



Balajee Sewa Sansthan

Annual Report 2010-11





“We need to build the financial awareness to help poor think for their long-term lifecycle needs.”



Executive Director's Message



It gives me immense pleasure to present Annual Report 2010-11 before all of you. With the direct coverage of 4,062 clients in 2 states of India as on 31st March'2011, we are able to work with underprivileged section of the community helping them meet their financial needs & fulfill their dream of becoming micro-entrepreneurs. The report presents highlights of our works, notable achievements & lessons learned throughout the year. This report is also a means of being accountable to our donors & funders by telling them how we raised & utilized funds & resources to fulfill our agreed objectives. We wish to thank all our advisors & Consultants for inspiring & guiding us to our achievements during the Year. It was all due to heartiest support of our staff, communities & partners we work with we could achieve the targeted goal. Thank you for your commitment & inspiration.

Identifying the need of financial services to promote micro entrepreneurship in Himalayan region of Uttarakhand, Balajee Sewa Sansthan initiated the service of livelihood finance in these less credit penetrated villages.

Through our 4 branches in Dehradun & Uttarkashi District of Uttarakhand & 1 branch in Patna district of Bihar we are covering 675 clients as on 31st March'2011. Access of credit at easy terms & at an affordable rate of interest has appealed our clients to start micro enterprises on their own at a small scale.

Access to finance may not solve the problem of poor until they are smart enough to utilize the support for some productive activity. For this a tie up with RSeti (Oriental Bank of Commerce) has been done where the institution will provide them technical training in number of livelihood supporting activities. These clients will be linked to credit facility through Banks or Balajee Sewa Sansthan to start their micro enterprises at group or individual level.

We have also initiated with promotion of micro insurance in our area of operation & have covered 1227 live through life & health insurance. till 31st March'2011. We thank our insurance partners LIC & Vimo Sewa for their continuous support.

We are very thankful to NABARD for providing us institutional funding to carry our livelihood finance activity smoothly & also to make the villagers of Uttarakhand aware on day to day financial decisions though financial awareness workshops.

With the support of all our stakeholders, we promise to reach new heights in social sector towards inclusive development of society in the forthcoming year.

Awadhesh Kumar
(Executive Director)



Balajee Sewa Sansthan- An Introduction

We introduce ourselves as a society registered under Societies Registration Act as Balajee Sewa Sansthan. Since its registration in 2002 the NGO has been active in spreading awareness about Health and Hygiene, water, sanitation, education and Social evils prevalent among economically and socially disadvantaged people.

While working among the poorer people we realized that main requirement of these people is not awareness alone but also access to institutional funds to start productive activities. People had basic skills to carry on their daily chores but they always remained short of funds.

Whatever these people earned as daily wage earners/ vegetable selling and other small activities was spent on consumption needs. Shortage of funds and ever increasing demand for consumption and productive purpose pushed them to the lap of professional money lenders who charge exorbitant interest and it is almost impossible for a poor person to come out of their debt trap. It was basically for this reason that Society started Livelihood Finance operations among its client in February 2010 & that too in far villages of Uttarakhand. Along with livelihood finance, we have provided the villagers with services of micro insurance, financial awareness workshops & livelihood related technical trainings.

Vision-Balajee Sewa Sansthan envisions to serve and benefited through own different activity to one lac poor urban, semi urban and rural marginal disadvantage family by 2015 & becoming one of the most preferred member centric NGO in North India by 2020.

Mission- To provide need based financial services to economically & socially disadvantaged groups creating opportunities for self employment & economic development.

Main objectives:

- To provide sustainable self-employment generating opportunities to low income households.
- To support and help financial inclusion.
- To support govt policies aimed at ameliorating poverty, creation of jobs in the rural and semi-urban areas, and in other developmental activities.
- To create awareness amongst the low income households and to prepare them for a better economic and social life.



Balajee Sewa Sansthan-Activities

Livelihood Finance- Supply of credit at village level in the areas of rural Uttarakhand has always be an issue of development. Identifying this an opportunity towards economic development of the region Balajee Sewa Sansthan has opened 3 branches of Microfinance in Dehradun & one branch in Uttarkashi to extend the financial services in these identified villages. We offer following products in livelihood finance-

Micro credit Loans- Meeting the working capital requirement of small businesses initiated by poor households. The loan has also been targeted towards customers opting for partly finance to purchase the livestock. Size of loan varies between Rs.6, 000 & 10,000.

Micro enterprise loans- To promote entrepreneurship among rural & semi-urban customers by providing loans for purchasing capital assets or working capital in bulk to run business smoothly & incur more profit. Size of loan varies between Rs.15, 000 & Rs.30, 000 depending upon the creditworthiness & expertise in skills possessed by the customers. Credit limit may be increased till Rs. 50, 000 in second loan cycle depending upon the growth of business & repayment history of customer. Balajee Sewa Sansthan has identified rural tourism as key activity for which micro enterprise loans can be provided to clients.

Entrepreneurship does not come only from the money, even with scarce resources but with a true determination you can achieve your mission. The statement is perfect for Rekha Ji one of our valued customer. She owns a small tea stall in one of the nearby villages of Dehradun. From the very beginning she was focused to add more services & make proper utilization of loan taken from Sarthak Microfinance. Rekha Ji wants to start tiffin service from loan procured from Sarthak. This would help her in diversifying her business from tea stall to tiffin services.



Passing through the lanes of village Ponda in Dehradun district, you will be forced to stop by just taking a look on a well type structure which is none other than a reliable renewable source of energy i.e. energy produced out of cow dungs locally known a 'Gobar gas plant'. Uma ji, one of the clients of Sarthak Microfinance was very clear for construction of 'Gobar Gas Plant' as it would end her dependency on LPG gas cylinders which are very costly & hard to get in the villages. Uma Ji utilized the loan from Balajee Sewa Sansthan to construct this plant for which raw material i.e. cow dung is easily available in the villages.

Micro Insurance....Towards Risk Mitigation

Micro Insurance and Investment:

Balajee Sewa Sansthan has entered into an agreement with life Insurance Corporation of India to provide life Insurance cum Investment to its clients as under:

Pure insurance product- The product will provide the insurance cover to customers as well as spouse against the full loan amount sanctioned to make the customer/their family comfortable in paying back the loan amount to organization even if some accident happens & they loose the income earning member in the family. It will act as a compulsory product for every insurance client.

Insurance cum investment product- The product will offer insurance cum investment opportunity to customers. The reach of this micro insurance product is very limited & a large set of clients are still deprived of the insurance cum saving product in spite of their interest suitability towards the product. This product of dual benefits is going of help to customers who otherwise do not have any reachable avenue to manage their small savings.

Medical and Health Insurance:

It is a pity that people still don't feel a need to insure themselves and their family against sickness and major ailments which take away major portion of their savings and in some cases most of their assets. An awareness camp was organized by the society in village Shivpuri & Kainchiwala of Sahaspur block. On our request experts from Vimo Sewa, Ahmedabad came and advised clients about importance of taking insurance coverage against unforeseen diseases and ailments.

NGO has entered into an agreement with Vimo Sewa to provide health insurance to our clients at affordable price.

Sudden death of Somti Devi was a big shock for her family from village Kainchiwala in Dehradun district. She had a plan to build her own house which was on the way till her sudden death. Somti Devi was a client of micro insurance extended by Balajee Sewa Sansthan. The financial support in the form of claim amount from LIC helped her children in realizing her dream of own house. Son Anuj has also decided to avail the micro insurance service



Financial Literacy...Bringing Economic Independence

For a few services like savings and insurance, there is a need which needs to be converted into demand. There is also a need to help them change their financial behaviour – they normally live on day-to-day basis and also think on a day-to-day basis. We need to build their awareness to help them think for long-term lifecycle needs. There is a need to help them to change their habit of making financial decisions like impulsive borrowing without thinking or understanding its terms and conditions, and their repaying capacity.

Balajee Sewa Sansthan along with the financial as well as technical assistance from NABARD organized 10 financial literacy workshops in 10 different villages of Dehradun & Uttarkashi district. The participants were trained on different aspects of regular savings, income-expenditure account, rational credit, smart investments & significance of insurance. More than 500 poor people from villages benefited from these workshops. Going one step forward in financial inclusion Balajee Sewa Sansthan assisted in opening of no-frill accounts of interested participants in Oriental Bank of Commerce.

In the coming year Balajee Sewa Sansthan proposes to run the program of financial literacy extensively in districts of Dehradun, Uttarkashi & Tehri Garhwal districts of Uttarakhand. Financial literacy program is done in an interactive way so that villagers can integrate the learning with their day to day life. In the workshop they interact directly with bank officials to know various banking schemes for rural areas.



Skill Development Programs

Credit itself may not be a sufficient tool for poverty eradication in rural areas. They need a variety of services in which training on skill development is the most relevant. A lot of young population are migrating towards cities in the search of job leaving their villages & natural Resources. Starting small enterprises at village level will provide them an additional source of Income.

To train unemployed men & women in our area of operation, R-Seti of Dehradun district supported by Oriental Bank of Commerce has come forward & agreed to provide training on livelihood generation activities. The courses covered under training ranges from Poultry farming, Tailoring, Handicraft Development, Mobile Repairing, Beauty Parlor, Fruit Processing to name a few. Once the training of clients are over, Balajee Sewa Sansthan will arrange the credit to start the enterprise either by loan from Balajee or from any nationalized or rural bank.

We will further help the clients in providing backward as well as forward linkage for goods & services manufactured



Balajee Sewa has started a computer literacy program for unemployed youths in Barh block of Patna district in Bihar. More than 50 students are benefiting from this program & are in the process of making their career in computer related profession. Secretary of Balajee Sewa Sansthan Mr. Ashutosh Bharadwaj is leading this program & is very enthusiastic to extend such vocational trainings in other interior areas of Bihar.



Green Energy...Saving the Environment

Considering the global warming a major issue in ecosystem imbalance, Balajee Sewa Sansthan has come up with an unique idea of creating awareness on plantation at large scale.

Selected loan clients of Balajee will be provided with the saplings based on the flourishing flora in that particular topographical region & which is easy to maintain also for plantation in their home premises or nearby vicinities during the time of loan disbursement in unit office.

During the loan utilization check process, it would be ensured that the sapling has been planted properly. The growth of plant has been included as one of the deciding criteria to avail financial services from Balajee Sewa Sansthan in near future



Philips Chulha- Organization made a tie up with Philips to promote usage of smokeless stove which is more efficient than natural stove & saves energy. It reduces the dependency of rural people on LPG which is a non-renewable & costly source of energy.

Customers find it easy to operate & provides various benefits including smoke & ash free cooking .**Save the jungle campaign-** As its going to reduce the dependency of rural population on forest wood.

Solar Lantern- Balajee Sewa Sansthan has initiated to tie up with D-Light India to promote solar lantern in villages of Uttarakhand. As most part of the geography consists of forest making tough for villagers to commute in late evening. With the solar lantern they can easily travel even in the nights. It can be used for study purpose too in villages.



Partner Institutions...Pillars of Success

Promoting sustainable & equitable agriculture & rural development through effective credit support, related services, institution initiatives, NABARD is the apex institution accredited with all matters concerning policy planning & operations in the field of credit for agriculture & other economic activities in rural areas in India.

NABARD has supported Balajee Sewa Sansthan by providing the revolving fund for microfinance activity. NABARD has also granted a project on Financial Literacy to be implemented in selected rural areas of Uttarakhand.



Strength in Solidarity

Vimo SEWA in September 2009 registered as a national cooperative - 'National Insurance Vimo SEWA Cooperative Ltd', with direct areas of operation extended to five states in India - Gujarat, Rajasthan, Madhya Pradesh, Delhi and Bihar. It was established in order to target women workers and their families beyond SEWA membership through direct marketing, tie-ups with other NGOs and to conduct the micro insurance operations on a larger geographical scale. The primary objective of the cooperative is to carry out life and non life micro insurance for its members in a sustainable manner. Vimo Sewa has selected Balajee Sewa Sansthan to promote Health Insurance to weaker section of society in Uttarakhand.

After a finance research result that was shows that 60 percent of the Indian population still resides in rural area. LIC decide to work on a special insurance product for rural area, and low income sections of society . And these products are LIC Micro Insurance Product, sold only by Self Help Group (SHG) and NGOs.

Balajee Sewa Sansthan is among the top performing NGO partners of LIC. During less than 6 months we have covered more than 1200 lives through the micro insurance scheme of Jeevan Madhur & Jeevan Mangal.



Management Team...Leadership is the key

Awadhesh Kumar-The promoter of organization, Awadhesh Kumar, is extensively experienced in livelihood generation, Co-operative promotion and micro-finance operation in NIDAN which is a leading national level NGO as well as MFI in Bihar. Working as a credit manager cum programme head of microfinance in Nidan, he started the microfinance activity & built a healthy portfolio expanding the services in four districts of Bihar. After Nidan, Awadhesh became one of the lead team members of New MFI's initiative in launching of first microfinance organization in Uttarakhand in 2006 as a Director of Finance and account and earned tons of experience in managing the finance of this business. He has earned MBA degree from IMT Ghaziabad and CA (Inter) from ICAI. He has more than 10 years working experience in Microfinance sector and is currently the Executive Director of the Organization.



A S Tomar- Ajit Tomar comes to Micro Credit arena with over 40 years of experience in Govt. and a Public Sector Bank. As a seasoned professional who has firsthand knowledge of the needs of the agricultural and horticultural industries and coming from a finance driven background he is well aware of need of retail loans, Micro Finance and also importance of skill development of the staff at all levels of an organization. He has an experience of over 14 years as a top manager with a progressive public sector bank dealing with financial needs of socially and economically deprived classes, retail lending, agriculture and priority lending at Branch and Regional office level. After retiring as Assistant General Manager he was associated with an emerging MFI in Dehradun and an NGO working for the poor and Ultra poor. Ajit has a Degree in Agriculture and CAIIB from Indian Institute of Bankers.



Ajay Rajpal- Ajay is a veteran having more than 12 years of experience in development sector in various positions. The development sector consisted of areas like water & sanitation, health, education & livelihood generation. He worked with Swajal- a world bank assisted project on the activities of MIS implementation & process automation. Taking another assignment Ajay contributed quite efficiently in the role of monitoring & evaluation with Pragmatix Advisory Services, Gurgaon for Ajeevika in Uttarakhand which is an IFAD funded project for creating livelihood opportunities in the hilly region of Uttarakhand. In the last assignment Ajay was holding the position of Head-Internal Audit in a north India based MFI looking after the process compliance in the area of operation. He in association with external consultancy organizations redesigned the process as well as audit manual making it one of the best in microfinance industry. Also, he is well versed with the IT tools & has contributed well in the development of MIS system in different organizations with which he was associated.



Management Team...Leadership is the key

Anup Johar- Anup has more than 15 years of experience in event management nationally as well as globally. He has managed big NGO meets as well as corporate events in Uttarakhand successfully. One of the core activities that Anup has been associated in his long career of event management is liaison with different government agencies as well as corporate. Anup holds degree in Hotel Management & is the key force behind the Rural Tourism initiative of Balajee Sewa Sansthan.



Ram Kumar- Ram is a dynamic professional with experience in Business Research, Analysis & Risk Management. Working with Mahindra Satyam (a leading IT company of India) as a business analyst Ram was providing assistance in strategy formulation for 22 Full Life Cycle Businesses of corporate services in Real Time Leadership Center. His main functions include analyzing business processes, conducting benchmarking study / trend analysis and using various business tools to assist the critical decision making process. After Mahindra Satyam, Ram worked with a leading microfinance institution in north India as Program cum Risk Manager supporting the implementation of transactional risk tools (credit scoring) to support the development of strategies in the organization for client acquisition, portfolio growth, account maintenance and recoveries. As a program manager he worked on establishing relationship with different stakeholders with more focus on financial institutions & credit rating agencies. Ram is an alumnus of XLRI Jamshedpur with specialized training in Entrepreneurship Management.



Ashutosh Bharadwaj- Ashutosh is associated with Balajee Sewa Sansthan for over 6 years & has played a key role in implementation of development activities under the banner of Balajee Sewa Sansthan. Ashutosh initiated & lead the water & sanitation campaign helping number of clients to lead a safe & hygienic life. Ashutosh is also leading the vocational training of computer education in Barh unit of Balajee Sewa Sansthan.



Alok Kumar- A young entrepreneur with dynamic and versatile personality, having keen interest in social sector. Alok is Associated with Balajee Sewa Sansthan since 2 years. He is MBA in Finance from IMD, NEW DELHI,. Alok is also heading the operation of Bihar region. He has visited Singapore and Malaysia to monitor the development of the financial market in these regions with a partial focus on micro-finance.



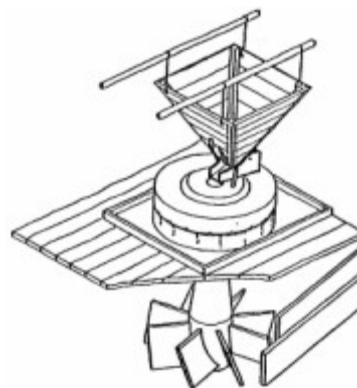
Future Endeavors...Towards Economic & Social Prosperity

Livelihood generation through rural tourism- Balajee Sewa Sansthan initiated to integrate microfinance with livelihood generation by providing working capital loan to groups formed in village to manage rural tourism. Organization has identified 3 different villages from Uttarkashi district & plans to form Joint Liability Groups of 5 members in each of the villages forming tourism management committee. The group members will be trained to look after the guests in a much professional way. The initiative will create direct & indirect employment in the village resulting the increase in living standard of the village. Apart from credit Balajee Sewa Sansthan will provide the forward linkage to these tourism destinations by marketing them nationally as well as internationally.



Supporting dairy networks in Uttarkashi & Tehri Garhwal- Balajee Sewa Sansthan is aiming to provide financial support to the members in NGO who are engaged in some productive activities. In this scenario many SHGs of Uttarkashi & Tehri Garhwal are working as small dairy network in the form of co-operatives. Due to the lack of timely access of credit their plans of scaling up has been hampered & a serious question mark has been arises against their sustainability. Identifying this as an opportunity, Balajee Sewa Sansthan has planned to provide support in the form of credit to these dairy networks which due to lack of money are struggling for their existence.

Upgrading watermills producing electricity towards green environment- Upgraded water mills are able to grind grain five times faster, thus helping water miller's increase their incomes. These new water mills can also be used for de-husking and cotton-combing. Water mills upgraded in this way can generate between 1 KW and 7 KW of electricity. A single kilowatt (1,000 W) of electricity can light five 100 W bulbs and about three fans; with 7 KW, a small village can easily run TV sets, refrigerators, and coolers. Upgrading costs between Rs 38,000 and Rs 60,000 per water mill. Balajee Sewa Sansthan is working to identify the potential watermills & plans to extend micro enterprise loans to mill owners enabling them to invest in the technology 7 infrastructure up gradation of water mills.



We Are In News Too...

बैंकिंग की जानकारी दी

देहरादून। नाबार्ड और बालाजी सेवा संस्थान की ओर से उत्तरांचल में विभिन्न माधवत जोड़कर एक बालाजी सेवा संस्थान का आयोजन किया गया। इसमें महिलाओं को विभिन्न योजनाओं का प्रतिक्रम कार्यक्रमों के अलावा विभिन्न निवेश, बचत, बैंकिंग की जानकारी दी गई।

बुधवार को आयोजित कार्यक्रमों में मुख्य वक्ता अनिल सिंह ने बताया कि अधिकांश के रहते विभिन्न गांवों में मार्च चक्र में एक कार्यक्रमों का आयोजन कर 600 महिलाओं को समझाया करने का लक्ष्य है। इसमें महिलाओं को बैंकिंग के सुविधाओं से अवगत करने के साथ ही राष्ट्रीय के दृष्टिकोण से निकलने के जो में बचत योजना, बीमा करने के लिए भी प्रेरित किया जा रहा।

नाबार्ड की एग्रेसिव विथीय बीमारता, बालाजी सेवा संस्थान के निदेशक अक्षय कुमार, एलए सीएम, राम कुमार, अलग अलग, अलग अलग, अनुप जोहर, अलग अलग, अलग अलग आदि उपस्थित रहे।

महिलाओं ने सीखे निवेश के गुर

देहरादून। विभिन्न माधवत जोड़कर एक बालाजी सेवा संस्थान का आयोजन किया गया। इसमें महिलाओं को बैंकिंग के सुविधाओं से अवगत करने के साथ ही राष्ट्रीय के दृष्टिकोण से निकलने के जो में बचत योजना, बीमा करने के लिए भी प्रेरित किया जा रहा।

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30-10-2010 अन्न 3 भाग

पेड़ बांटे, माइक्रो इंश्योरेंस के लिए अधिकृत किया

देहरादून। ग्राम सभा राजावाला ब्लॉक सहसपुर में बालाजी सेवा संस्थान और जीवन धीमा निगम की ओर से शुरुआत को ग्रामीणों के लाभ लिए एक कार्यक्रम आयोजित किया गया। इसमें पेड़ भी बांटे गए।

कार्यक्रम के दौरान एलआईसी की ओर से बालाजी सेवा संस्थान को भविष्य में ग्रामीण क्षेत्रों के दूर दराज के परिवारों के साथ माइक्रो इंश्योरेंस करने के लिए अधिकृत किया गया। कार्यक्रम के दौरान एलआईसी के विभाजन प्रबंधक जीपीएस बजाज की ओर से ग्रामीण महिलाओं को पॉलिसी और पेड़ वितरित किए।

इस मौके पर उन्होंने तमाम परिवारों को बीमा करने के लिए प्रेरित किया। संस्था के निदेशक अक्षय कुमार ने 251 पॉलिसी कर अधिकांश की शुरुआत की। उम्मीद जताया कि यह खासा लोकप्रिय होगा।

सामाजिक सुरक्षा से अब भी कई वर्ग है वंचित

देहरादून। ग्रामीण महिलाओं के लिए समाजिक सुरक्षा कार्यक्रमों का आयोजन किया गया। इसमें महिलाओं को बैंकिंग के सुविधाओं से अवगत करने के साथ ही राष्ट्रीय के दृष्टिकोण से निकलने के जो में बचत योजना, बीमा करने के लिए भी प्रेरित किया जा रहा।

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ग्रामीण महिलाओं के लिए समाजिक सुरक्षा कार्यक्रमों का आयोजन किया गया। इसमें महिलाओं को बैंकिंग के सुविधाओं से अवगत करने के साथ ही राष्ट्रीय के दृष्टिकोण से निकलने के जो में बचत योजना, बीमा करने के लिए भी प्रेरित किया जा रहा।

30 मार्च • 2011 उत्तरकाशी www.rashtriyasahara.com

महिलाओं को बताए आत्मनिर्भर रहने के गुर

उत्तरकाशी (एसएनबी)। बालाजी सेवा संस्थान व नाबार्ड के संयुक्त तत्वावधान में आयोजित एक दिवसीय कार्यशाला में ग्रामीण महिलाओं को स्थानीय संसाधनों का सदुपयोग करने की जानकारी दी गई। उत्तरकाशी के एक होटल में आयोजित कार्यशाला में कुल 10 गांवों की महिलाओं ने भाग लिया। इस अवसर पर कुंडा गांव में बालाजी सेवा संस्थान की स्थानीय शाखा का उद्घाटन भी किया गया।

नाबार्ड के एससी र्ग ने महिलाओं से आत्म निर्भर बनने का आह्वान किया। उन्होंने कहा कि स्थानीय संसाधनों का सदुपयोग कर महिलाएं आत्म निर्भर बन सकती हैं। नाबार्ड द्वारा संचालित योजनाओं की जानकारी भी उन्होंने दी। उनका कहना था कि गैर सरकारी संगठन भी महिलाओं को आत्म निर्भर बनने की दिशा में कार्य करें। बालाजी सेवा संस्थान के निदेशक अक्षय कुमार ने संस्था द्वारा संचालित योजनाओं की जानकारी दी। उन्होंने कहा कि महिलाओं को आजीविका विकास को बढ़ाने के उद्देश्य से संस्था द्वारा ग्रामीण क्षेत्रों में कल्याणकारी कार्यों का क्रियान्वयन किया जा रहा है। एचसी पाहवा, अनुप जोहर, राम कुमार, अनिला डंगवाल, देवेश कोठारी आदि भी कार्यशाला में उपस्थित रहे।

Financial Performance

Balajee Sewa Sansthan
Lane No. C-18, Turner Road, Clement Town, Dehradun
Balance Sheet as at 31st Mar, 2011

Liabilities	Schd.		Amount	Assets	Schd.		Amount
General Fund				Fixed Assets			
Opening Balance		53,492		Gross Block	3	385,387	
Add: Excess of Income Over Expenditure		21,482	74,974	Less: Depreciation		104,703	280,684
Secured Loans				Current Assets & Loans & Advances			
(Secured with a floating charge on MicroFinance Portfolio)				Sundry Receivable	4	187,484	
Loan from NABARD		1,000,000	1,000,000	Other Advances	5	27,381	
Current Liabilities & Provisions				Security Deposit		139,910	
Micro Finance Revolving Fund	1	4,130,000		Closing Stock		7,560	
Provisions	2	214,598	4,344,598	Cash & Bank Balances	6	1,004,129	
				Microfinance Loan with SHG and JLG	7	2,292,424	3,658,888
				Deferred Revenue Expenditure			1,480,000
Total in `			5,419,572	Total in `			5,419,572

Balajee Sewa Sansthan

Lane No. C-18, Turner Road, Clement Town, Dehradun

Income & Expenditure Account for the year ended on 31st March, 2011

Expenditure	Schd.	Amount	Income	Schd.	Amount
Administrative Expenses	10	213,847	Operational Income	8	753,346
Financial Expenses	11	4,108	Grant & Donation	9	537,811
Personnel Expenses	12	430,190			
Programme Expenses	13	516,827			
Depreciation	3	104,703			
Excess of Income Over Expenditure		21,482			
Total in `		1,291,157	Total in `		1,291,157

Balajee Sewa Sansthan

As on 31st Mar 11

Operational Highlights	As on 31st	As on 31st	During	% of change
	March 2010	Mar 2011	April- 31st Mar 2011	

No. of Groups	122	305	183	150%
No. of Members	610	1,525	915	150%
No. of Active Loans	115	675	560	487%
No. of Active Cleints	115	675	560	
No. of loans disbursed	115	730	615	535%
Value of loans disbursed	690,000	5,440,000	4,750,000	688%
Net Loan Outstanding	594,600	2,292,424	1,697,824	286%
No. of non loan (Group Insurance) clients	227	1,310	1,083	477%
Micro Insurance Clients (LIC)	-	1,170	1,170	
Micro Health Insurance Clients (Vimo Sewa)	-	57	57	
Total No. of Members/clients	837	4,062	3,225	385%



Balajee Sewa Sansthan
Lane No. C-18, Johar Villa
Turner Road, Clement Town
Dehradun, Uttarakhand
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Ph. No. 0135-2640959

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