



# Towards **SKY**

**2000**

NINETEEN

**20**

**PRAYAS**

Group of Social Organizations  
Gujarat-382421

# Acknowledgments

## WITH THANKS

**PRAYAS** is successfully celebrating 23<sup>rd</sup> birthday since its inception in 1997. All these years we faced many challenges, learnt from difficulties and come up with better solutions for ultimate benefit to community people.

We had started with one organization and handful of team members. Today, we are a group of Social organizations having three separate entities.

Credit of this growth goes to our exiting and previous partners, team members and Board members, without them we would have never reached so far.

We are thankful to all our friend partners, team and Board members for their valuable contribution and support.



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# हॉलक एक ज़रूरत







This year we would like to begin with our gratitude to all frontline workers like doctors, nurses & police personnel, who risked their lives to fight for Covid-19 Pandemic. In difficult situation, our field team also supported poor and stuck community members to run their kitchen in early days of pandemic in Alirajpur (MP), Ahmedabad, Surendranagar and Kutch Districts in Gujarat.

We are thankful to Zomato, Feeding India, FWFB, United Way of Baroda & Goderj Properties, Mumbai for their quick support in reaching out to hungry people during Covid-19.

Every year we share our progress with social and microfinance partners who have invested and trusted in us. Before sharing our engagement, we would like to share organizational changes in the current financial year to meet the Govt. compliance and operational bindings.

We have formed **PRAYAS Financial Services Private Limited (PF SPL)**, registered as **NBFC-MFI**, a separate entity under RBI guidelines, an offshoot of PRAYAS Organization for Sustainable Development. Earlier, Microfinance program was part of PRAYAS Trust, from April 2020 onwards, Microfinance program will shift to PRAYAS NBFC-MFI (PF SPL). PRAYAS has also registered it as **Section 8 Company** (Company Act 2013) to insure life and HospiCash of all JLG members and dependents. Now **PRAYAS, is a group of Social Organizations**.

All these three entities work separately for the ease of compliance and operations. PF SPL has its own separate Board with mF related activities while Prayas Organization for Sustainable Development and Prayas Sec 8 Company carry out their social activities with separate Board members.

At social engagement level in 2019-20, Health remained the biggest intervention area followed by Primary Education and Livelihood Cum women Entrepreneurship with Seven partner organizations. In this year we have reached to approx. **106,367** individual children, youth and women.

In March, we started working on Financial Literacy Awareness for Truck Drivers and their families in Kutch District with our new partner, Cholamandalam and we expect to cover more than 15000 beneficiaries by March 2021.

This year, PRAYAS Team and Subject Expert delivered a **3 Credit Course** on microfinance viz **Microfinance, Micro Insurance & Livelihood Practices** for final year students of PGDM (Development Studies) at **Entrepreneurship Development Institute of India (EDII)** at Gandhinagar, Gujarat.

On account of microfinance program, we have **23,765** women JLG (Joint Liability Group) members who are provided with loan amount ranging from ₹ 10,000-80,000. During covid-19, it was much challenging to reach out to loan members but having strong relationship with members, we have could maintain almost 99% recovery rate across MP, Gujarat and Rajasthan.

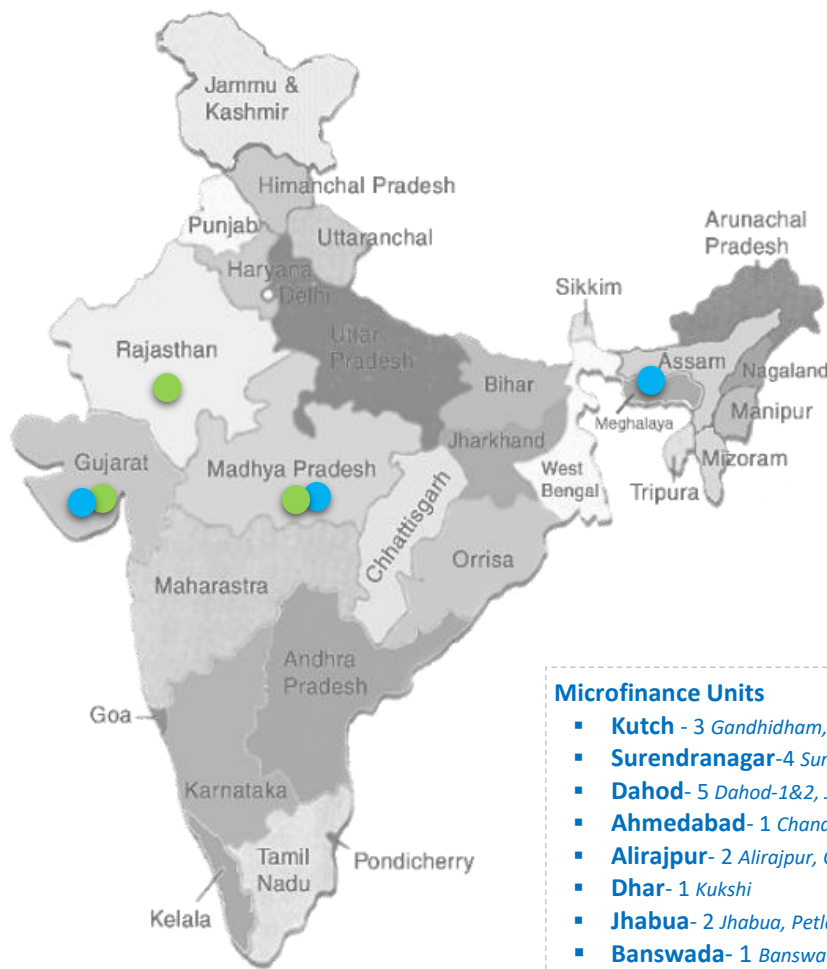
While working for 23 years, we have realized that Health and Education are the key drivers for community people for their overall development and building a progressive, peaceful and tolerant society. Both Health and Education are dependent on financial well-being of the people. Without financial independence, good health and education can never be achieved.

After so many years of working with marginalized communities, we feel that short term and financially conservative programs will yield no result. We are looking forward with bigger MFI investment on one hand to scale our MFI clientele; and on other hand are keen for long term projects for health, education and entrepreneurship to build strong and sustainable society, growing **towards sky**.

*Bhadrash Rawal*

**Director, PRAYAS**  
Group of Social Organizations

## Footprint Overview



### Social Programs

- **Ahmedabad**-Vatva, Sanand, Chandkheda
- **Kutch**-Bhuj, Anjar, Bhachau, Gandhidham
- **Surendranagar**-Surendranagar, Wadhwan
- **Alirajpur**-Alirajpur, CSAN (Bhabra)
- **Jhabua**- Jhabua
- **Kamrup**-Guwahati

### Microfinance Units

- **Kutch** - 3 Gandhidham, Anjar, Rapar/Bhachau
- **Surendranagar**-4 Surendranagar, Wadhwan, Limbdi, Dhrangadhra
- **Dahod**- 5 Dahod-1&2, Jhalod, Sanjeli, Gangardi
- **Ahmedabad**- 1 Chandkheda
- **Alirajpur**- 2 Alirajpur, CSAN
- **Dhar**- 1 Kukshi
- **Jhabua**- 2 Jhabua, Petlawad
- **Banswada**- 1 Banswada
- **Dungarpur**- 1 Sagwada



23765

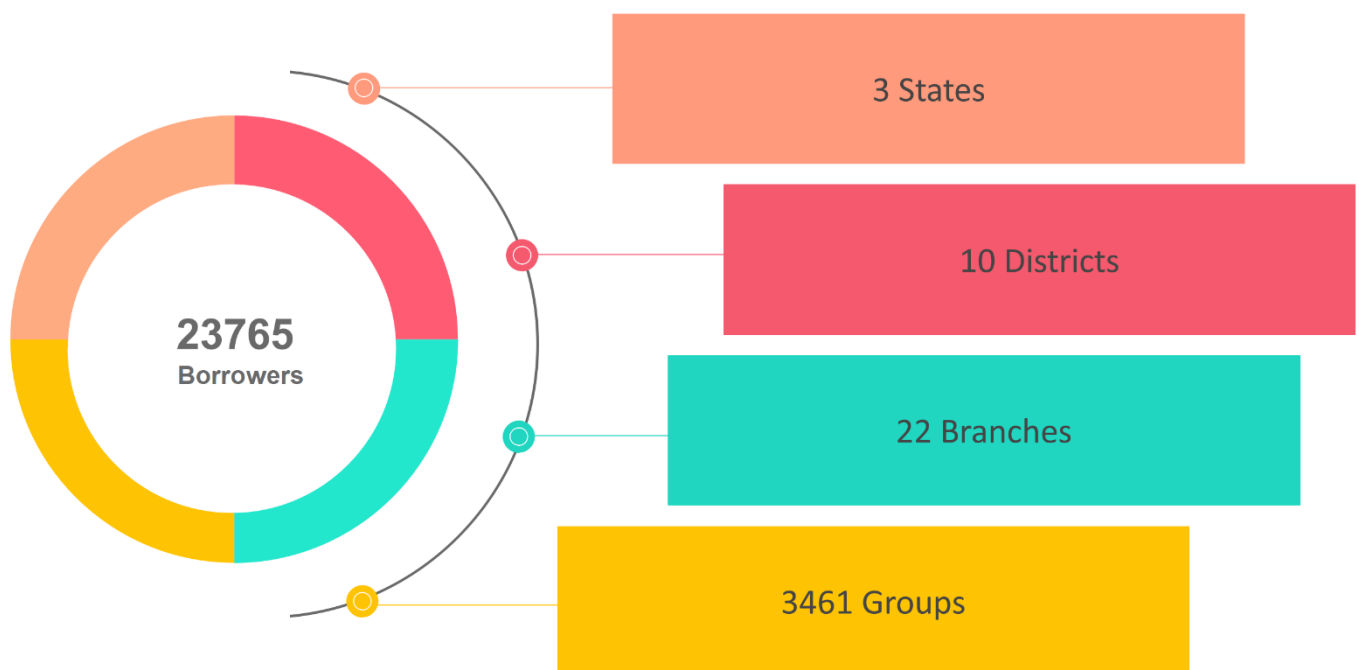
HAPPY MEMBERS

**MICR ○ FINANCE**





## Operational Statistics





Borrower's Detail

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(No of Loan)  
Rural 14616  
Urban 9149

13643

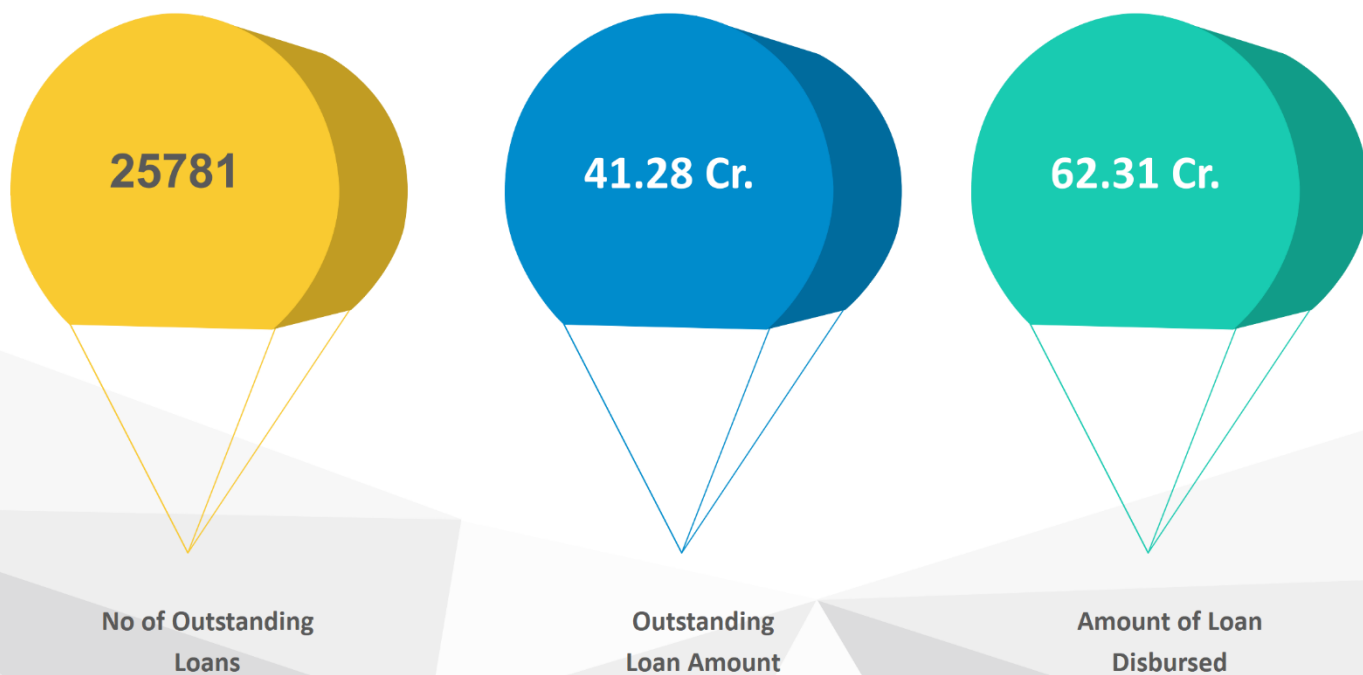
Loan Borrowers  
Cycle 1 & 2

10122

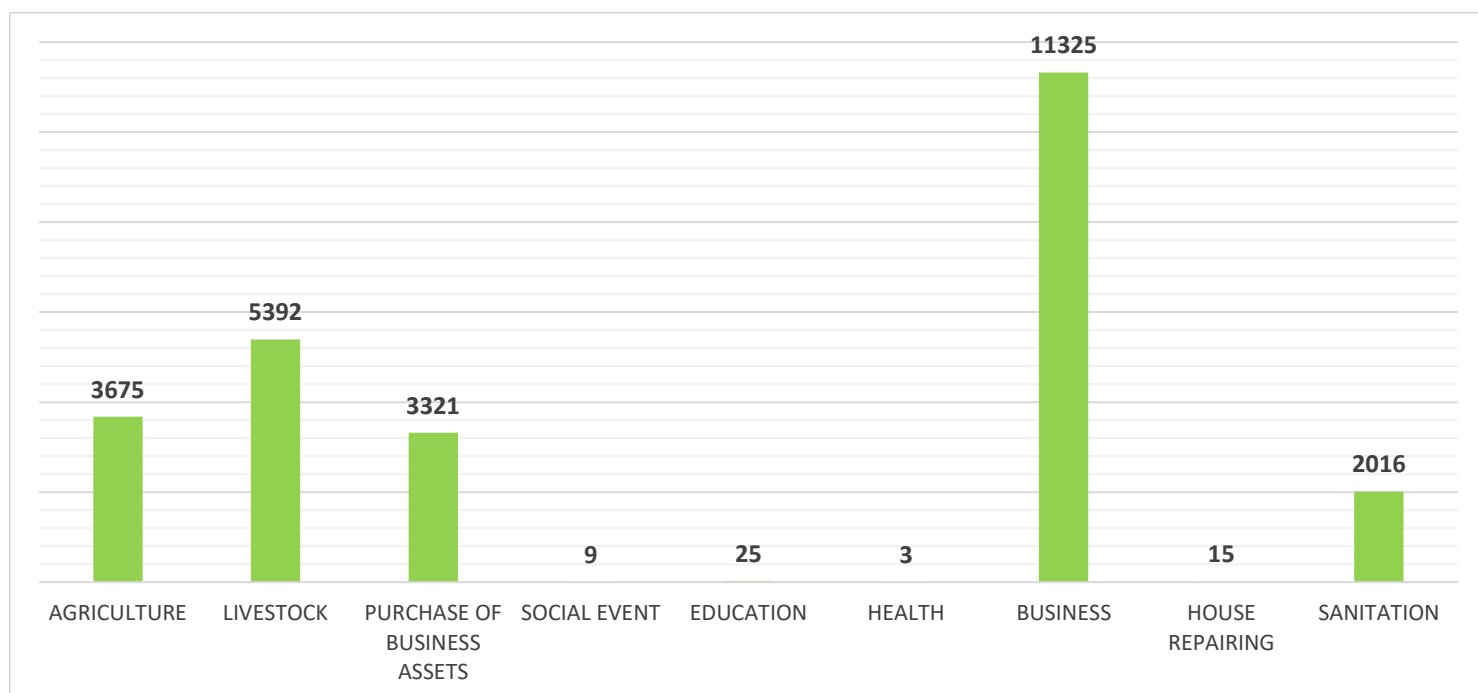
Loan Borrowers  
Cycle 3, 4 & above



## Loan Outstanding

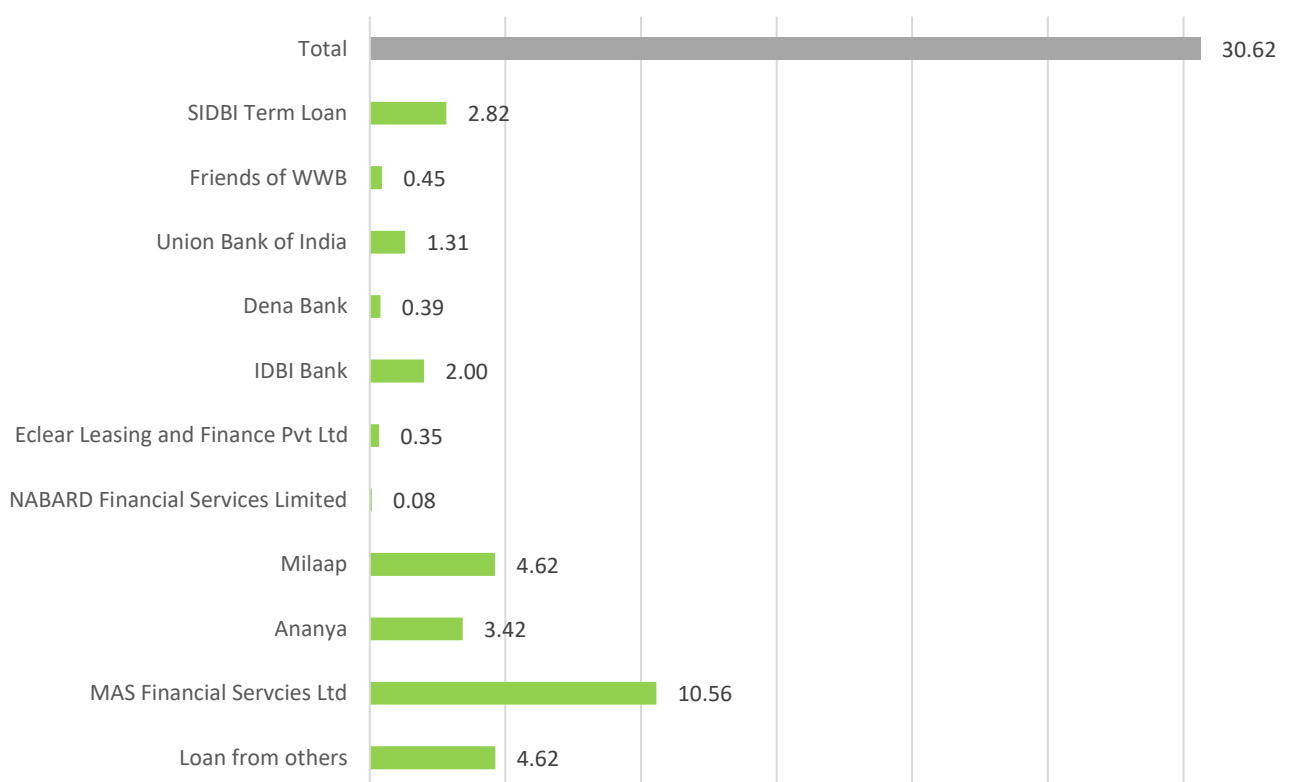


## Types of Loan

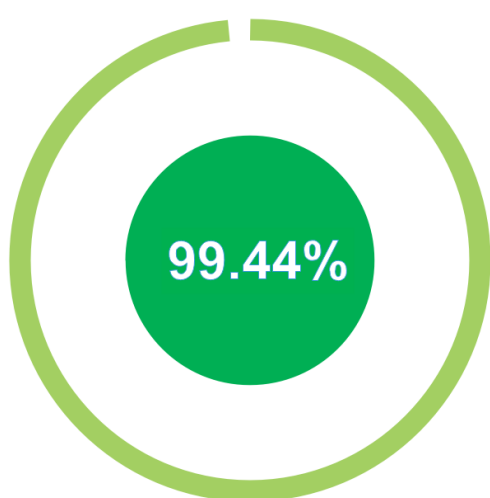


## Outstanding Borrowing

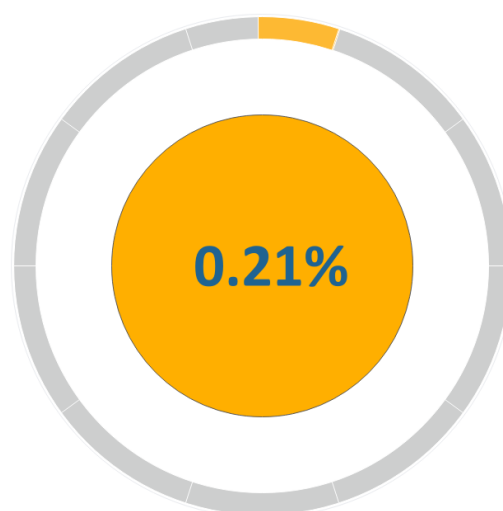
*All figures in Cr.*



## Performance



Repayment Rate



Portfolio at Risk >60 days



106367

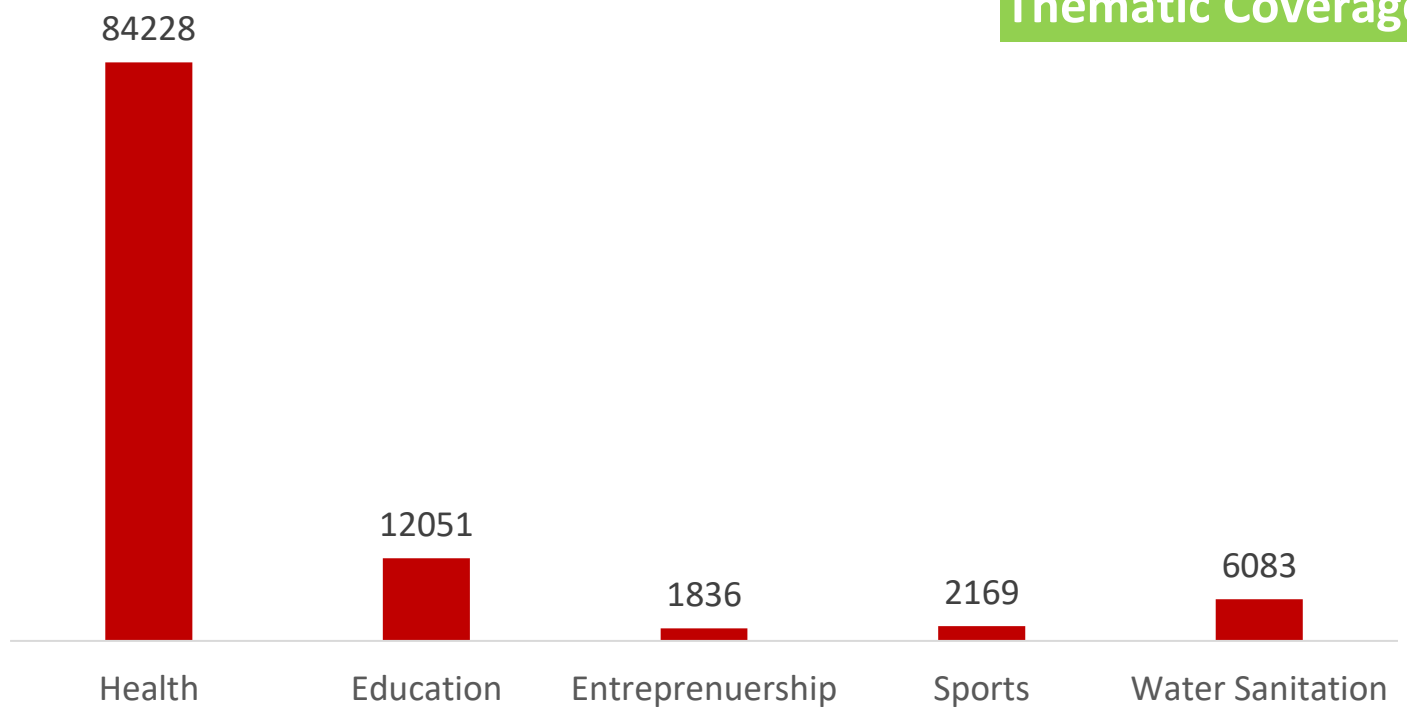
FAMILIES TOUCHED

# SOCIAL RESEARCH WING





## Thematic Coverage

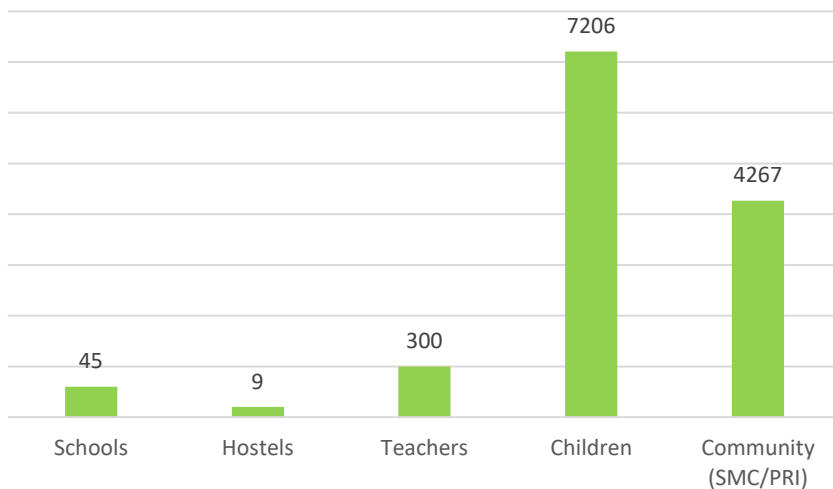




## Learning & Migration Program (LAMP)

*(LAMP) focuses on early childhood development, continuation of primary schooling and supporting high school children in govt. schools, anganwadi centers and hostels in migration prone areas through defined curriculum-based engagement.*

Coverage in 2019-20



**Focus: 6-14 years of children in selected schools & hostels in 15 villages of Alirajpur Dist. Of MP**

Science & Learning activities in 9 hostels and 6 high schools

Curriculum-based academic inputs to learning deficit children through Learning Resource Centre (LRC)

Teachers training on pedagogy

RTE based training and engagement of SMC, Community & Youth

Community mobilization to cease migration of school children, regular attendance & enrollment

Systemic improvement through *community advocacy*

### Enrolment

**96%** Enrolment of 6-14 years of children in 45 govt. primary schools in 15 villages of Bhabra.

### Retention

**60%** of children retained after enrolment through various program activities and community awareness

### Attendance

**65%** avg. attendance recorded in class 1-8 of 45 schools during 8 months of program





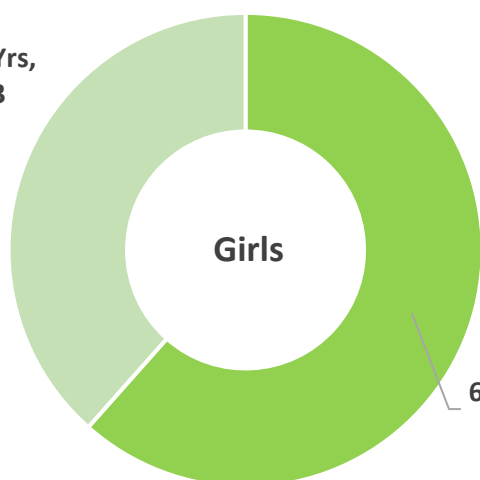
**MALALA**  
**FUND**

Girls' Education



**Purva Bharati  
Educational Trust**  
to seek, to strive, and not to yield

15-20 Yrs,  
1073



6-14 Yrs,  
1718

### Ensure 6-20 years of girl's education for Assam Tea Gardens

*Seeking commitment from the Garden Management on proper implementation of provisions under The Assam Plantation Labor Rules 1956 of subsection(I) of Section 43 of the Plantations labor Act, 1951 by 2022 to improve the girl's education situation in the Gotonga TE of Jorhat, Tongonagaon TE of Tinsukia and Silcoorie TE of Cachar districts in terms of Education facilities for worker's children*

Districts	Coverage	Activities	Impact
3 districts of Assam state Jorhat, Tinsukia & Cachar	2791 School Girls 6-20 years, school teachers, SMC members, youth and parents	HH survey for schooling status of girls. Parents-Teacher Meeting. Implementation of Plantation Labor Act and RTE in tea garden schools. Learning activities.	Adivasi Students passed a resolution for Education Policy. Multiple advocacy meeting at district levels for girl's education. SSA is showing interest in monitoring tea garden schools

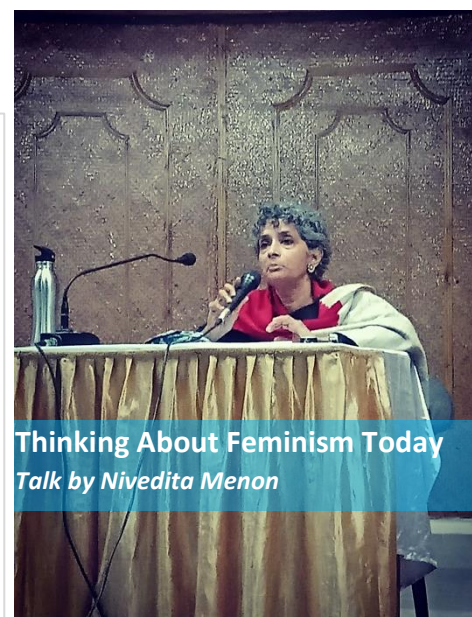
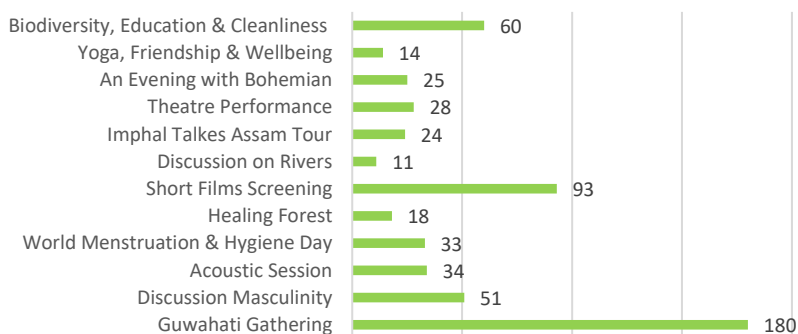




**Purva Bharati  
Educational Trust**  
to seek, to strive, and not to yield

## Human Capability Foundation Promoting Art and Culture for Social Change

### Glimpse of Multiple Culture Building Activities & Focused Participation (Fig as number of participants)



**Thinking About Feminism Today**  
Talk by Nivedita Menon







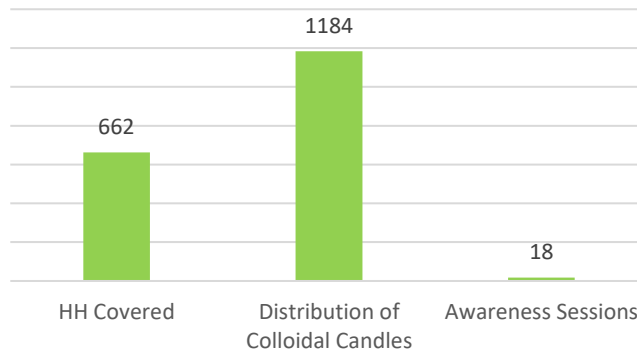
**Purva Bharati  
Educational Trust**  
to seek, to strive, and not to yield

## Ensure clean, safe drinking water for residents of Tongana gaon tea Garden, Assam

### Clean Safe Drinking water and sanitation in Tongana Gaon

Infrastructure and awareness support for clean drinking water and establishment of water pumps, toilet units, iron filtrate systems, submersible pumps and other basic facilities were installed in 2018 by Broadcom and PBET in Tongana gaon. This year in 2020, functioning and usage of provided facilities were monitored by PBET team.

### Distribution of Colloidal Candles in HH



## Sustainability Plan for Safe and Clean Drinking

WATER TO BE TESTED IN MORE THAN 500 HH PRE AND POST MONSOON, AT SOURCE AND AFTER FILTRATION THROUGH COLLOIDAL CANDLE.

REPLACEMENT AND AVAILABILITY OF FILTERS LOCALLY THROUGH A COLLECTIVE SYSTEM WITH PBET AND CHAMONG MANAGEMENT.

OPERATIONAL, MONITORING & INFRASTRUCTURAL ISSUE TO BE MANAGED BY CHAMONG-PBET ON REGULAR BASIS FOR CLEAN WATER & SANITATION SYSTEM IN PROGRAM AREAS

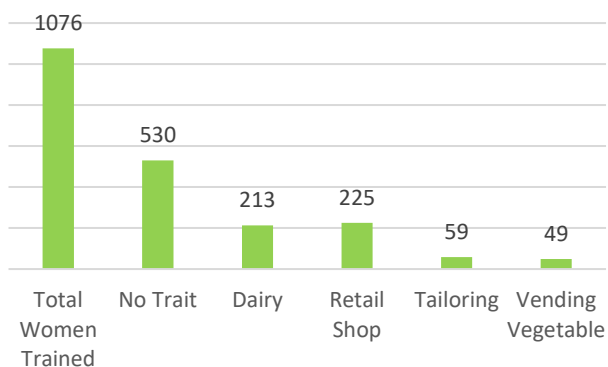


**ANANYA**  
FINANCE FOR INCLUSIVE GROWTH PVT. LTD.

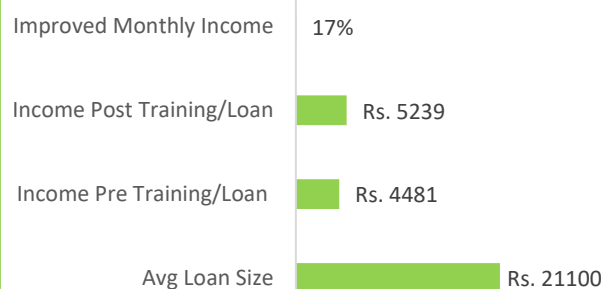
**Skill and Enterprise Development Program, SEDP**

*In partnership of SIDBI & Ananya, Trait wise Women Entrepreneurship Training was provided to Approx. 1000 tribal women in Alirajpur and Jhabua District of MP, under the Poorest States Inclusive Program. 500 women were also supported with MFI loan to establish and increase the income of their enterprise.*

**Identified Women Entrepreneurship Traits**



**Loan Support and Increase in Monthly Income**



## Screening

1076 women (18-55 Yrs) were screened out with area of enterprise trait like Tailoring, Retail Shop, Vegetable vending and Dairy Farming through intense process.

## Training

2-3 Round of Entrepreneurship Training and Trait wise Business Development was done through quality trainers and local support.

## Support

Approx. 500 women were further provided with MFI loan, based on level of participation, willingness and pre-requisite skills to raise monthly income.





**Sashakt**

*Sashakt- Women Entrepreneurship Development (18-45 Yrs.) from the marginalized and socio-economically disadvantaged community from low-income households in urban, semi-urban and rural areas- (Ahmedabad & Surendranagar in Gujarat)*

Identification, Mentoring and Handholding support to potential women entrepreneurs to enhance their livelihood.

1

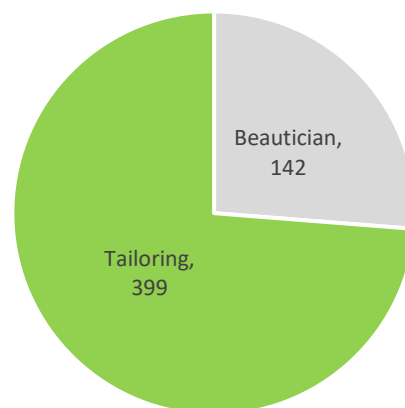
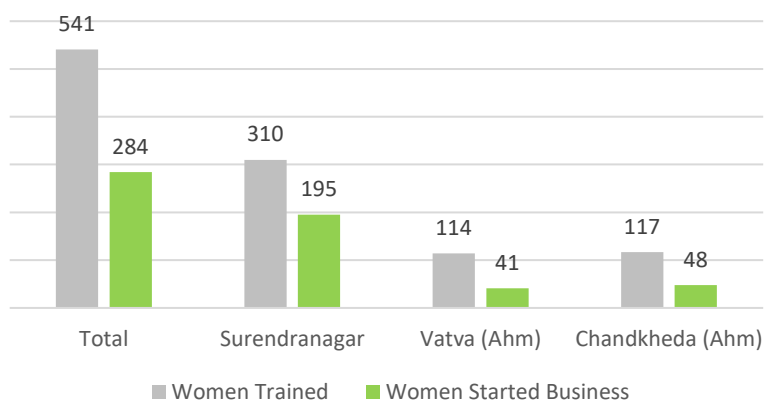
Training, follow up and counselling of identified 500 women on Financial Education, Basic Business Management

2

Business Plan for livelihood skill development, enabling identified women to start, expand or diversify their business

3

52% of Trained women started their own business



All the 541 women were awarded with certification from FWWB & PRAYAS

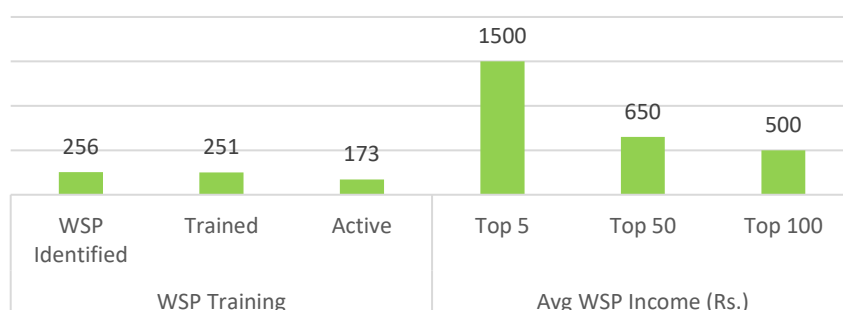


Wel-Netrutva



*Wel-Netrutva- A comprehensive women centric program to develop best menstrual management practices among women and adolescent vis a vis income generation through selling and promoting Sanitary pad by trained Women Sanitary Prenuers (WSP) in 100 villages of Kutch district of Gujarat*

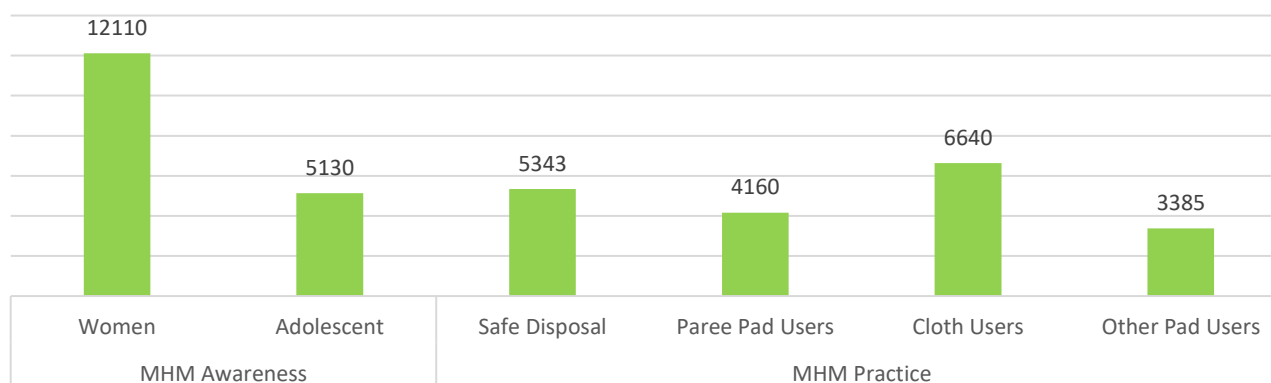
68% WSP are actively earning through MHM promotion in 100 villages of Kutch District



1. 256 Women identified from 100 villages/4 Blocks of Kutch district based on 8 core competence.

2. All the Potential entrepreneurs were trained with 4 levels of Entrepreneurship Course designed by Prayas

## Adoption of best Menstrual Practices through awariness and Counselling

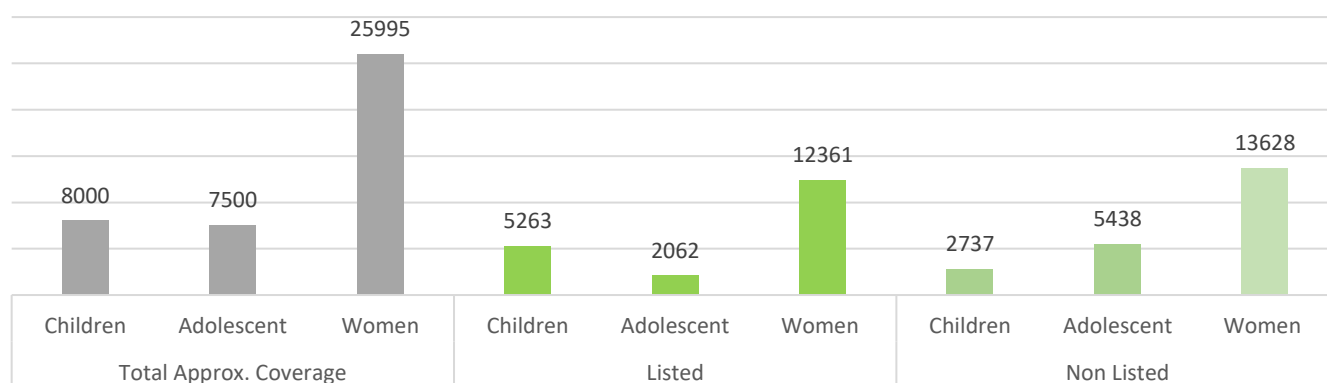




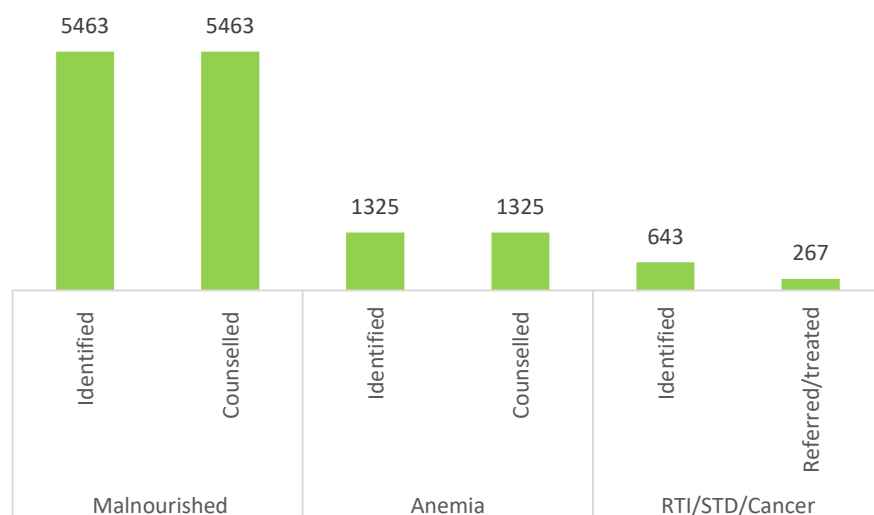


Under the umbrella of Wel-Netrutva program, strong women health related specific issues – Malnutrition, Anemia, STD/RTI were focused through identification, counselling and referral services supported with health checkup camps and free medicines in 50-60 villages of 4 blocks of Kutch District of Gujarat.

### MHM Awareness and Health Coverage



### 7000 individuals were approached on health Indicators

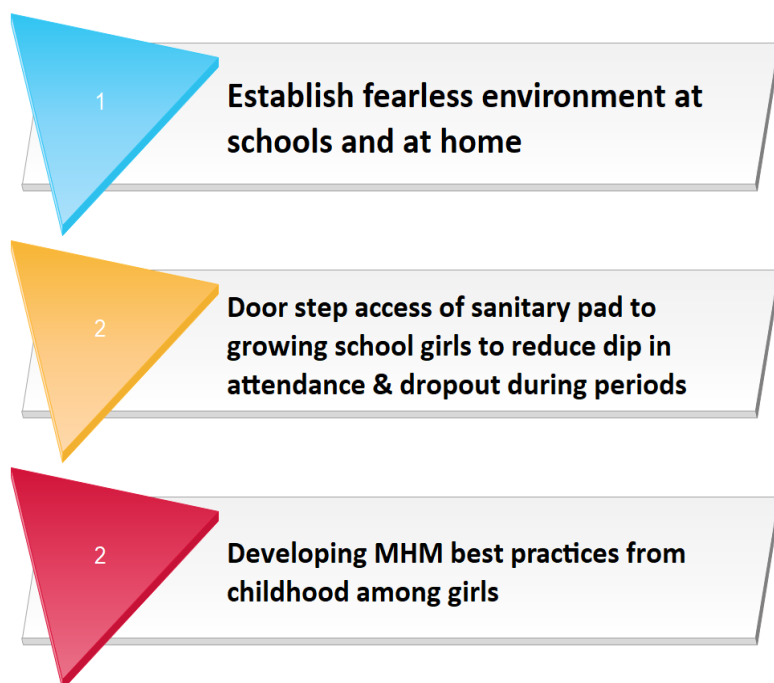


1. 100 Villages in 4 Blocks- Bhuj, Anjar, Bhachau & Gandhidham
2. 100 Schools, High Schools were covered
3. Hb and BMI Testing of School Children Conducted
4. More than 750 Health and MHM Awareness Session were done in 8 Months
5. Planned Health Camps with Free Medicines
6. Multiple Awareness Activities.



# Azadi Sanitary Napkin Bank (ASNAB)

## + Magic Letter Box



Growing adolescent girls have many unanswered queries related to their changing body, menstruation and mood swings. And most often these unsolved questions remain unanswered till later years of life leading to health issues. Both at home, school or in society, they never open up. Through magic letter box, school girls could ask their questions anonymously from school teacher or Prayas Visiting Team on regular basis.

On experimental basis, 2 Aazadi Sanitary Napkin Banks (A-SNB) and Magical Letter Box were installed in Anjar and Bhuj block.

ASNAB has a credit and debit system of Sanitary pad to be managed by upper primary school girls on rotation basis in coordination with School Teacher.

First time on revolving basis, 50-100 sanitary pads, Hygiene kit, Dustbin with Lid for safe disposal, 2 letter box and small poster is to be handed over to school. Later, Schools or School management Committee can manage it for sustainability.





Target intervention (TI) program aims to address health needs of migrant labors in and around industrial units of Vatva area of Ahmedabad municipal corporation to reduce and prevent the extent of STD, HIV and other health problems through counselling, awareness and health checkup camps.

#### Focus: Health of migrant community in Vatva GIDC Ahmedabad

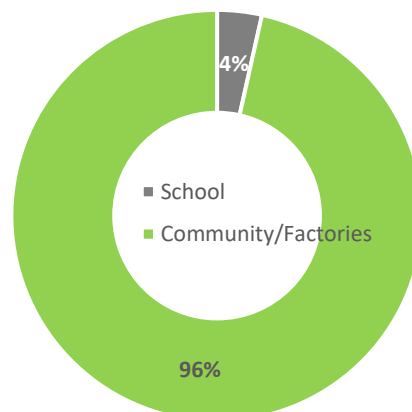
Awareness campaign for HIV AIDS, Blood Related, STD and other health related problems through health camps, video shows, Street Plays

Institutional outreach in areas like factories, industrial units, schools and colleges on regular basis

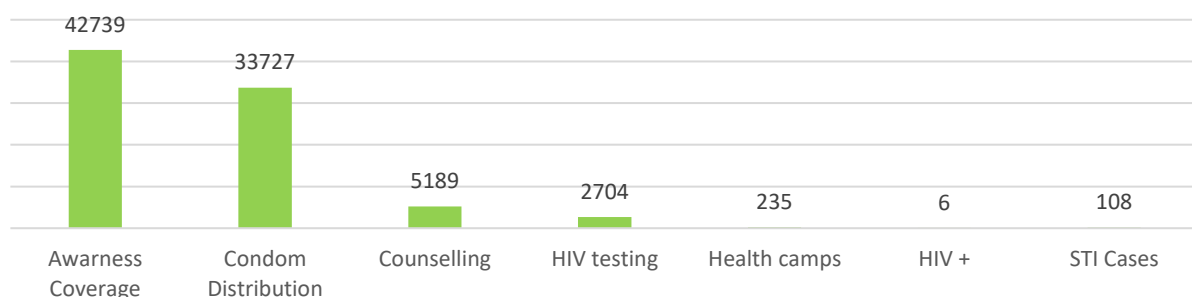
Blood sampling of migrant laborers are taken to test HIV and other infections

Counselling of families and community around identified HIV positive patients

#### HIV Awareness



#### HIV Awareness and Support



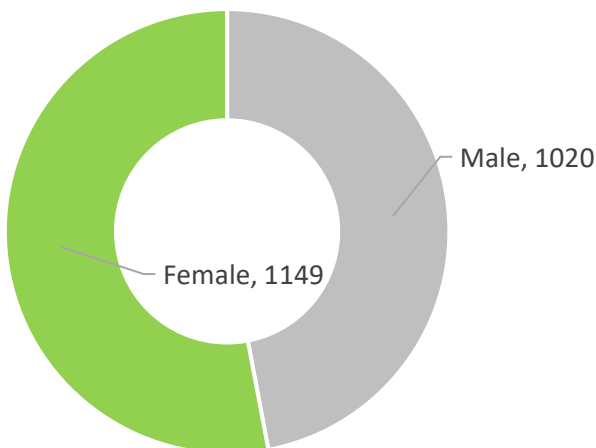




## Play2Lead Building Sportsmanship

Competence and assessment-based sport's program for 11-14 years of children in public schools of Ahmedabad. Using sports as a tool, children are trained in physical strength, personal and social competence.

53% Girl's participation from 18 Govt primary schools, Sanand



18 govt. schools of Sanand Block, Ahmedabad.

Total 2169 Children (Class 5-8) participated in monthly sports coaching.

Focus on Sprint, Stamina through Kabaddi, Kho-Kho, Race, Football and Frisbee.

### Children

2169 Children were given Coaching in Sprint, Stamina.

420 students enrolled in Khel-Mahakumbh.

60% Children started rising early in morning.

More than 300 children reduced their sprint time by 25%

7 Children left tobacco consumption.

### Parents

78% Parents recognize significance of sports in school and at home.

More than 40% parents allowed their girls to play with boys.

### Teachers

100% Teachers agreed for Importance of Sports and Dedicated Time for it.

80% Teachers of program schools agreed with improvement of sports skills like Sprint, Stamina and betterment in Kho-Kho & Kabaddi.



*Stories from  
ground*





**Sonuben**, lives at Katthiwada road, Chandrashekhar Azadnagar (Bhabra), Alirajpur, Madhya Pradesh. She lives with her husband, Ashokbhai, parent in laws and two children. Her family income is not very good and she and her husband both has to work to meet monthly expense like schooling of children, electricity, medicines, grocery and ration and some other expenses. Ashokbhai drives private vehicle and earn 7-8000 monthly income, which was not sufficient.

Just after marriage, Sonuben could sense that her husband's income will not be enough. Before marriage she had learnt basic stitching at her parental home. Post marriage she used to have some time after finishing domestic work.

Meanwhile she came to know about Prayas MFI through her friends at Katthiwada and local Prayas team member. Next time when Prayas coordinator visited her village, she met him and asked about how she can get the loan and what are the requirement.

In 2013, Sonuben took a small loan of Rs. 7000 and purchased a sewing machine. She started earning small amount from machine and also paid her dues to Prayas on time. Later, she again took a loan of Rs. 10,000 to open a small general store.

In 2 years, she got confidence with increased income, with some saving and also paying back to Prayas. When confidence increases, people can take bigger risk. Sonuben also decided to take more financial help from Prayas and availed a loan of 27000. With this money she expanded her tailoring shop into bigger gen.

Similarly, she took 2-3 more loans to renovate her shop and buy bigger sewing machines. In March 2020, she has paid all her loans and now applied for Rs. 50,000 loan. She will use this amount to add more services like photocopy, printing and stationery. In fact, Sonuben is earning more than her husband with tailoring and mobile shop. Ashokbhai also help her in business whenever he comes back after driving.

In 7 years of loan cycle, Sonuben has seen many good and bad phases. But she kept her confidence and remained an honest and punctual Loan Member. Prayas MFI also stood by her journey. Sonuben looks at sky and express her thanks and gratitude to Prayas MFI for its trust and long relationship.





**Kaku Mavi** studies in class 3 and lives in Badakhutaja, Alirajpur, MP with her two brothers and one sister. Parents of Kaku were poor and they had to visit neighboring state for daily wage work. In 2017, Parents of Kaku died in a road accident.

Since then kaku and her sibling lives with their grandparents. Both of the brothers go to migration along with uncle. Kaku and her sister stays back with grandparents. Most of the time, Kaku remain absent from school and get engaged in domestic and agriculture work and taking care of livestock.

This year, LRC was opened in Badakhutaja. In the baseline test, kaku scored very low marks in Language and math. In one of the routine household visits, LRC facilitator visited her home and met with her grandfather. He shared the whole story of her parent's road accident and poor condition of family. He also said that now she needs to take care of domestic things.

LRC facilitator discussed that kaku is a good student but due to irregular school, she scored poor in subjects. He also explained how she can score good if she is allowed to attend the school daily. LRC facilitator also shared how LRC focuses on children with various kind of learning material and playful activities.

Finally, her grandfather got agreed and started sending Kaku to school. But still she missed the school frequently. Now whenever she misses the school, LRC facilitator go to her home and bring her to school/LRC. Slowly, Kaku got regular and scored good marks in endline test. She shyly says that now she enjoys coming to school and attend LRC and learnt to manage home and school both.

**Tinu Singh** live in Badgaon, Bhabra, Alirajpur, MP, and enrolled in class 8. One day he fell sick badly. His grandparents had to take care of him. His parents were on migration in Gujarat. Tinu could not recover for another week. Hearing this, his father came from Gujarat and took him back to Gujarat.

Tinu stayed with parents for almost 2 months and got recovered from his illness. But he missed his school for very long time. LRC facilitator, Hemraj, met with school teacher and enquired about Tinu. Teacher informed that Tinu is absent since last 2 months. Hemraj then visited Tinu's home and met with his grandfather and took the contact number of Tinu's father.

Same day, Hemraj contacted Tinu's father and told that class 8 have board exams and if Tinu remain absent from school, he may get fail and will not be able to complete his schooling.

LRC facilitator, Hemraj regularly talked with Tinu's father to send him back. After a week, Tinu was back to his village Badgaon. His father came from Gujarat to drop him at village house. He also met with Hemraj and thanked him for his concern and support.

Now Tinu is regular in school and attend LRC in evening and take Hemraj's help in science and other subjects. Tinu is also preparing for his exam.







**Ramila** is a 30 year old married women, living at Chandrashekhar Azadnagar (Bhabra), Alirajpur, Madhya Pradesh. She had a cow in her family and the milk was consumed for family need.

She always used to think that if she had more cows or buffaloes, she could sell the milk and other dairy products in her surrounding to earn some money for additional income.

In 2020, she attended Prayas entrepreneurship meeting at Bhabra. Though she was aware of Prayas work but never had attended any meeting.

In the meeting she got many information about how she can establish her own business, earn money and also get technical training for business setup like dairy farming.

Immediate after the meeting, which was in fact screening round for identifying potential

women entrepreneurs, she enrolled her in forthcoming training and orientation sessions.

In next 1-2 months, she got all the pre-requisite training from Ananya under SEDP (Social Entrepreneurship Development program, SIDBI). From the day one, she was very clear that she will start dairy farming business.

In her daily conversation with Neighbours and friends, she shared her plan and also got verbal commitment from community people that how many of them will buy milk and other milk products from her. As women knew about Ramila's hard work & quality, her friends and neighbours assured Ramila that they will be happy to buy milk from her.

After getting all the training she was connected with Master Trainer (MT) and applied for loan support to establish her business.

Before the training of SEDP, she did not know about animal diseases, financial management, & process of dairy farming, but now she is trained. She focused for her business on three area Customer relation, marketing and application of training knowledge. With the knowledge and support from Prayas team and her own effort made her earn good money from milk products., Today her monthly turnover is around Rs. 8000-9000 with profit margin of Rs. 4000-45000.

**Taslimben Shaikh** is 37 year old married women, living in nuclear family with 2 children in Wadhawan, Surendranagar district of Gujarat. Taslimben always wanted to support her family by earning; she was personally interested in beauty parlour since many years. By chance, she met Master trainer (MT) of FWFB in of the community gathering.

She struggled a lot for past many years and never got any opportunity to move ahead with beauty parlour. During her conversation with MT she shared how she and her family faced challenges to meet family expenses and children's education, how she wanted to give good education and life to her children if she would be earning. With all hope, she enrolled in Sashakt Project and completed all training.



After joining the project, she could visualise her dreams She was always very punctual in every training and task, follow all the instructions of trainer to start her business. She also encouraged other women to come on time for the training. After training, she took help of MT to buy beautify parlour tools & materials. With all the purchase and place at home, she started her parlour. Her husband also supported. Today she has started earning and have some regular clients, Beyond the income, she also has developed her confidence and trust in her learnt skills.

Now she is planning to rent or buy a shop in market place of Wadhwan block after Covid-19 normalization. She is also inspired to give employment to 23 women in her shop.



**Sarojben**, 40 years, living at Chandkheda, Ahmedabad, a migrant from Uttar Pradesh, and born in a brahmin family. She is class 10<sup>th</sup> pass and also got the basic training of tailoring. Her economic condition is not good and she struggled for her child's education in big city like Ahmedabad. He husband is a daily wage worker and earns just to support kitchen needs only. With her basic knowledge in tailoring she could earn small amount with limited knowledge of business & tailoring skills. Her friends told her about Sashakt project. She was keen to join the project and herself contacted MT. In her first meeting with MT, she said that she wanted to send her child in good school and support her family.

MT explained Sarojben everything about project and the kind of support she will get through it and how she can setup her own enterprise. With all excitement, she immediately enrolled in project. As Sarojben was already having basic idea of tailoring, very soon she picked technical things from the training. Soon after training she started taking orders of different style of stitching. Her MT also showed her how she can use internet and YouTube for various stitching and sewing.

She learnt few new things, Sales/Marketing and communication with customers, low cost with high quality. With better income, now she also takes financial decision in family. She started saving for future and also invests some money to expand her tailoring business.





**Nitin**, class 8<sup>th</sup> student is studying in government's elementary school at Vasna.

He belongs to farmer's family, his father owns a small farm, his mother is a house wise, and he has one brother and one sister.

Since many years, he has lot of interest in sports and playing. In his schools and at neighbourhood at home, other children and community people know him as *Khiladi* (Sportsman).

When Play2Lead coach visited his school in early July, Nitin first time saw somebody from outside his known circle of teachers, friends and community. He was very excited that somebody has come to talk about sports. Before coach's visit, he used to play on his own and nobody talked him about sports so seriously.

In primary meeting, coach interacted with children and asked few questions about their interests, sports gears and other competitions. He listened and responded each question carefully and seriously. When most of the students replied that they like cricket & Kabaddi, Nitin said, he like running and doing race. Present students also started shouting that Nitin is a racer, Nitin is a racer.

As a process of screening children for coaching to form batch of selected students, we took a sprint (100m) test of children in Vasana School. Nitin was the best runner, ahead of all other students of his age group. He completed 100m in 19.2 seconds, while closest child did it in 22.7 seconds.

Coach provided some techniques to all the children on how to make fast sprint and keep the body's angle while racing. Following the new techniques, Nitin was constantly hitting the ground with improvement speed and required practice and discipline.

When we asked school Head master about Nitin, he said that Nitin is irregular and doesn't concentrate in class. But since you are coming, he comes to school regularly and has also improved concentration in classroom.

In the Inter School Competition organized by Prayas & Tata Motors, Nitin was the winner in 100 meter race among 6 schools in competition. When Nitin was asked about his study & sports, he said that 'I do not like studying and wish to win more medals. But as pre-condition of Project Play2Lead, I will also focus on study.

With play2lead program, children like Nitin get a chance to be identified with their innate talent. With more resources and advance coaching, Nitin and other children can make lot of difference since childhood.



**Devangi Joshi**, 3 years 9 months old, was born in Brahmin family in one of the villages near Bhuj Block (Kutch District) called Atalnagar.

To make ends needs, her parents are doing labor work in nearby villages and town. Devangi stay back with her younger sister in the house.

With irregularities in food pattern, habit of consuming packet wafers and low nutrition food made Devangi and her younger sister lose weight and suffer from malnutrition.

Anganwadi worker of Atalnagar, Ms. Kalpnaben Kerashiya always had an eye on these sisters. She knew that Devangi and her sister are malnourished children and need attention with supplement food.

During her village visit, she always tried to convince Devangi's mother to take care of her daughters and send her to Anganwadi Canter. But she always said yes, I will send her but never send her to Anganwadi.

However,

Anganwadi worker shared her concerned with Wel-Netrutva team's local Cluster Health Leader (CHL). Soon both of them planned a visit at Devangi's house together in evening after Devangi's mother return from her work.

CHL, tactfully convinced the mother of two malnutritional children. They strategically laid examples of healthy child from the surroundings, saving of money by good health and free benefits of Anganwadi. Devangi's mother agreed to take care of her daughters and send them to Anganwadi from next day onwards.

Devangi liked playing with kids of her age in Anganwadi while her mother was way. She quickly eat served nutritious food at centre. Above that, she also learnt good behavioural practice through play.

In just 25 days she gained weight to turn 12 Kg. When CHL again visited Devangi's home to take the follow up, her mother told and shared the positive results.

She also said that she was making mistake and was not aware of benefit of anganwadi centre.

Devangi's mother decided to send her second daughter to centre as well and be free of worry when she is away for work in day time.

Anganwadi worker also happy when one of her target beneficiaries convinced and she thanked to Wel-Netrutva team member for her support in contributing government's effort for better health of children and mother.





### **Dharma**

VHL (Village Health Leader, Wel-Netrutva) was wrapping up and getting ready to leave from Bhujwadi Primary School in Bhuj block after delivering session on Menstruation and Personal Hygiene.

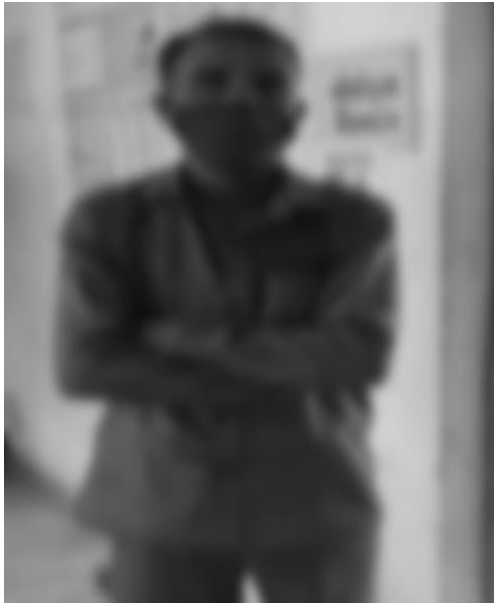
She had already moved to classroom door when she heard a child's voice "Madam, please hold, I want to talk to you". Voice was loud but nervous. VHL looked back and stopped to identify who called her and asked who was this. A girl raised her hand and said, this is me, Dharma. When VHL approached her and asked her what happened, she said, can I get a Pad? VHL smiled and asked, but what you will do with pad, you look small for it. Dharma said, I am in class 3.

Dharma told; I want it for my mother as she uses cloth during her periods. Can you talk to my mother? VHL could see spark in her eyes and longing to bring change.

VHL smiled and pat Dharma's shoulder and said, it's sample pad and I have to visit another school. Can you give me your address? I will come to your house with a pad for your mother and talk to her.

On mutual agreement the second visit was planned to see Dharma's parents. VHL visited her house and found Dharma's mother and father both at home. But now Dharma was little worried on what to explain to her parents that why she called VHL at her home.

VHL could sense this and without naming Dharma, introduced about the menstrual program for personal health and hygiene. She told that how VHL are approaching schools and creating awareness of MHM and sanitary pads. Being a Rabari family, this was not easy for Dharma's parents to take all this. But with conversation and benefits of Sanitary pad, finally, her mother got convinced and saw much value in using pad. In next few days, mother of Dharma bought few packs of sanitary pad from WSP (Women Sanitary Preenuer) of her village...and now she uses Paree pad instead of cloth.



**Sharad** and Naina (Name Changed) are from Pali, Rajasthan. Both have come to Gujarat to earn their livelihood and live a happy life.

While coming to new city, both had dreams in their eyes and they planned for a good life in new city away from small place like Pali.

After some struggle, with the help of his friends, Sharad got a job in Vatva GIDC (Gujarat Industrial Development Corporation), at Ahmedabad.

With new job, everything was going good as routine life. After 2–3 years, one day Sharad realized that he is not keeping well and fell sick frequently. With some local doctors and medicines, he used to recover but again get some fever or weakness in general.

Very soon, Sharad fell bedridden sick and no medicine was effective. He was so weak that he could not concentrate on his job and he had to leave the job.

During one of the awareness sessions in community his wife met with Prayas health Out Reach Worker (ORW) in one of the community events. His wife shared her problem and told about the poor health and symptoms of Sharad. ORW said that he should test his blood for HIV as its common in Vatva GIDC area.

Initially it was not easy for Naina to believe that her husband might have HIV. But ORW convinced her that with anonymity she can get him for ELISA test. Finally, Sharad tested himself with the help of ORW and soon he was detected HIV Positive.

Such moments are very difficult for the patient, his family and also for Health team of Prayas. Also, the surrounding community and neighbors also talks and behave differently. First thing is that society and family members start doubting the character of patient because of poor awareness of HIV spread.

When Naina, heard about it, she got very angry and stopped talking to Sharad. His friends also started ridicule him and maintaining distance. All neighbors started saying that he should leave the rented house.

We also made Naina to test her blood but she was ok fortunately. She also had four small children and all were HIV negative.

With changed behavior of Naina, family and community members, Sharad went into depression and secluded him in one corner. Though he shared his fear and feeling with Prayas trained Counselor. She listened him patiently and one day invited all family members and few neighbors. She explained about HIV and various reasons of its spread. Its not always due to bad character and it can happen to anybody. She also explained that its not a contagious disease and patient need proper medicines and care of family and friends to recover fast. It was effective conversation and invited people could understand things with assurance of Counselor that HIV is not contagious. Now Naina and other family members slowly started behaving normally and Sharad has also joined back his job after few months of rest.













## 100+ Team

7 Board Members with avg. 25 yrs of experience  
in Education, Microfinance, Health & other  
Developmental Background

Sr. Operations Team of 8 Professionals with avg.  
15 years of experience in development sector

More than 100 field team members with avg 3  
years of experience across MFI and Social Sector

## Board of Trustee

### Chairman

Dr. Dinesh Awasthi  
Ex Director EDII, Ahmedabad  
VC Lok Jagrut Kendra University-Ahd

### Director

Mr. Bhadresh Rawal  
MD, PRAYAS  
Gandhinagar, Gujarat

### Trustee

Mr. Ramkrishna Mistry  
Edupreneur & Development  
Educator, Ahmedabad

### Trustee

Mr. Rajesh Singh  
Partner, SM Investment Services  
Ahmedabad

### Trustee

Ms. Shilpa Pandya,  
Consultant  
Ahmedabad

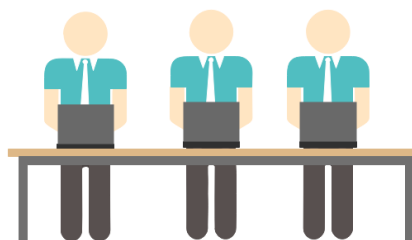
### Trustee

Mr. Ashish Mondal  
Director & Managing Trustee, ASA  
Bhopal, Madhya Pradesh

### Trustee

Ms. Minaxi Shukla (Consultant)  
Education, ECC & Development  
Ahmedabad

# Executive Organogram



Board of Trustee



Director

Microfinance

Research & Social



Operations Manager



Risk Head



Chief Finance Officer



Accounts Head



Chief Executive Officer



Internal Auditor



Finance Officer



Account Officer



Sr. Managers



Manager Design



MIS Manager



Portfolio Manager



MIS Officer



Regional Manager



Area Manager



Branch Manager



Field Officer



MIS Officer



Field Admin &  
Accounts



Project Managers



Project  
Coordinators



Block Coordinators



Cluster Leaders

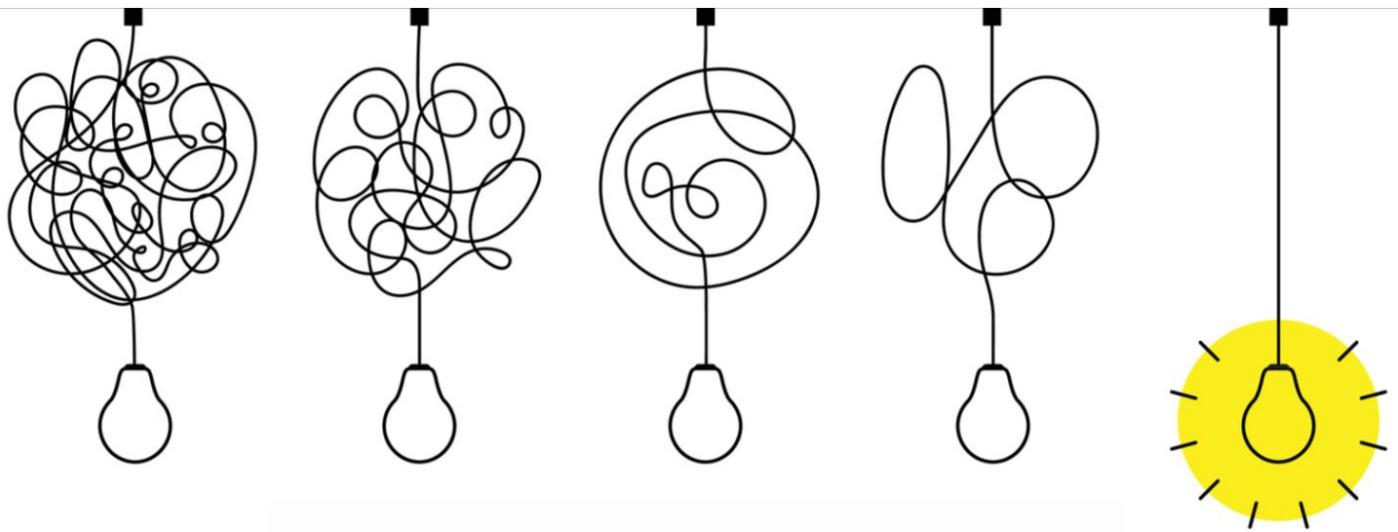


Village Leaders

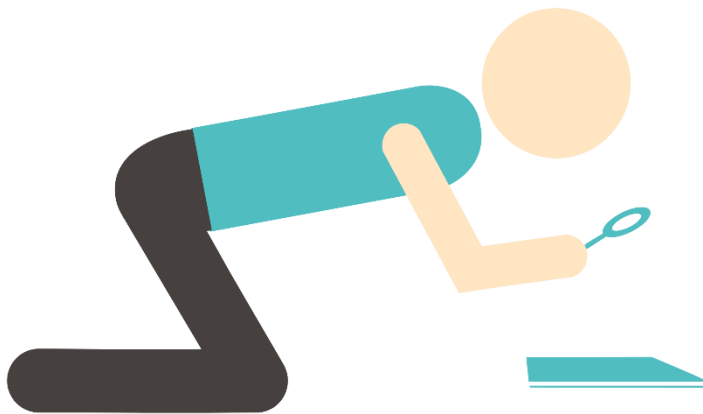


Mobilizers





## Systems and Administration



Technology	Policy & Compliance	Administration	Finance & Accounts
Both Microfinance and Social Research wings uses technology like Android Applications and Web Portals to manage Data, Activities and Reporting. We are in process of further automation and our maxium activities for transparency and efficiency	We are a policy driven organization and have seperate policies like Sexual Harassment Redressal, Child Protection, Whistle Blower, Procurement and Recruitment Policy in place.	All our offices have Biometric System for attendance and Discipline. We keep a written record of hiring, seperation, progress reports and seperate MIS and HR system in place for good Admistration across Microfinance and Social research Wing	Fulltime CA and Competent Accounts team manage Finance at Head office and Field level. All the payments are doen through cheque or online transfers for transparency and Income tax Compliance.

# PRAYAS Financial Services Private Limited

## Balance Sheet as at 31 March 2020

(Amount in ₹)

Particulars	Note	As at 31 March 2020	As at 31 March 2019
<b>I. EQUITY AND LIABILITIES</b>			
<b>Shareholders' Funds</b>			
Share capital	3	5,25,00,000	5,00,00,000
Reserves and surplus	4	(2,52,540)	(7,32,907)
		5,22,47,460	4,92,67,093
<b>Non-Current Liability</b>			
Long Term Borrowings	5	-	8,18,390
		-	8,18,390
<b>Current Liability</b>			
Trade payables	6	4,62,500	-
Other current liabilities	7	15,400	-
Short term provisions	8	2,79,081	50,000
		7,56,981	50,000
<b>TOTAL</b>		<b>5,30,04,441</b>	<b>5,01,35,483</b>
<b>II. ASSETS</b>			
<b>Non-Current Assets</b>			
<b>Fixed Assets</b>			
Tangible fixed assets	9	19,002	-
Deferred tax assets (Net)	10	1,61,705	1,25,953
Long-term loans and advances	11	21,000	-
Other Non Current Assets	12	1,25,05,000	-
		1,27,06,707	1,25,953
<b>Current Assets</b>			
Cash and cash equivalents	13	79,699	9,530
Short-term loans and advances	14	26,86,824	-
Other Current Assets	15	3,75,31,211	5,00,00,000
		4,02,97,734	5,00,09,530
<b>TOTAL</b>		<b>5,30,04,441</b>	<b>5,01,35,483</b>
<b>Notes forming part of the Financial Statements</b>	<b>1 to 22</b>		

As per our report of even date attached

For and on behalf of the Board

**For Shah & Shah**

Chartered Accountants

(Firm Registration Number: 131527W)

**CA Tejas C. Shah**

Partner

Membership Number: 135639

Place: Gandhinagar

Date: July 8, 2020



**Bhadresh K Rawal**

Managing Director

DIN: 06746695

**Dinesh H Awasthi**

Director

DIN: 00415781

Place: Gandhinagar

Date: July 8, 2020





# PRAYAS Financial Services Private Limited

## Statement of Profit and Loss for the year ended 31 March 2020

(Amount in ₹)

Particulars	Note	For the period ended 31 March 2020	For the period ended 31 March 2019
Revenue from operations		-	-
Other income	16	18,15,013	-
<b>Total Income</b>		<b>18,15,013</b>	<b>-</b>
<b>Expenses:</b>			
Employee benefit expenses	17	32,903	-
Depreciation and amortization expense	9	490	-
Other expenses	18	12,42,924	25,649
<b>Total expenses</b>		<b>12,76,317</b>	<b>25,649</b>
<b>Profit before tax</b>		<b>5,38,696</b>	<b>(25,649)</b>
<b>Tax expense:</b>			
Current tax		94,081	-
Deferred tax liability/(asset)		(35,752)	41,984
		58,329	41,984
<b>Profit for the year</b>		<b>4,80,367</b>	<b>(67,633)</b>
<b>Earnings per equity share - Basic and Diluted (₹)</b>		<b>0.09</b>	<b>(0.01)</b>
Weighted average number of equity shares (face value of ₹ 10 each)	19	51,07,397	50,00,000
<b>Notes forming part of the Financial Statements</b>	<b>1 to 22</b>		

As per our report of even date attached

For and on behalf of the Board

For Shah & Shah

Chartered Accountants

(Firm Registration Number: 131527W)

*Tejas C. Shah*

CA Tejas C. Shah

Partner

Membership Number: 135639

Place: Gandhinagar

Date: July 8, 2020



*Bhadresh K Rawal*

Bhadresh K Rawal

Managing Director

DIN: 06746695

*Dinesh H Awasthi*

Dinesh H Awasthi

Director

DIN: 00415781

Place: Gandhinagar

Date: July 8, 2020







**PRAYAS (ORGANISATION FOR SUSTAINABLE DEVELOPMENT)**  
09, GOKUL SOCIETY, CHAKALIYA ROAD, DAHOD - 389 151  
REGISTRATION NO.- F / 945 / PANCHMAHAL - DATED 11.11.1997

THE BOMBAY PUBLIC TRUST ACT, 1950

SCHEDULE - IX

[ Vide Rule 17 (1) ]

INCOME AND EXPENDITURE ACCOUNT FOR THE PERIOD ENDED ON MARCH 31, 2020  
F.C.R.A. NO. 042050049 Dated 09.08.2004 / Bank of Baroda - Saving A/c No. 03740100004962

EXPENDITURE	Sch. No.	Amount (in Rs.)	INCOME	Sch. No.	Amount (in Rs.)
<b>To Expenditure in respect of properties :-</b>			<b>By Rent :-</b>		
Rates, Taxes, Cesses		-			
Repairs and Maintenance		-	<b>By Interest Income :-</b>	12	87,528,074
<b>Salaries</b>		21,227,740	On Securities		
<b>Insurance</b>		223,263	On loans		
<b>Depreciation</b>		1,781,374	On Bank account		
<b>Other Expenses</b>			Others		
To Establishment Expense		-	<b>By Dividend :-</b>		-
To Remuneration		-	<b>By Donations in cash or kind :-</b>		
To the head of the math, including his household Expenditure, if any		-	Domestic		126,218
To Legal Expense		-	International FCRA No. and Date		-
To Audit Fees		-	<b>By Income from other sources :-</b>	13	5,497,672
To Contribution and Fees		200,000	<b>By Transfer from Reserve :-</b>		-
To Expenditure on objects of the Trust (Specify if any from FCRA)		-			
(a) Religious		-			
(b) Educational		-			
(C) Medical Relief		-			
(d) Relief of Poverty	11	67,448,983			
(e) Other Charitable Objects		-			
<b>Excess Of Income Over Expenditure</b>		2,270,604			
<b>TOTAL</b>		<b>93,151,964</b>	<b>TOTAL</b>		<b>93,151,964</b>

As per our report of even date attached

For Shah & Shah  
Chartered Accountants  
(FRN No.131527W)

Tejas Shah  
Partner  
Membership No.135639

Date: August 17, 2020  
Place: Ahmedabad

For PRAYAS  
Organisation For Sustainable Development

Bhadresh K Rawal  
Director

Date: August 17, 2020  
Place: Gandhinagar

Dinesh Awasthi  
Chair Person



*FULFILLMENT OF  
OUR  
FUNDAMENTAL  
NEEDS CAN  
ONLY MAKE A  
GREAT INDIA,  
THERE IS NO  
OTHER WAY...*





Artisanry from Bhabra, MP  
Photograph Vidhesh

# PRAYAS

Group of Social Organizations



[www.prayas4development.org](http://www.prayas4development.org) (Social)  
[www.prayasfinance.com](http://www.prayasfinance.com) (Microfinance)



[mail@prayas4development.org](mailto:mail@prayas4development.org) (Social)  
[mail@prayasfinance.com](mailto:mail@prayasfinance.com) (Microfinance)



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## Head Office

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Adalaj, Dist. Gandhinagar  
Gujarat 382421  
INDIA

Illustrations & Concept

Vidhesh