONY LL.B: F.C.A**  
Partner M.No: 023633

# TEAM SAHRUDAYA



# THANKS.....

We deeply appreciate the partnership of all the organizations, partners, donor agencies, Government departments, Institutions, Diocesan Societies, Regional, Forane and unit directors, Financial Institutions, Auditors, other NGOs, Development consultants and the functionaries at different levels for their unstinting support of our work. They are integral to our growth and we look forward to growing together in this journey of empowering our fellow citizens.

We thank God for enabling us to walk with the people during the last five decades. We touched the lives of many and changed the lives of thousands through the various programs.

We thank profusely the support of our Bishops, Board of Directors and share our gratitude for the contributions and sacrifices of all in the Sahrudaya family.

Soliciting everyone's continued support and prayers in this voyage of social change.

Place: Ponnurunni  
Dated: 25/09/2017

**Fr. Peter Thiruthanathil**  
Assistant Director





**MAJOR OPERATIONAL DISTRICTS**

▪ Ernakulam ▪ Thrissur ▪ Alappuzha ▪ Kottayam ▪ Idukki ▪ Malappuram ▪ Palakkad

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**Welfare Services Ernakulam, Ponnuruni, Vyttila P.O, Kochi – 682 019**

Telephone No :0484-2344243, 2347829 Fax No. : 91- 0484-2347829

E-mail [wseekm@gmail.com](mailto:wseekm@gmail.com) web site: [www.welfareservices.org](http://www.welfareservices.org)