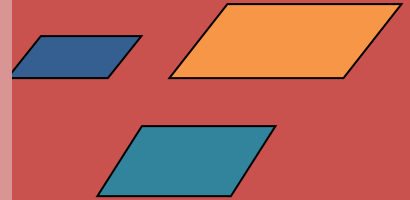


We help those who help themselves. We focus on those who are in last.



# Annual Report

2021 - 22



**Bureau of Obligate and Accompanier for Rural Development (BOARD)**

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## **Message from Managing Director.....**

Dear Friends,

Greetings from BOARD!

It is my pleasure to present BOARD's annual report for the year 2021-22. It is our 26<sup>th</sup> years of involvement in the developmental field.



Year after year we do our best to alleviate the sufferings of our fellow citizens especially vulnerable women & girls and I must admit, it's a bit disheartening when one looks around and cannot actually see for oneself the benefit of our efforts. Yet in the past year, we have managed to touch the lives of over 04 thousand poor people including youth, adolescent, women & girls.

BOARD has contributed effectively towards women empowerment and community development program, HIV/AIDS awareness and health care program, and education & skill development program with the active community participation and support for making long lasting changes.

I would like to highlight a project "HIV/AIDS Prevention Education and Awareness Program among Adolescent and Youth" which support by the Mercury Phoenix Trust, UK has recently awarded. This is just one of the many programs with whom we are happy to be associated.

Every day we learn a new lesson and this year we learnt something, the importance of which should have struck us long before. In an attempt to give the disadvantaged children a chance to compete against others and by a show of their talent, had an opportunity to get noticed. We organized a quiz competition on HIV/AIDs & general knowledge at grassroots level where disadvantage children have been picked for first, second & third prize.


Our **health care programs** addressed both curative and preventive health care focusing through awareness and education. These programs generated awareness among disadvantaged rural communities and school children towards importance of maintaining health and hygiene in daily life with a particular focus on young girls and women by enhancing knowledge on SRHR, Menstrual hygiene practices, HIV/AIDS prevention technique, early marriages and teen age pregnancies, sanitation etc.

Our **educational and skill training program** improved the basic education to more than 500 poor children and school dropout and non-school going children through running of NFE and tutorial classes. Apart from basic numeracy and literacy skill we are helping them to get additional livelihood opportunities *by teaching various economically viable vocations like stitching and embroidery, Basic computer application, Sanitary Napkins making, candle making etc.*

We believe that prevailing gender norms and power relations which justify women's heavy workload and limited control over productive resources must be challenged if the economic participation of women is to be improved. A balance between paid work and unpaid care work would enable women to have the time to participate equally in the society and the economy.

I do believe that the coming years would bring more visible changes and fulfil our dreams of contributing towards the betterment of society.

We are very much grateful for the contribution and support of all our stakeholders and specifically to members of BORAD, Donors, Supporters, friends and staff who tirelessly worked in the change making process.

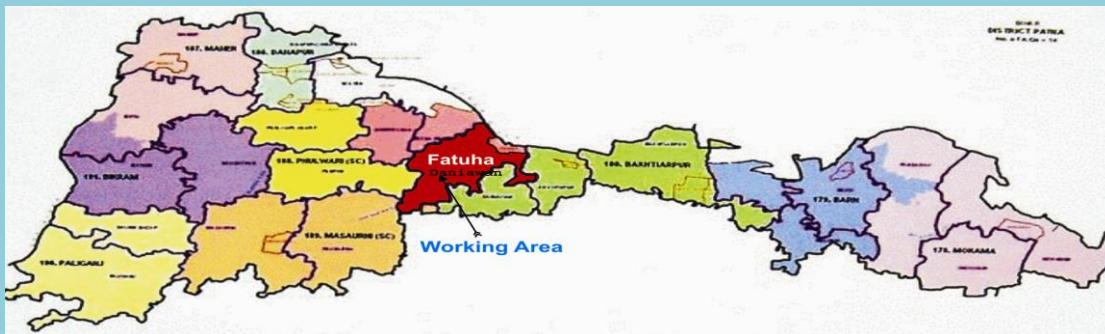


Naresh Chandra Verma  
Managing Director

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### GEOGRAPHICAL AREA COVER IN FINANCIAL YEAR 2021-22



BOARD is currently operating in three blocks namely; Daniawan and Fatuha of Patna district and Karai Parsurai block of Nalanda district in Bihar (India)



## GENESIS

In 1995, a group of social activists and professionals hailing from diverse backgrounds joined their hands together for promotion of quality and dignified lives for the marginalized and socially excluded communities in Bihar and Jharkhand states. Thus, a community based organization viz. 'Bureau of Obligate and Accompanier for Rural Development' (BOARD) was originated that is managed by a 05 members executive committee. Legal Status of the organisation is;

- *The Indian Trust Act, 1882, Reg. No. IV/17dated 29.11.1995.*
- *F C (Regulation) Act, 1976, Reg. No. 031170172 dated 24.02.2000 and Renewal date 21.05.2022*
- *Income Tax Act, 1961 of the section 12 (A), Provisional Reg. No. AAATB6075GE20206 dated 27.05.2021.*
- *PAN No. AAATB6075G*

### Other Registration

- *NGO Partnership Forum (Niti Aayog NGO Portal) having Unique ID – BR/2009/0006776*
- *Indian NGO Partner [http://www.indianngos.org/ngo\\_NGO ID= 9111241239](http://www.indianngos.org/ngo_NGO ID= 9111241239)*
- *GuideStar India Reg. No. – 4430*

**VISION:** BOARD has a vision to have discrimination less, logical and balanced society, so that the poor section of the society will share the benefit of development equally.

**MISSION:** Promotion of a people-cantered development with focus on underserved and marginalized individuals and communities through participatory processes to claim, and re-claim, their human rights i.e. right to life, to a life with dignity, to food, to land and livelihood.

### MAIN OBJECTIVES

- To work for the promotion of rural and urban people in an integrated manner.
- To conduct vocational training programs for unemployed rural/urban youth for secured job opportunities.
- To safeguard women rights and curb atrocities such as rape, dowry and violence against them.
- To provide legal support and secure socio-economic & educational rights of weaker sections, especially women & children.
- To organize women's groups and train them to set up income generating units.
- To encourage rural/urban development programs.
- To conduct environment and natural disaster management programs, so as to create common people awareness on such issues.
- To promote health, hygiene and sanitary measures.
- To conduct personality and leadership development programs for women & girls.
- To capacitate women/girls/disabled/helpless and involve them in development process.

### OUR RESOURCE PROVIDERS

NATIONAL (Past)	INTERNATIONAL (Past & Present)
<ul style="list-style-type: none"><li>• District Rural Development Authority, Govt. of Bihar</li><li>• Women Development Corporation, Govt. of Bihar</li><li>• CENCORED, Patna</li><li>• ADRI, Patna and Local community</li></ul>	<ul style="list-style-type: none"><li>• <i>The Mercury Phoenix Trust, UK</i></li><li>• <i>Tzedek, UK</i></li><li>• <i>The Eleanor Rathbone Trust, UK</i></li><li>• <i>Global India Fund, USA</i></li></ul>

### OUR EDUCATIONAL SUPPORTERS

NATIONAL	INTERNATIONAL
<ul style="list-style-type: none"><li>• GuideStar India, Mumbai</li><li>• Samhita Social Ventures, Mumbai,</li><li>• Voluntary Action Network of India, New Delhi</li><li>• Bihar Voluntary Health Association, Patna</li><li>• Society for Participatory Research in Asia, New Delhi</li></ul>	<ul style="list-style-type: none"><li>• International Centre for Research on Women (ICRW), New Delhi</li><li>• Lutheran World Relief, Washington, D.C.</li><li>• We Can, U.S</li><li>• Team Maanch, UK</li></ul>

### HUMAN RESOURCES:

As on March 31, 2022

Gender	Paid Full time	Paid Part -time	Paid Consultant	Unpaid Volunteers
Male	03	02	01	03
Female	03	02	01	05
Total	06	04	02	08

## INVESTING INTO WOMEN LEADERSHIP AT COMMUNITY LEVEL

In keeping with BOARD's aim to build community women's ability to influence change, a systematic process of collective-building and mentorship was initiated in April 2021. BOARD is building capacities of leader of women SHGs to address local issues around women's rights, safety and governance.



BOARD continues its engagement with community women and girls in its field location namely Shahjahanpur and Singriawan Panchayate in Daniawan block and Fatuha urban areas in Patna district, Bihar. Responding to the expressed need for consolidating and expanding their collective base, BOARD undertook to facilitate the formation of a women-led community-based platform that would actively assert citizenship rights and advance the women's safety agenda in the areas.

During community consultations held in the locations, 268 women and youth agreed to come together to form a platform. Of these, 30 volunteered to be core group members who would take the lead in understanding, planning and advocating on issues of concern. They decided to name their platform "Nari Mangalum Shakti (NMS)" - acknowledging women's collective strength.

In a two-day consultation held on 26th and 27th June'2021, 05 women group members discussed Nari Mangalum Shakti's vision, its strategies, the issues it would take up, and its expansion. Together, they decided upon the structure and working of the Nari shakti group.

**Perspective building:** BOARD believes that with systematic capacity building, mentoring and facilitation, NMS leaders will begin to initiate and lead local action – eventually resulting in the recognition of their platform at the community level.

Simultaneously, BOARD conducted regular perspective-building sessions throughout the year with NMS members on issues of gender, menstruation hygiene and taboos, consent, Domestic violence, Child marriage etc. In continuation of its work on creating safe public spaces for women and girls in urban area of Fatuha, Patna, BOARD co-convened and participated in various events, including those on women's safety, gender equality, ending domestic violence, masculinities, child marriage and understanding links between gender-based violence and public health. These meetings have been enabled sharing of knowledge and strengthened networking on gender and urbanisation.

**Promotion of Women Empowerment:** Women have been entrusted the responsibility of transmitting the virtuous value of care and concern to the next generation but they never had a say in family decisions in Bihar. Here still financial responsibility and management lied with men. BOARD believes that if women have money in their control they have the immense capacity to promote a society of their choice. They can educate children (boys & girls) equally, improve health condition of their own and their children and can drive the vehicle of development.

The sub-program addressed the sustainable livelihood needs of poor households, mainly scheduled castes and other backward castes in 09 villages of the 02 blocks (Daniawan and Fatuha ) of Patna district in Bihar. The overall objective of the program is the empowerment of poor and marginalized communities in rural areas and for poverty alleviation through a process of social mobilization and people-cantered approaches.



## The Outbreak of COVID-19 in Bihar and our response

In the devastating second wave of COVID-19, BOARD continuously worked for the protection of vulnerable people from this life-threatening Virus with the help of accredited social health activists (ASHA) in the project area. Thus BOARD through its awareness program explained physical distancing, the right way of using the mask, the right way of hand washing, and the importance of going for COVID-19 test based on symptoms as well as the need for migrant labourers returning from other states of India to contact ASHA workers. Our volunteers reached out to the vulnerable families in the villages to tell them about COVID vaccination and mitigate their hesitancy and take vaccines to prevent COVID-19 infections. With its limited resources, BOARD successfully reached out to 12 villages with 482 families in Daniawan block in Patna district, improving understanding of the people and reducing COVID spread. During this critical time, BOARD'S volunteers regularly visit vulnerable people's households, collect detailed information and report COVID-19 cases or suspected cases to Primary Health Care (PHC). Now, our team members are also assisting people in getting foods from Public Distribution System (PDS), especially those who have problems getting PDS. Necessary negotiations with the PDS officials were made and the required documents were prepared for the people. A list of 153 poor people who do not have a ration card was identified and reported to Block Development Officer without any delay. As a result, 91 of them got the ration card along with the PDS benefits. We are also counselling and support services for them.



### Action taken through Tzedek Fund to help poor and vulnerable families:

After the second phase of support from TZEDEK, BOARD staff and volunteers visited the houses of vulnerable and poor families for identifying their present needs and status of hygiene practice in **Navichak, Noorichak, Maksudpur, Ramlalpur, and Shahjahanpur villages** of Shahjahanpur Panchayat in Daniawan block, Patna.

An assessment survey has been conducted with **386** families of Dalit, OBC, and SC. But as per the fund availability, **262 most vulnerable families (Navichak- 63, Noorichak -46, Maksudpur – 38, Ramlalpur – 31, Shahjahanpur (South Tola) – 45, and Shahjahanpur (North Tola) 39 beneficiaries)** were identified and the data was shared with Executive Members of BOARD. After discussion, it was decided to provide preventive kits and groceries & nutrition snacks to children of needy families. However, Government is giving dry ration (Wheat & Rice) to poor people but they struggle for other groceries.



In the meetings held by BOARD, women complained that they don't have a job or vocational skills to assist their families economically. Due to raining, children and elders are getting sick they are unable to move. Very few of them have money but that is also not sufficient for running a family properly.

**Following activities were taken during Covid-19 Relief work:**

- Household visits to poor and vulnerable families with awareness-raising information such as Physical distancing, hand washing behaviour, use of face masks, and awareness on COVID 19.
- The list of the beneficiaries was finalized after assessment. Preference was given to women-headed poor families and migrant labourers families who have taken the COVID-19 vaccine.
- Youth & Children got aware of hand wash.
- Distributed hygiene kit with a sanitizer, soap, and mask to 262 families (2-Face Mask as per family members, Sanitizer 100ml, – 2pcs, Hand wash liquid (Dettol) - 2pcs, Hand wash soap (lifebuoy) – 2pcs, Detergent Powder – ½ kg)
- Distributed groceries items with 1kg Salt (Tata), 1kg Sugar, 2pkts Vermicelli / Semiya (100gm), 2pkts Biscuit (Britannia), 1pkt Coriander(50gm), and 1pkt Cumin (50gm)
- Distributed 04 packets Biscuit (Britannia) per children to 289 children below 9 years of age.

The hygiene kits and grocery items were distributed by Mrs. Shubi, Branch Manager, SBI, Shahjahanpur, Managing Director and Treasurer of BOARD. The message of social distancing and hand wash demonstration is reaching door to door. An average of 89 selected beneficiaries is trained for adopting this measure. Food scarcity is chronic. In almost all villages, people are running out of cash and the support received is inadequate. BOARD team is in constant touch with the community in Shahjahanpur Panchayat taking note of their situation and disseminating useful information through home visits or by telephonic calls. We are also counselling young women & girls about safety norms during their menstruation period emphasizing precautions and preventions are the best strategies to avoid COVID-19.

**Additional Comments**

Humanity is passing through a difficult phase. We feel, efforts should make to insulate the poor people to the extent possible from the negative effects of COVID-19. The negative effects are likely to have a long-lasting impact on socio-economic status. It is very difficult for them to comply with the restrictions. Women are among those most heavily affected. Lockdowns have also resulted in increased domestic and care work for women. They are facing high risks of job and income loss, and also face risks of violence, exploitation, abuse, or harassment. Post-COVID, measures like livelihood restoration and education intervention is strongly needed in the villages of the project area. We must once again together and support the most vulnerable fight this crisis. We need Tzedek's regular support to create sustainable livelihoods for poor women and girls. Without your contributions and support, we cannot help and serve poor vulnerable families as we desire.





## Self-Employment and Gender Equity

BOARD, under its agenda for promoting “Self-employment and gender equity” has been working towards gender equity where the women should have enhanced socio-culture, economic and political opportunities. The formation of Self Help Groups (SHGs) by BOARD has been a big step in this direction. SHGs are primarily a small voluntary association of poor people of the same socio-economic background, with a view to solve their common problems, predominantly financial, through self-help. These groups have facilitated good governance and have become instruments of development and social change. In 2021-22, we have undertaken following activities under this head:

### Livelihood Promotion:

BOARD wants to enhance the monthly income of households in its area of operation by improving agriculture practices, micro-enterprises and facilitating non-farm livelihood opportunities. In its effort to enhance the living standards of people, it has worked towards identifying last person through social mapping, capacity building, skill development, building linkages with micro financial institutions and facilitating monitoring and evaluation through community based organizations.

BOARD is presently operational in Daniawan and Fatuha blocks of Patna district in Bihar. Here majority of target households are of SC, OBC and Minority which have very low income due to marginal or no landholdings. Hence, they have no option other than engaging themselves as agricultural labourers or in nonfarm activities or migrate to urban areas for livelihoods. Food security, social exclusion and inaccessibility to livelihoods assets like microfinance, skill development etc. limits their livelihood options resulting into poor quality of life.

### Nurturing of Existing SHGs:

BOARD promoted Self-Help Groups in Daniawan and Fatuha blocks in Patna district aiming to establish their linkages with banks or micro-finance institutions for livelihood promotion and self-employment. In order to link the self-help groups with livelihood activities, BOARD assisted the SHG members in identifying their needs and enhancing their technical skills as well as support for capital fund for small businesses.

*“In the SHG of BOARD for the first time, we were encouraged to save personally for ourselves. We work so hard and support our families but we have never set aside anything for ourselves personally. But in the SHG, we saved money in our name and for ourselves and that is one thing I am very happy about.” – Renu Devi, Baby Mahila SHG, Shahjahanpur, Patna*

### Capacity Building & Training:



BOARD gives special emphasis on the socio-economic empowerment of women to make them self-dependent. A very intensive information, education and communication approaches were used by BOARD through regular training programs. Women have been successfully trained by BOARD. They are now beginning to know about their roles and fundamental rights now. Out of these women some have clearly emerged as leaders. They are now playing strong roles in mobilizing women’s participation in the panchayat level activities.



## Skill Promotion & Employment

**Vocational Training Programs:** BOARD is promoting vocational training to the underprivileged youth for realizing its motto of “Enabling self- reliance”. Many rural women and girls are illiterate or have very limited education. They are often confined to traditional roles i.e. taking care of their families and their households. They have limited opportunities to express themselves, learn new skills, and contribute financially to the family, or enjoy any form of independence.

To give these women and girls new opportunities to earn and to motivate them to think differently about their futures, we offering vocational skill courses in tailoring and embroidery in Shahjahanpur of Daniawan block in Patna district. The skills acquired from training, helped women and girls with the ability to seek outside employment or to work from their own homes providing services through the skills they learn to their neighbours in the community.



**Aim of the program** is to increasing employability opportunities in poor and vulnerable school drop-out youth & adolescent girls aged 14-35 through vocational training to become self-reliant and being able to provide for the basic needs of their families.

### Objectives

- Empower and build skills of poor girls & women in Tailoring & Embroidery trades.
- Enhance employment/self-employment and self-reliance to youth, girls and women

During 2021-22, 60 women & girls in tailoring and embroidery course and 20 girls in computer training; total 80 women & girls has enrolled in our VT program.

### OUR APPROACH FOR THE TAILORING TRAINING

Before Sewing–useful Information	Kids Apparel	Girls & Women	Boys and Gents
<b>Introduction:</b> <ul style="list-style-type: none"> <li>- Information on Sewing Machines</li> <li>- Maintenance of Sewing Machines</li> <li>- Repairs/corrections in Machine &amp; stitches</li> <li>- Useful materials for sewing</li> </ul>	<b>New born essentials</b> <ul style="list-style-type: none"> <li>- Cloth Diapers</li> <li>- Simple baby suit</li> </ul>	<b>Petticoat</b> <ul style="list-style-type: none"> <li>- 4 kali Petticoat</li> <li>- Plated Petticoat</li> <li>- 8/6 kali Petticoat</li> </ul>	<b>Daily Wear</b> <ul style="list-style-type: none"> <li>- Under Garments</li> <li>- Normal Pyjama</li> <li>- Chunidar Pyjama</li> <li>- Kurta</li> </ul>
<b>Techniques:</b> <ul style="list-style-type: none"> <li>- Information on body structure</li> <li>- Right technique for measurements</li> <li>- Precaution while cutting</li> <li>- Useful tip for perfect sewing</li> </ul>	<b>Kids Daily wear</b> <ul style="list-style-type: none"> <li>- Night Suit</li> <li>- Sun – frock</li> <li>- A-Shape Frocks</li> <li>- School Uniform</li> </ul>	<b>Tunics and tops</b> <ul style="list-style-type: none"> <li>- Tops with variety of collars</li> <li>- Short tops</li> <li>- Simple tops</li> </ul>	
<b>Patterns:</b> <ul style="list-style-type: none"> <li>- Stitches pattern in sewing</li> <li>- Use of accessories like buttons, Elastic, zips in sewing</li> <li>- Variety of Collars, strips, facing &amp; lining</li> <li>- Variety of Sleeves and Pockets</li> </ul>		<b>Salwar – Kurta &amp; Blouse</b> <ul style="list-style-type: none"> <li>- Normal salwar</li> <li>- Normal Kurta</li> <li>- Simple Blouse</li> <li>- Choli Blouse</li> </ul>	

### Results/Outcome

Out of 60 (33 girls & 27 women) trainees in Tailoring & Embroidery courses, 18 trainees (30%) have gained employability in the existing market and 23 (38%) have Self-employed. 09 girls (15%) have married after training and using her skill as well. Out of 20 girls in Basic Computer courses, 13 trainees (65%) have employed and 3 (15%) have self-employed. 04 girls (20%) have married after training.

### Impacts of the training Realized

- Quality skill generation among the project beneficiaries
- Improved chances of employment/self-employment
- Self-esteem and decision-making capacity has grown up.



Ms. Galia Shilo Sum and Lucy Cohen from Tzedek, UK attended the Graduation Ceremony in Shahjahanpur, Patna, Bihar (India) on 28.10.2019. She said,

***“There was an air of excitement as students came forward to receive their Certificates. The students were asked to design on cloth and the standard of the sewing was seen with many creative designs. Not only have the students obtained a relevant and useful skill to provide an income, I could sense the feeling of achievement and self-esteem that the students gained from this course.”*** -

We are thrilled that not only have these women and girls learned skills which will pull them from poverty, but are also engaged in building future and restoration of family status.

**Thanks you to all the students!**

Managing Director, Mr. Verma said, ***“Our one aim is to bring together different ethnic groups and to assist women to recover from traditional practice of discrimination of over decades. We observed that economically empowered women are stronger to ever tackle any situations. These courses were open to all to provide an opportunity for those from different caste and religions to mingle and get to know each other.”***

### ***I want to be a tailor!***

"My name is Rani Devi. I am grateful for the training and for what I have already learned. The classes were so motivating. I know that if the trainers continue teaching like this, all students would be well trained. I know that this project is more valuable for me. When someone is trained, they are respected in the society, and not just dependent on income of their husband. My dream is to be a tailor."

I belong to backward community and have two children. My husband is a daily wage earner and which is also not regular to income. Both of them are very much concerned about their children education.

I wanted to do work to improve the poor economic situation of our family but unable to get a job due to my literacy. I was basically interested in stitching work but never received training on Tailoring before. I joined under the scheme of Livelihood & Entrepreneurship Training of BOARD and received training for 6 months duration. The training was valuable for me. With this basic training, I started doing tailoring work of my neighbours first which was liked very much by all. To further spread this work, I borrowed Rs 10,000 as loan from BOARD MF Unit. From this money, I bought a sewing machine and all other kinds of tailoring materials. Initially, finished products have been sold to local markets with support of BOARD and beginning to earn Rs 3000 per month on an average.

Now, I am getting regular orders of ladies & baby clothes that increase considerably during marriages and social functions. Since 2020, I am getting enough work orders and have to take help of other classmate friends to complete work orders in time. I am very much thankful to BOARD helping me to live a life of dignity and prosperity.





## Success Story of Komal



**Komal Kumari** belongs to Schedule Caste (SC) family lives in village Govindpur, Fatuha, Patna. She left her studies after 10<sup>th</sup> class due to the poor socio-economic condition of her father. She joined BOARD in April'17 to learn skill in embroidery work under Tzedek program. After the end of the training, she started hand embroidery work from home and taking order from the shops of the local area, who do sale and business in embroidery products. But the real challenge for them was to how to run the businesses because it demands capitals (tools & equipments, furniture etc.) for its success.

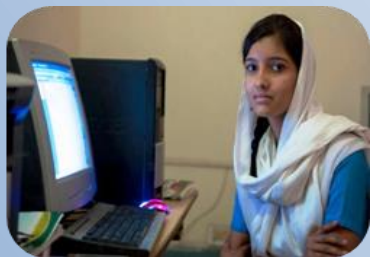
For this purpose, she took a loan of Rs 10,000/- from BOARD Micro Fin Seva Unit and established a workshop at home. Initially, she faced problems in getting more order but when her embroidery products has liked by the users in the area, she started getting more orders from the local shop owners.

She is now generating income of approximately Rs.6000/- per month from eight hours work and also saving some money for her family and future requirements after loan repayment. The work has changed her life now and empowered her economically as well as socially. She has become a motivation point for other trainees also. She is very much thankful to TZEDEK and BOARD to give skill training helping her to live a life of dignity and prosperity.

### **Computers can impart knowledge along with basic literacy skills!**

**Jyoti Kumari** said "I never imagined that I will ever be able to put my hands-on computers as the part of basic literacy knowledge. It was a tremendous experience for me. It's like an adventure journey that I never thought of. I have now learned all the basics of computing and had feel good doing it myself on my own laptop."

**Nitu Kumari** said "I never thought that I would get a chance to learn computers. I am very happy to be part of this training. People who come from backward communities like me can never imagining being computer literate. I am very happy to gain knowledge of computers and becoming more confident about myself. When I was given a Laptop by my father, I was very excited and has promises to teach my young brother and neighbour children at BOARD computer literacy centre."



**Rinki** is 22 years old and comes from a poor family. She actually finished school and even studied a Bachelor of Science at Magadh University. She struggled to find a job due to lack of her computer knowledge. She was overjoyed to find out about the BOARD training institute, where in a small fee, she completed the computer training which has enhanced her opportunities for employment.

She enrolled herself in the computer training centre at Fatuha in year 2020, and took the training with great enthusiasm and dedication.

After passing out, she cleared the difficult qualifying exam of a Publication firm, Patna and now working as a Data Entry Operator in Malhotra Books Publication Pvt. Ltd., Patna and earning Rs.8000/- per month. She has now become a supporting hand for her family.

She said - ***"very thankful to this centre for building my confidence and skill. BOARD VTC is doing a very good job for the girls of rural community like me."***

**Soni (Computer Instructor)** said, ***"We have had such good feedback from the trainees - they have really enjoyed the interactive nature of the teaching, exposure to topics that may not necessarily be covered in local teaching and the opportunity to learn new technology. The community is at the heart of this project. Now, that the training has been completed detailed follow-up and evaluation should be carried out to determine possible expansion of this program in the rural areas of Patna district."***

## Micro-Credit Program

BOARD aims at providing a wider range of financial services to poor households through SHGs/JLGs at the lowest possible cost at their door steps. It is also working for generating substantial self/wage employment opportunities for improved livelihood options.

BOARD has signed MOUs with Tzedek, UK in 2014 for providing micro-credit support to the poor women through Joint liabilities group (JLG) module. The module help BOARD for assisting small loans to those poor women who do not qualify for getting loans from Banks or private financial institutions. Credit for consumption as well as productive needs is provided to the member households by BOARD. Insurance for lives and livelihoods is also ensured for covering the risks and hazards.

Firstly, BOARD initiated micro-credit activities in 2008 from BOARD reserve funds which proved a very successful, self-sufficient and uninterrupted program for us. It has helped ordinary people, particularly women to begin with saving and income generating activities. As a result, 32% of the SHGs are sustainable now and their members have shown good entrepreneurship ability in various small business activities like vegetable vending, fruit selling, sweet shop, tea & snacks stall and retail business.

### Small Loan, Big Impact

205



Loans were distributed to 205 unbanked women micro-entrepreneurs

living in 2 urban and 2 rural targeted areas of Fatuha, Khushrupur and Daniawan blocks of Patna district, Bihar - not far from capital city, Patna. These women are specifically targeted and motivated.

925 dependents of the clients being served

benefited indirectly through the loan as profits that were used to educate children, provide essential healthcare, improved good living standards in general.

925



The operational cost for each new client

1000



for Year 3 is approx. Rs.1000/- Micro-loan programs (when done well ) are cost effective and strategic in helping bringing the poor out of poverty - a hand up, not a hand out. These women often go onto second, third and fourth loans as they build confidence and skills. They are supported and mentored.

An additional 20 new clients have been added each year

Due to increase revolving fund, hope, next year will be more 20 new clients will be targeted.

This is a revolving loan scheme in regular basis in the project areas. Groups of 5 women each are given business training and small loans to improve or build their businesses. They are then mentored and encouraged through group meetings. The aim is to focus on the poorest in the community, so they can gain self-worth and live dignified lives.

Our implementer had this to say about one beneficiary:

*"Rinku Devi a lady in Fatuha was testifying that through the loans and the trainings she has acquired from the Tzedek's project, she has been able to raise enough income that has enabled her to pay her children's school fees, food and medication. Her daughter has finished university education; which would have been so hard before she joined the BOARD's group."*

### Savita 's story



Savita, is 50 years old widow and belongs to a very poor family. Her husband died fifteen years ago. She has three children, one daughter and two sons, lives in Govindpur, Fatuha. After the death of her husband, she and her children were suffering from many antisocial elements and by her family members. She started small business with little capital when first child was 12 years old. Due to very meagre income, it was very difficult for her family to live a good life. She was also struggling to adequately restock her business in a timely way and this resulted in lost sales opportunities. A friend suggested that taking a loan from BOARD office could provide her with working capital to increase more stock.

Savita has a small business (vegetable selling) at Fatuha town near railway crossing. She took her first loan INR 10,000/- in June'20 and added more type of vegetables to her stock. She has repaid this loan on time and taken a second loan of INR 20,000/-for adding some fruit items. In this business, she is now getting good profit. The income from the vegetable & fruit shop has raised her economic status now. As per her information, she is getting profit of INR 800- 900 per day.



## Education for Adolescent Girls



BOARD runs 02 “Adolescent Girl Education Centre (AGEC)” at Salarpur & Kharbhai Panchayats in Daniawan blocks in Patna district, Bihar. Through these education centers, 87 adolescent girls were benefitted in 2021-22. By the education centers, girls were not only imparted quality education but also provided health education through female teachers, ANMs and ASHA. Regular health check up camps as well as health competitions was also organized. The results of the efforts put by BOARD has promoted a favourable environment for girl child education in the area and now parents of the children and local community are beginning to understand the importance of education to girls.

The details of the children enrolled in the education centres in 2021-22 are as follows:

Panchayat (s)	SC	OBC	Dalit	Other	Total
Salarpur	14	11	09	04	38
Kharbhai	17	13	12	7	49
<b>Total</b>	<b>31</b>	<b>24</b>	<b>21</b>	<b>11</b>	<b>87</b>

## Integrated Education

One NFE centre at Shahjapur village in Shahjahanpur Panchayat of Daniawan block is being run by BOARD since 2004. As a result, 1042 children have been enrolled to upper classes till date. 93 children gained basic knowledge with nominal fee structure. Children were involved in joyful education by the use of interactive methods. All children are treated equally in the centre.

## Environmental Education for children

BOARD also imparted education and awareness for environment preservation among school children in Daniawan block, Patna. Environmental issues were covered under the program that included conservation, natural resources, and erosion, proper management of wastes and sanitation and toilets to discourage open defecation practices. Additionally, experiential learning takes place when the children participate in tree planting, school ground beautification and vermin composting and compost making activities. The program also motivates the continuation of environmental concern in schools through operating green-clubs and providing training to their teachers. The program takes place during an eco-camp in 05 schools of Daniawan block where about 144 children participated.



## Evening schools for rural deprived children



In 2021-22, BOARD also promoted educational development of rural children through supplementary education classes. Five evening days a week, in three villages namely; Sonaru and Mosimpur villages were organized for children aged 6 to 14 years, gave opportunity to expand their minds. A volunteer teacher helped them in subjects like Hindi, English, Science, and Math. 94 deprived children were benefitted by this program.

The focus of this education program has been to make internalize the value of education by the Dalit parents as well as Children so that they gradually get involved in the education process leaving any work the child engaged in. Retention of children at school is the major concern of the area. Many methods are used for enrolment of children and retention at school.

## HEALTH AND HYGIENE

It is a well known fact now that a large number of poor people of Bihar are working in Punjab, Haryana, Delhi, Assam and Kolkata etc. A number of them suffer from HIV/AIDS. After coming back to their homes they use to consult HSPs of the area but they are unable to get proper treatment. Hence, BOARD is creating awareness among Health Service Providers (HSP) and School Adolescent on HIV/AIDS and its proper treatment.

### **Project - HIV/AIDS Prevention Education and Awareness Program among School Adolescents in Bihar Supported by the Mercury Phoenix Trust, UK**

**Summary:** Knowledge and awareness on HIV/AIDS have been generated through pre & post-assessment, training & workshops, rally, peer education, and printed materials, etc. This is the key strategy utilized during the project intervention. The project paid attention to increasing knowledge and awareness, and change of attitude on HIV/AIDS among school students, teachers, health service providers, village youths, and rural young women in the project area. The observations of the program & feedback will serve as a basis for further tailored approaches to strategic programs to control HIV/AIDS in Bihar.

**GOAL:** to assessing and increasing HIV/AIDS Knowledge, Awareness, and Attitudes among School Adolescents and Youth (12-19 age groups) in Bihar, India

#### **Background of the Project area:**

<b>ACTIVITY</b>	Sensitization/initial meetings with teachers, school staffs, students and stakeholders
<b>OBJECTIVE</b>	<ul style="list-style-type: none"><li>To sensitize stakeholders and school students on HIV/AIDS and project objectives.</li><li>To motivate them for their true and sincere participation in the project.</li></ul>

#### **PROGRESS:**

According to the schedule, BOARD organized a one-day sensitization meeting for the target groups and community members. Due to restrictions because of COVID-19, we have conducted 11 meetings with school students and 13 meetings with teachers and other stakeholders out of 32 meetings each at the BOARD meeting hall and community spaces in the project villages.

Total **368** school students and **314** stakeholders (193 rural women & 121 men), from different villages of Daniawan block in Patna district, participated. The meeting was started with an overview of the program and its objectives. After, various issues of HIV/AIDS were highlighted like its causes, spread, prevention, etc. to motivate for their true and sincere participation in the project.



The session was conducted by Rishi Prakash Gautam and Baby Tabassum with the support of Nirmala Kumari and Ms. Lalun Kumari with the following important aspects-

#### **Are You AWARE of HIV?**

HIV is a disease that does not discriminate. Anyone can contract this disease. Students need to be AWARE for protection and prevention from HIV for themselves & their community and prevent the transmission of HIV. BOARD staff played a key role in organizing the sessions.

#### **HIV/AIDS: The Basics**

As explained by the BOARD team; HIV can weak your immune system by destroying important cells that fight disease and infection. Over time, HIV can destroy your T-cells that your body can't fight infections and disease. When this happens, HIV infections can lead to AIDS.



AIDS is a complex illness with a wide range of complications and symptoms. AIDS is the final stage of HIV. In this stage, people are at high risk and last stage of life by various organ failures.

**HIV Transmission:**

HIV is found in specific human body fluids. You can be infected with HIV if any of the fluids like Blood, Semen, Breast milk, vaginal fluids, rectal (anal), etc. enter your body.

**Signs and Symptoms:**

Many people who are HIV positive do not have symptoms of HIV infection. The virus can sometimes cause people to feel sick, but most of the severe symptoms and illnesses of HIV are similar to common illnesses, such as the flu or respiratory infections. Signs and symptoms commonly seen in the early stages of HIV included Fever, Chills, Muscle aches, Sore throat, Fatigue, etc. Infected individuals can have the virus for up to 10 years.

❖ **HIV/AIDS Prevention:** we provide knowledge to reduce your risk by;

- **Practicing safer sex:** Safer sex is most important for sexual health and healthy relationships. To reduce your risk of contracting HIV, you should use male/female condom every time. Anal, oral, or vaginal sex, which is the main ways that HIV is transmitted, you can prevent it by abstinence. Condoms are very effective against HIV.
- **Getting test:** You should know about your health as well as your partner health. It is also imperative that you know your partner’s status prior to engaging in sexual activity.
- **Being monogamous:** Monogamy means being in a sexual relationship with only one person and you both are having sex only with each other. Having one sexual partner greatly reduces your risk of contracting HIV, assuming neither of you are already infected with HIV.

An interaction session was also organized to clear several misconceptions like ‘mosquito bite cannot spread HIV’, ‘close kiss cannot spread HIV, and sharing clothes cannot spread HIV’ etc.

To understand the above topics of the sensitization phase for school students, teachers, stakeholders & community, it has seemed important to explain that it is the inception stage of future training. The first contact with the group by the BOARD team is feeling the goals to be attained with the structure of the course and time distribution.

**OUTPUT:** The participants were happy with the knowledge shared by the BOARD. They said that rural youth, women & girls are not able to look after their sexual and reproductive health and are not able to reduce their risk of HIV infection because of the lack of knowledge and confidence. The participants especially village health service providers and rural women were encouraged by the BOARD to sensitize people at large.

<b>ACTIVITY</b>	Peer Educators and Refresher training
<b>OBJECTIVE</b>	To up-skill peer educators as sources of information, carers, and a support system. Youth peer educators are key personnel in any effective strategy of the HIV/AIDS program of the organization.



Total 189 students peer educators attended a three-day peer educator training session. They were trained as per the designed curriculum for better delivery of their services. The training sessions covered the concept of peer education with methods of HIV transmission and its prevention, substance abuse, rape, and RH issues along with confidence building, improved communication skills, values promotion with enhanced self-awareness of the target groups.



As a result of the training session, skill up-gradation of peer educators was promoted as sources of information, and competencies to support the system.

In addition, 46 teachers and 37 Rural Health Service Providers (HSPs) from 11 villages near schools in Daniawan block, Patna have also attended the training that helped to review peer education and observe their growth. A one-day refresher training for peer educators was also organized to upgrade their knowledge on adolescence and puberty, values, substance abuse, and HIV/AIDS.

The aim of the teacher's and Health Service Providers refresher training is to help educators develop insight into issues of HIV/AIDS management in schools and assist in the creation of a good educational environment that is free from discrimination and stigma.

As a result, peer educators are now sincerely engaged in their work now and covering village youths and communities through poems and posters.

<b>ACTIVITY</b>	HIV/AIDS awareness workshop
<b>OBJECTIVE</b>	<ul style="list-style-type: none"> <li>To provide correct information to stakeholders about HIV infection &amp; AIDS.</li> <li>To raise awareness for the necessity and the ways of protection from HIV virus.</li> </ul>

**PROGRESS:** BOARD successfully conducted a one-day HIV/AIDS awareness workshop with the support of project staff and experienced health experts. Total 12 awareness workshops (04 workshops in 04 schools, 04 among stakeholders and 04 workshop among women SHGs) were organized that focused on HIV transmission and prevention aspects. Before undertaking this intervention, meetings with school administrators and the project staff were conducted for observing the needs and scope of the awareness programs.



Total 698 Students and more than 500 People including stakeholders (63 village frontline health workers, 81 ASHA, 19 AWW & MAMTA, and 168 rural women and member of women SHGs) were participated and trained on the topics of HIV/AIDS infections, sex, & sexuality.



The program was started with a keynote address by Mr. Naresh Chandra Verma, Managing Director of BOARD giving an overview of HIV transmission & COVID-19. He threw light on the important roles of village frontline health workers (HSP, ANM, ASHA, AWW, and MAMTA) in reducing the risks and vulnerability of the people affected by HIV/AIDS. The following topics were addressed:

- HIV/AIDS Infection, Transmission, Signs and Symptoms.
- Importance of talking openly on sex, sexuality, HIV/AIDS, and the use of condoms.
- How to prevent HIV/AIDS and create a positive environment for the Person Living with HIV/AIDS.
- Resources for prevention of HIV/AIDS within the schools and communities.
- How to protect their peers and families from HIV.
- Correct students' misconceptions regarding their peers' HIV/AIDS risk behaviours.
- Symptoms of COVID-19.
- Use of mask and hand washing for prevention from COVID-19.

### Feedback of the participants:

The participants were happy with the knowledge shared. They said that they have gained a good knowledge of HIV/AIDS and fully understand that HIV and COVID are serious diseases and health problems caused by a virus. Having initially incorrect knowledge, they have now improved knowledge of HIV and reproductive health. A good environment has also been promoted among local communities as well as the families of children on the issue. They now know that anyone can contract this disease, so their children need to be aware of HIV/AIDS. They are now ready to hear different levels of information at different ages.

### Result / Outcome:

- 70% of participants (school students, stakeholders, rural women, and women SHG groups, etc.) gained adequate Knowledge of HIV/AIDS and its prevention
- Participants also gained knowledge of HIV/AIDS and Covid-19 pandemic with facts and information to basic & communication skills for improved health practices. Now, they are prepared to be aware of masses of HIV and taking precautionary steps as well.
- Good communication skills for improved health practices generated. Now, they are prepared to be aware of masses of HIV and taking precautionary steps as well.
- Ensured safer sex by the use of a condom.
- Strengthening of health practices in the project area.

<b>ACTIVITY</b>	World AIDS Day – December 1, 2021
<b>OBJECTIVE</b>	To create awareness on what is AIDS. To raise awareness on HIV/AIDS among communities.





<b>ACTIVITY</b>	Debates & quiz competitions – 4 units
<b>OBJECTIVE</b>	<ul style="list-style-type: none"> <li>To provide a unique platform to school students to put their knowledge and quizzing instincts to the test.</li> <li>To generate effective critical thinking into primary issues in the given topic.</li> </ul>

**PROGRESS:** Mr. Rajiv Nayan, Principle and Mr. Sriman Narayan Pathak, Teacher, higher secondary school, Karaiparsurai, and Mr. Naresh Chandra Verma, MD, BOARD delivered a speech on HIV/AIDS prevention on the occasion. Debates & quiz competitions organized on 26/01/2022 among students with focus on their view for able to discover new information and knowledge for prevention of HIV/AIDS.



### Awareness and education workshop on SRH



Adolescent girls face a lot of problems as they transcend to adulthood. Most of these are related to their sexual and reproductive health (SRH). Their knowledge on RSH is limited. There is an urgent need to provide them proper awareness on contraceptives, HIV testing, Sexually Transmitted Infection (STI) treatment, condoms etc. for young people to meet their SRH needs. In 2021-22, 02 awareness camps on adolescent's sexual and reproductive health (ASRH) were held by BOARD covering 49 adolescents in different location of Daniawan block in Patna district in of Bihar. In these camps, sensitive topics like unwanted pregnancy, unsafe abortion, sexually transmitted diseases and HIV/AIDS were discussed.

One day education camps were also held in Salalpur Panchayat in Patna district where the participants were the health educators of the Panchayat. In these camps, they were orientated by BOARD about their roles & responsibilities for promotion of good health in the area. The topic of discussion was mainly safe motherhood highlighting on ante-natal and post-natal cares.

### Skill enhancement on RH:

Leaders of 13 self-help group (SHGs) were trained at Shahjahanpur Panchayat in Daniawan on the issue of unsafe motherhood. The participants were divided into groups and asked to ascertain the social and service delivery factors which lead to unsafe motherhood.



## Awareness Program for Combating Violence against Women and Girls

Violence against women takes various forms, including physical, economic, social, and psychological. The Protection of Women from Domestic Violence Act (PWDVA), 2005 is a civil law which seeks to provide immediate support to women victim of domestic violence in the form of shelter, medical facility and reliefs in the nature of protection, residence, compensation, maintenance orders as well as orders for temporary custody of children.

Women and girls are a vulnerable group in Bihar as well as India as there is a lack of protection, there are insufficient services to protect and help them and official responses from government figures compound views that accept and justify VAW, the poor judicial system combines with a culture and tradition that condones domestic violence and poverty to make women and girls particularly vulnerable. Widows, many of whom lost their husbands and breadwinners to AIDS and the conflict, remain an excluded group.



In view of a one day workshops was organized by BOARD as on 8<sup>th</sup> March'2022 at Daniawan, Patna to create a vibrant space that enables a large number of community groups, civil society organizations and women from various communities to come together, reflect and have a dialogue on issues that affect women.

Cultural activities was also organized during the financial year 2021-22 at Fatuha block of Patna district by our volunteers that creatively represented themes like, declining child sex ratio, sexual harassment of women, Safety of Girls, Domestic Violence, Protection of Women, Menstrual Hygiene, Female Feticide, Value of Girl Child, Sanitation were organized through audio-video shows, street plays, puppetry, discussion, interactive games, etc.

Many reputed people of civil society and members of Panchayate Raj Institutions (PRIs) were also collaborated with the Mission to make "NAARI SAMMAN" program a success.

## Child Rights Program

Childhood also demands special attention, care and acknowledgement of child rights on the part of the adult citizen. In the world, where child's survival, protection etc. are always questioned, it is high time for us to look into the matter in the changing perspective and child rights are to be passed on as a basic prerogative to children. BOARD is working for suffering children who need help to protect their rights.

In 2021-22, number of meetings was arranged by BOARD in the schools to make aware teachers and parents about the rights of the children and also establish linkage with the local administration to protect rights of the poor and needy children. Following activities were conducted during the year:

Activity Name	Place	Total Participants
Campaigning on child rights	Fatuha urban area, Fatuha	47
Training on child rights to SHG members at Panchayat level	Shahjahanpur village, Patna	54
Training on birth registration and prevention of female feticide to SHGs members	Shahjahanpur village, Patna	39

## Behavior Change Communication

This has initiated with the help of community support by BOARD. The program aimed at change of behaviour of the community on hand wash; Breast feeding, Immunization, Girl Child education and HIV/AIDS. 04 trainings have been organized so far by the Program team of BOARD in 4 villages of Daniawan bock in Patna district.

Techno-managerial assistance has also been provided to 08 SHGs in the working areas on issues like Liaison and advocacy, HIV/AIDS, Breast Feeding, and Immunization for larger sensitization and information dissemination among rural women.





Ref. ....

Date: .....

**INDEPENDENT AUDITORS' REPORT**

To  
THE MEMBERS OF  
Bureau of Obligate and Accompanier for Rural Development (BOARD)

**I. Report on The Financial Statement:**

We Have Audited Accompanying Financial Statements BOARD ("The Trust"), Which Comprise The Balance Sheet As At **March 31, 2022**, The Statement Of Income And Expenditure Account (Herein After To As **Financial Statement**) For The Year Ended, And A Summary Of The Significant Accounting Policies And Other Explanatory Information.

**II. Management's Responsibility for the Financial Statements:**

The Board Of Trustees/Executive Committee Are Responsible For The Matters With Respect To The Preparation Of Financial Statements That Give A True And Fair View Of The Financial Position And Financial Performance Of The Trust In Accordance With The Accounting Principles Generally Accepted In India.

This Responsibility Also Includes Maintenance Of Adequate Accounting Records In Accordance With The Provisions Of The Act For Safeguarding The Assets Of The Trust And For Preventing And Detecting Frauds And Other Irregularities; Selection And Application Of Appropriate Accounting Policies; Making Judgments And Estimates That Are Reasonable And Prudent; And Design, Implementation And Maintenance Of Adequate Internal Financial Controls, That Were Operating Effectively For Ensuring The Accuracy And Completeness Of The Accounting Records, Relevant To The Preparation And Presentation Of The Financial Statements That Give A True And Fair View And Are Free From Material Misstatement, Whether Due To Fraud Or Error.

**III. Auditor's Responsibility :**

Our Responsibility Is To Express An Opinion On The Financial Statements Based On Our Audit. We Conducted Our Audit In Accordance With The Standards On Auditing As Applicable To The Trust. Those Standards Require That We Comply With Ethical Requirements And Plan And Perform The Audit To Obtain Reasonable Assurance About Whether The Financial Statements Are Free From Material Misstatement. We Believe That The Audit Evidence We Have Obtained Is Sufficient And Appropriate To Provide A Basis For Our Audit Opinion On The Financial Statements.

**IV. Opinion:**

In Our Opinion And To The Best Of Our Information And According To The Explanations Given To Us, The Aforesaid Financial Statements Give The Relevant Information And Give A True And Fair View In Conformity With The Accounting Principles Generally Accepted In India:

- (A) In The Case Of Balance Sheet, Of The State Of Affairs Of The Trust As At **March 31, 2022**; And  
(B) In The Case Of Statement Of Income & Expenditure, Of The Excess Of Expenditure Over Income For The Year Ended On That Date.







Ref. ....

Date: .....

**V. Report on Other Legal and Regulatory Requirements:**

Further to our comments as mentioned above, we report as follows:

- a. The Accounts Are Maintained Regularly And In Accordance With The Accounting Principles Generally Accepted In India.
- B. The Receipts And Disbursements Are Properly And Correctly Shown In The Accounts.
- C. The Cash Balance & Vouchers Are In The Custody Of The Accountant Or Managing Director (Trustee) On The Date Of The Audit Were In Agreement With Accounts.
- D. All The Books Of Accounts, Vouchers And Other Documents Of Records Required By Us Were Produced Before Us.
- E. During The Year, The Trust Did Not Hold Any Inventories Of Movables.
- F. The Accountant Appeared Before Us And Furnished The Necessary Information Required By Us.
- G. No Property Or Funds Of The Trust Were Applied For Any Objects Or Purpose Other Than The Objects Or Purpose Of The Trust.
- H. Public Loans Of Rs. 86,000/- Are Outstanding With Organization As At 31st March, 2022. It Is Not More Than Two Years From Due Date Of The Scheduled Repayment And No Amount Is Written Off During The Year.
- I. **No Money** Of Trust Has Been Invested Contrary To The Provision Of The Income Tax Act.
- J. There Have Not Been Alienations Of Immovable Property Contrary To The Provisions Of The Income Tax Act Which Have Come To Our Notice.

For BIPIN VIVEK & ASSOCIATES

Chartered Accountants

Membership No.010177C



BIPIN VIVEK

Partner

Membership No.079917

UDIN No. 22079917ALWPQV6949

Place: PATNA

Date: 27.06.2022



**Bureau of obligate and Accompanier for Rural Development (BOARD)**

At &amp; P.O: Shahjahanpur, Dist.- Patna (Bihar)

REGISTRATION No. IV/17 Dated 29.11.1995 and F.C.R.A No. 031170172 Dated 24.02.2000, Renewal Date 21.05.2022

**CONSOLIDATED ACCOUNTS (Foreign and Domestic fund)**

<b>BALANCE SHEET AS AT MARCH 31,</b>		<b>2022</b>	<b>2021</b>
<b>SOURCE OF FUNDS</b>	<b>Schedule</b>	<b>₹</b>	<b>₹</b>
<b>CAPITAL AND GENERAL FUND</b>			
Capital Funds (As per last Balance sheet)		5,88,998.05	5,88,998.05
Surplus/ (deficit) as per Income & Expenditure Account		(1,00,710.11)	4,88,287.94
<b>RESTRICTED FUNDS</b>			
Exigency funds			72,433.50
As per last Balance sheet		72,433.50	
Add: during the year	2	9,450.00	81,883.50
<b>CURRENT LIABILITIES &amp; PROVISION</b>			
Liabilities for Expenses (Audit fee)			10,620.00
Unsecured Loan			55,000.00
As per last Balance sheet		55,000.00	
Add: during the year		31,000.00	86,000.00
<b>Total</b>		<b>6,66,791.44</b>	<b>7,27,051.55</b>
<b>APPLICATION OF FUNDS</b>			
<b>FIXED ASSETS</b>			
As per last Balance sheet	1	2,34,294.00	2,34,294.00
Less: Sale of fixed Assets during the year		(16,000.00)	
		2,18,294.00	
Depreciation		(54,210.00)	1,64,084.00
<b>LOAN &amp; ADVANCES</b>			
Micro loan (RF) to JLGs members (As per last year)	4	4,75,841.00	4,75,841.00
Add: During the year	3	1,10,535.00	
		5,86,376.00	
Less: Refund by Beneficiaries	3	(1,29,853.00)	4,56,523.00
<b>CURRENT ASSETS</b>			
<b>Closing Balance</b>			
Cash in hand	2	1,205.50	2,504.50
Cash at Bank - SB A/c No.2004101010257 with Canara Bank, Luv-Kush Tower, Exhibition Road, Patna-800 001		6,284.02	1,227.02
SB A/c No.39999566276 with SBI NDMB, New Delhi		1,470.39	1,000.00
SB A/c No.2004101013318 with Canara Bank, Luv-Kush Tower, Exhibition Road, Patna-800 001		3,830.62	1,778.62
SB A/c No.11836695398 with SBI Shahjahanpur, Patna		28,836.90	8,914.40
SB A/c No.11836695659 with SBI Shahjahanpur, Patna		4,557.01	1,492.01
<b>Total</b>		<b>6,66,791.44</b>	<b>7,27,051.55</b>

The schedules referred to above form an integral part of the financial statements

Significant accounting policies and notes to the financial statements are annexed.

For and on behalf of the Society/Trust

For BIPIN VIVEK &amp; ASSOCIATES

Chartered Accountants

Membership No. 010177C

Naresh Chandra Verma  
Managing DirectorPlace: Patna  
Date: 27.06.2022Sangita Kumari  
Sangita Kumari  
TreasurerBIPIN VIVEK  
Partner  
Membership No. 079917



**Bureau of obligate and Accompanier for Rural Development (BOARD)**

At &amp; P.O: Shahjahanpur, Dist.- Patna (Bihar)

REGISTRATION No. IV/17 Dated 29.11.1995 and F.C.R.A No. 031170172 Dated 24.02.2000, Renewal Date 21.05.2022

**CONSOLIDATED ACCOUNTS (Foreign and Domestic fund)**

<b>INCOME &amp; EXPENDITURE ACCOUNT FOR THE YEAR ENDED MARCH, :</b>	<b>2022</b>		<b>2021</b>
<b>I N C O M E:</b>	<b>₹</b>		<b>₹</b>
Grant & Donation Received - Foreign			3,56,826.00
Grant/Donation -Tzedek, UK	59,216.39		
Received from Program Activities			
Vocational Training Centres (VTCs)			
Foreign Accounts	36,760.00		26,900.00
Domestic Accounts	22,082.00	58,842.00	14,880.00
Micro Finance Units			
Foreign Accounts	69,352.00		1,21,516.00
Domestic Accounts	1,14,706.00		76,399.00
	1,84,058.00		1,97,915.00
Less: Exigency Funds	(9,450.00)	- 1,74,608.00	(4,200.00)
Bank Interest			
Foreign Accounts	263.00		3,421.00
Domestic Accounts	276.00	539.00	578.00
<b>Fund Received - Domestic</b>			34,000.00
Donation - HIV/AIDS Awareness Program	16,000.00		
Donation - IEC Materials for Covid-19	2,000.00		
Donation - Covid Relief work	20,225.00	38,225.00	
Received from Activities - Domestic			
Educational Program	32,450.00		
Resource & support cost	56,000.00	88,450.00	
Donation - General (Public/Community/Friends)		95,580.00	41,300.00
Others sources/Receipts - Domestic			
Membership Fee	15,000.00		15,000.00
Consultancy Fee	16,000.00		9,000.00
Sale of Group Passbook & IEC Materials	450.00		268.00
Sale of old News paper & Periodicals	753.00		810.00
Rent of Training venue (Project Program)	5,000.00	37,203.00	12,000.00
Surplus/ (deficit) for the year		1,00,710.11	90,828.50
<b>Total</b>	<b>6,53,373.50</b>		<b>7,99,526.50</b>
<b>EXPENDITURE:</b>			
Administrative Expenses - Foreign	19,901.00		5,403.00
Administrative Expenses - Domestic	44,905.50	64,806.50	33,919.50
<b>Program Implementation Costs - Foreign</b>			
Livelihood Skill Program (Tailoring & Computer)	1,19,223.00		88,296.00
HIV/AIDS Prevention Education & Awareness Project	29,715.00		4,26,589.00
Emergency Covid-19 Relief Programs /work	84,837.00	2,33,775.00	-
<b>Program Implementation Costs - Domestic</b>			5,14,885.00
Promotional Expenses	10,636.00		5,824.00
Livelihood Skill Program (Embroidery)	44,685.00		27,972.00
Educational Program (Coaching school)	40,566.00		-
Health Care and Emergency Covid-19 Relief work	44,555.00	1,40,442.00	39,554.00
<b>Micro-Finance Program</b>			
Foreign Accounts	31,395.00		31,958.00
Domestic Accounts	33,185.00	64,580.00	21,814.00
<b>Program Personnel Cost</b>			
Foreign Accounts	44,940.00		33,100.00
Domestic Accounts	40,000.00	84,940.00	47,500.00
<b>Other Expenses - Audit Fee (Provision for the year)</b>		10,620.00	10,620.00
Depreciation		54,210.00	26,977.00
<b>Total</b>	<b>6,53,373.50</b>		<b>7,99,526.50</b>

Signed subject to our separate report of even date.

For and on behalf of the Society/Trust

Naresh Chandra Verma  
Managing DirectorSangita Kumari  
Sangita Kumari  
Treasurer

For BIPIN VIVEK &amp; ASSOCIATES

Chartered Accountants

Mem. No. 010177C

BIPIN VIVEK  
Partner

Membership No. 079917

Place: Patna  
Date: 27.06.2022



# Bureau of Obligate and Accompanier for Rural Development (BOARD)

At & P.O: Shahjahanpur, Dist.- Patna, (Bihar)

## NOTES ON ACCOUNTS AS ON 31<sup>ST</sup> MARCH, 2022

Schedules forming part of Balance Sheet and Income & Expenditure Account

### 1. ABOUT THE TRUST

Bureau of Obligate and Accompanier for Rural Development (BOARD) is a registered trust, under the Indian Trust Act, 1882 ('the Act') and the Foreign Contribution (Regulation) Act, 1976. The trust is engaged primarily in Education & Vocational skill training, Health Awareness, Livelihood, etc. and providing micro finance services to rural/urban poor women in Patna district, (Bihar).

### 2. SIGNIFICANT ACCOUNTING POLICIES

#### 2.1. BASIS OF PREPARATION OF FINANCIAL STATEMENTS

The financial statements are prepared on historical cost conventions as a going concern basis in accordance with the applicable accounting standards issued by the Institute of Chartered Accountants of India for NOT FOR PROFIT ORGANIZATION except in case of grants which are accounted for on cash basis.

#### 2.2. REVENUE RECOGNITION

Grants and other receipts are accounted for on cash basis; however all incomes are treated as revenue of the Society.

#### 2.3. FIXED ASSETS AND DEPRECIATION

Fixed assets are stated at cost less accumulated depreciation. Cost comprises the purchase price and any cost of bringing the assets to its working condition for its intended use. Depreciation has been charged on W.D.V basis and at the rate prescribed under Income Tax Rules, 1961.

#### 2.4. GRANT FOR PROJECT ASSETS

Grants relating to assets of projects are treated as deferred accounts which is recognized in the way of depreciation charge over the useful lives of the assets.

#### 2.5. BALANCE OF GRANT /REVOLVING FUND

- The balance in respective grant accounts, representing unspent amount in respect of the project is transferred to Balance Sheet as liabilities under restricted funds.
- Restricted Funds/funder's revolving fund has been used for funder other project activities.

### 3. NOTES

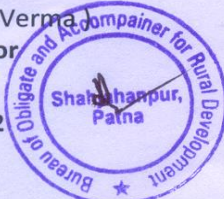
1. No provision for income tax and deferred tax has been made in the financial statements.
2. The charges against use of Training venue from project are being shown as income.
3. In the opinion of, loans and advances have a value on realization in the ordinary course of business at least equal to the amount at which they are stated in balance sheet and provision for all known liabilities have been made.
4. All income & expenditure have been recorded on cash basis during the year.

For and on behalf of the Society/Trust

(Naresh Chandra Verma)  
Managing Director

Place: PATNA

Date: 27.06.2022



(Sangita Kumari)  
Treasurer



(Bipin Vivek)  
For BIPIN VIVEK & ASSOCIATES  
Chartered Accountants