

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

2023-2024 ANNUAL REPORT



Bureau of Obligate and Accompanier for Rural Development (BOARD)

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

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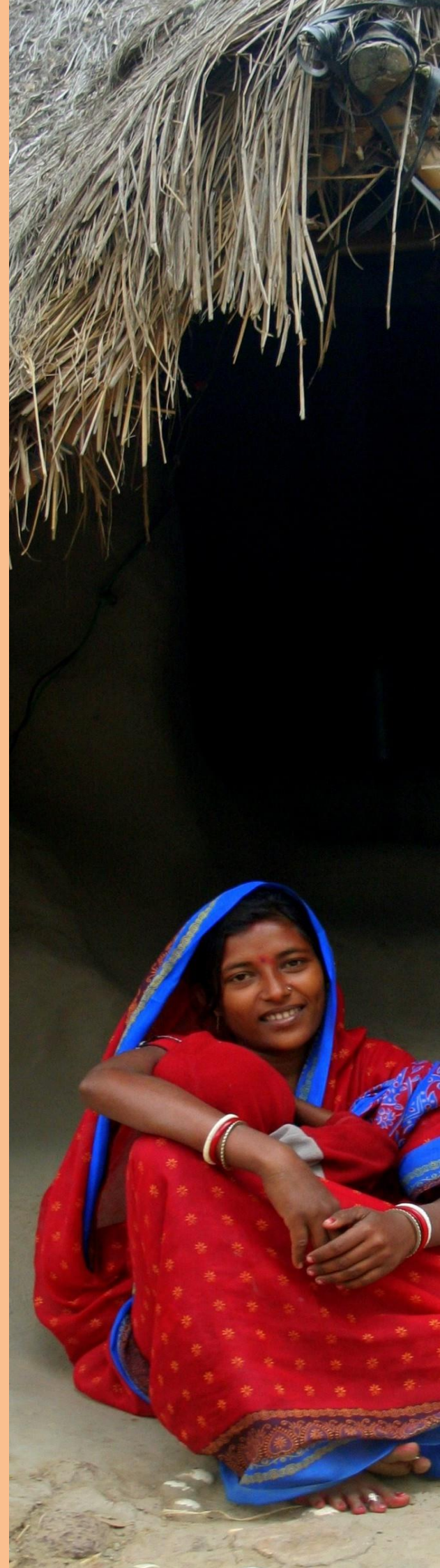
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BOARD has been working to empower rural women and girls, and to organize and sensitize youth since 1995 in the Patna and Nalanda districts of Bihar (India).

VISION

BOARD aims to promote and advocate for the creation of a society that is free from discrimination, logical, and balanced, ensuring that the poorer sections of society share the benefits of development equally.

MISSION

BOARD is committed to fostering people-centered development, focusing on underserved and marginalized individuals and communities through participatory processes that empower them to claim and reclaim their human rights, including the right to life, dignity, food, land, and livelihood.

GOAL

BOARD is dedicated to shaping a more equitable society by concentrating on critical areas such as Education & Skill Training, Health & Family Welfare, Livelihood, Community Development, Ecological Awareness, and the Rights of Women and Children.





From the Managing Director's Desk.....

Times are Changing —Are We Learning?

As we go through these transformational times in Indian society, we are witnessing an increasing recognition of our contributions and roles by both society and government. However, it is important to acknowledge that our resources and capabilities are constantly being challenged. In this scenario, BOARD and its dedicated team are facing these challenges boldly.

We are proud to report the successful implementation of our Women Empowered and HIV/AIDS Awareness Program. This initiative exemplifies our goals and commitment to quality and principles, even as we engage with small communities—a process that can be daunting yet rewarding. Our collaboration with local civil society organizations in the Patna and Nalanda districts of Bihar is creating new opportunities for impactful change.

Similarly, our education and skills project focused on women and girls from marginalized families in the Daniawan and Fatuha blocks of Patna district is making significant progress. We are seeing how life education and supplementary instruction are empowering adolescent girls and young women to earn livelihoods with hope for a brighter future. The demand for our programs has far exceeded our existing resources, prompting us to develop a new income-generation model that includes financial inclusion for poor families.

We would also like to share our efforts in addressing health and hygiene issues, including HIV/AIDS prevention, through a community-based approach in the Daniawan and Karai Parasurai blocks of Patna and Nalanda districts. The aim of this initiative is to provide rural adolescents and youth with accurate information and counseling about HIV/AIDS so that they can protect themselves, their partners, and their families. We are also educating rural women and young people about health and hygiene, which have led to positive outcomes. Schools and local hospitals are taking on community health awareness responsibilities with transparency and accountability.

As detailed in this Annual Report, the innovative approaches taken by BOARD and our dedicated team are both bold and courageous. While these efforts may yield results and attract resources, our greatest challenge lies in learning from these experiences to reposition BOARD for the future. Historically, our evolution can also serve as a model for other civil society groups in our target areas, where such innovation is both vital and challenging.

I extend my heartfelt congratulations to our supporters and the BOARD team, and also wish to acknowledge my colleagues on the Governing Board for their unwavering commitment and vision. A sincere thanks to myriad donors and well-wishers whose support sustains our mission. Together, let us continue to shape a more equitable society.

Warm regards,

Naresh Chandra Verma

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:

- The Indian Trust Act, 1882, Reg. No. IV/17 dated 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
- GuideStar India Reg. No. – 4430

OUR RESOURCE PROVIDERS

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

OUR PROGRAMETIC SUPPORTERS

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

HUMAN RESOURCES:

As on March 31, 2024

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

BOARD is governed by the following personalities:

Name	Age	Sex	Designation	Experiences in Issues	Meetings attended
Mr. Naresh Chandra Verma	61	M	Managing Director	Social Management & Rural Development	4/4
Mr. Omkar Pd. Singh	62	M	Director	Rural Development & BCC	2/4
Ms. Annupam Niti	38	F	Director	Health and Livelihood Service	3/4
Ms. Nirmala Kumari	57	F	Director	Community Mobilization	4/4
Ms. Sangeeta Kumari	52	F	Treasurer	Office & Finance Management	4/4

Program Highlights: Last Year's Successes

Development Initiatives

WOMEN EMPOWERMENT

Overview: *Women empowerment in Bihar involves raising the social, economic and political status of women to promote gender equality. This includes initiatives focused on education, health, skill development and financial independence. Despite cultural and systemic challenges, various programs and grassroots movements aim to increase women's participation in decision-making processes and improve their access to resources, ultimately leading to a more equitable society. Our programs are designed to enhance the socio-economic status of women and promote gender equality within the community.*

The following programs have been implemented under the women empowerment theme:

Livelihood Support Initiatives:

Livelihood promotion for the poor remains one of the most significant challenges facing India today, particularly in economically disadvantaged states like Bihar. Here, the pace of development has lagged due to a combination of political, social, and economic factors. Traditional methods of addressing the issues faced by the state's marginalized populations have rapidly diminished after Covid-19, leaving many without adequate support.



These initiatives focus on providing women with the resources and guidance needed to start and sustain small businesses. By fostering entrepreneurship, we aim to create sustainable livelihoods and empower women economically. Through training, financial support, and community engagement, we are working to transform the socio-economic landscape for women in Bihar. Despite several challenges, BOARD has actively worked since 2004 to improve the livelihoods of communities in Daniawan & Fatuha blocks of Patna district. With support from the District Rural Development Agency (DRDA), Patna, and Tzedk-UK, our projects focus on empowering poor women through the establishment of self-help groups (SHGs) and promoting sustainable livelihoods across six Panchayats of said blocks. Our key objectives include:

1. **Nurturing Self-Help Groups (SHGs):** Strengthening SHGs to enhance women's decision-making power and financial literacy.
2. **Skill Development and Vocational Training:** Providing training in various trades to improve employability and income potential.
3. **Access to Financial Resources:** Facilitating credit access to enable investments in livelihoods and entrepreneurial ventures.
4. **Awareness and Advocacy:** Raising awareness about women's rights and advocating for policies that support gender equality and economic empowerment.

Through these initiatives, we aim to create sustainable pathways for economic independence, uplifting women's status and contributing to broader community development.

The SHG Model and Financial Inclusion

The SHG model has proven effective in addressing poverty and empowering women. Micro-credit serves as a powerful tool for fostering economic self-dependence. Our financial inclusion programs provide small loans to Joint Liability Groups (JLGs) through Self-Help Groups (SHGs), enabling members to start self-employment enterprises.

These programs often include additional services such as savings facilities, training, networking, and peer support, creating opportunities for both self-employment and wage employment. Drawing on lessons learned from past poverty eradication initiatives; we focus on supporting the most marginalized populations in the Daniawan and Fatuha blocks, where many residents belong to Scheduled Castes (SC), Other Backward Classes (OBC), and minority groups. These communities often rely on agriculture or seasonal migration for their income.



Program Strategies

Our program employs several strategies to achieve our goals:

1. **Financial Inclusion:** Promoting income generation through agriculture, livestock, and handicraft development.
2. **Capacity Building:** Empowering women through training and resources.
3. **Social Development:** Enhancing health and education access.
4. **Skill Development:** Providing vocational training tailored to market needs.
5. **Social Action Initiatives:** Advocating for women's rights and entitlements.

Outcomes Achieved: By March 2024, we had made significant strides:

- Established & Nurturing 24 Women SHGs with 272 members.
- Improved access to health and education for all participating households.
- Enhanced agricultural productivity through better inputs and practices.
- Increased household incomes and food security.
- Increased ownership of livestock and diversification of income sources.
- Improved mobility and rights awareness among women.
- Provided accessible micro-credit at affordable rates.
- Fostered entrepreneurial mindsets, creating opportunities for at least 150 households.

Magalam Diksha – The Financial Literacy Program

Magalam Diksha is a financial literacy initiative launched by BOARD in 2018, aimed at empowering low-income families with the knowledge and tools to make informed financial decisions and reduce financial risks. The program emphasizes two key aspects of financial inclusion: financial literacy and access to financial services.



Key Components:

- a) **Financial Literacy Training:** Beneficiaries receive in-depth classroom training covering essential topics such as financial planning, budgeting, savings, borrowing options, and modern banking facilities (e.g., savings accounts, ATMs, cheque books, and cashless transactions).
- b) **Bank Account Assistance:** Participants are supported in opening savings bank accounts with local banks.

To date, *Magalam Diksha* has benefited over 350 economically underprivileged and underserved women.

Outcomes:

- **Training:** 255 women have completed the training.
- **Certification:** 43% of beneficiaries were certified as “Queen of Money.”
- **Bank Accounts:** 198 new bank accounts were opened for women participants.
- **Cashless Loans:** 35% of beneficiaries accessed cashless loans post-training.
- **Individual Loans:** 104 women secured individual loans from the BOARD Micro Finance Unit after graduating from the program.

Overall, **Magalam Diksha** has significantly contributed to enhancing financial literacy and access to banking services among women in underserved communities.

Case Study

Empowerment through Self-Help Groups - The Journey of Mrs. Subhadra Devi



Mrs. Subhadra Devi, a resident of Sonaru village in the Fatuha Block of Patna district, faced significant challenges after marrying at just 19 years. With only a sixth-grade education, she longed for independence but felt trapped by her circumstances. Her husband, a labourer, struggled to support their family, and their situation worsened when her mother-in-law was hospitalized due to an accident, further straining their finances. A pivotal moment in Mrs. Subhadra's life came in 2020 when she joined the Kalyani Mahila Self-Help Group. This group provided her with a supportive community of women who shared similar struggles, igniting hope in her heart.

Seizing this opportunity, Mrs. Subhadra began saving Rs. 50 each month as per group norms, gradually increasing her contributions. Through training provided by BOARD, she learned sustainable dairy farming, mushroom cultivation, and vegetable production.

During her training, Mrs. Subhadra discovered a Loan Scheme funded by the BOARD trust, which enabled women to access loans for emergencies or business initiatives. Motivated by these opportunities, she successfully secured two loans: Rs. 10,000 for house repairs, enhancing her living conditions and Rs. 20,000 for animal husbandry. With this funding and own saving fund, she purchased a buffalo, which became a lucrative source of income, allowing her to save nearly Rs. 4,000 monthly from milk and compost sales.

Empowered by her new skills, and savings, Subhadra ventured into vegetable farming, focusing on mushrooms and greens on leased land. By utilizing compost manure, their yields improved significantly. Today, Mrs. Subhadra earns around Rs. 6,000 per month from vegetable sales. Her journey illustrates the transformative impact of self-help groups and microfinance initiatives, showcasing how education, community support, and financial independence can empower women and enhance resilience in rural Bihar.

Conclusion: BOARD's commitment to empowering women and enhancing livelihoods in Patna district is yielding tangible results. By fostering self-help groups, promoting skill development, and advocating for women's rights, we are paving the way for sustainable community development and improved quality of life for marginalized populations. The success of individuals like Subhadra Devi illustrates the profound impact of our work, inspiring us to continue our mission of economic empowerment and social change.

SKILL PROMOTION & EMPLOYMENT

Vocational Training for Women and Girls:

***Overview:** Vocational training is essential for empowering women by providing practical skills that enhance employability and economic independence. Targeted training in fields like tailoring, embroidery, , beautician course, and information technology enables women to enter and thrive in the workforce. This empowerment boosts their confidence and allows them to contribute financially to their households, fostering greater gender equality within their communities. Additionally, vocational training programs play a crucial role in addressing disparities by equipping women with in-demand skills, ultimately leading to improved economic outcomes for themselves and their families. By investing in vocational education, we can create pathways for women to achieve self-reliance and a brighter future.*

Tailoring and Embroidery Training Program Implementation

BOARD is committed to promoting vocational training for underprivileged youth, embodying its motto of “Enabling Self-Reliance.” This initiative focuses on the youth in the rural areas of Daniawan and Fatuha blocks, addressing the urgent issue of unemployment by offering



market-driven, job-oriented courses in Tailoring, Embroidery, and Computer Applications.

The curriculum has been meticulously developed to align with current market demands, ensuring that training remains relevant and effective. BOARD actively engages with various stakeholders to continually identify areas for improvement and strategic focus.

In these rural areas, many women and girls encounter limited educational opportunities and are often confined to traditional household roles. This program aims to empower them by providing new earning opportunities and encouraging them to envision a brighter future. Vocational skill courses in tailoring and embroidery are specifically offered in Shahjahanpur village, enabling women to acquire skills that facilitate employment, whether in local markets or from home, thereby allowing them to contribute meaningfully to their communities and families.



Goals and Objectives: The primary aim of the program is to increase employability opportunities for poor and vulnerable adolescent girls and young women aged 14–35 through vocational training, empowering them to

become self-reliant and support their families' basic needs.

Objectives:

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

During the 2023–24 periods, a total of 100 women and girls enrolled in vocational training programs: 40 in tailoring & 40 embroidery and 20 in basic computer training.

OUR APPROACH FOR THE TAILORING TRAINING

<i>Before Sewing–useful Information</i>	<i>Kids Apparel</i>	<i>Girls & Women</i>	<i>Boys and Gents</i>
Introduction: - Information on Sewing Machines - Maintenance of Sewing Machines - Repairs/corrections in Machine & stitches - Useful materials for sewing	New born essentials - Cloth Diapers - Simple baby suit	Petticoat - 4 kali Petticoat - Plated Petticoat - 8/6 kali Petticoat	Daily Wear - Under Garments - Normal Pyjama - Chunidar Pyjama - Kurta
Techniques: - Information on body structure - Right technique for measurements - Precaution while cutting - Useful tip for perfect sewing	Kids Daily wear - Night Suit - Sun – frock - A-Shape Frocks - School Uniform	Tunics and tops - Tops with variety of collars - Short tops - Simple tops	
Patterns: - Stitches pattern in sewing - Use of accessories like buttons, Elastic, zips in sewing - Variety of Collars, strips, facing & lining - Variety of Sleeves and Pockets		Salwar – Kurta & Blouse - Normal salwar - Normal Kurta - Simple Blouse - Choli Blouse	

Results and Outcomes

From the 80 trainees in the Tailoring and Embroidery courses, 40% (32 trainees) have gained employment in the existing market, while 55% (44 trainees) have become self-employed. Additionally, 5% (4 girls) have married and are utilizing their skills.

Impact of the Training Realized:

- Quality skill generation among beneficiaries.
- Improved chances for employment and self-employment.
- Increased self-esteem and enhanced decision-making capacities among participants.

In conclusion, the vocational training program has proven effective in empowering women and girls, fostering self-reliance, and contributing to economic stability within their communities.

Case Study: Sujata Kumari



Sunita Kumari, a 20-year-old from Hassanpur village in Daniawan block, serves as an inspiring example for other girls in her community. Coming from a poor economic background, Sunita was unable to continue her education beyond the 10th standard and began working alongside her father as an agricultural labourer.

Her life took a positive turn when she met Mrs. Chanchala Kumari, a field animator, who encouraged her to enrol in technical training at the Vocational Training Centre (VTC), Shahjahanpur run by BOARD. In January 2023, Sunita joined the cutting and stitching course, which she completed from January, 2023 to September, 2023. Utilizing tools like YouTube and Learning Solutions, she developed strong technical skills in tailoring.

Today, Sunita runs a tailoring school from her home, teaching other village women and girls. She also takes on stitching work, earning approximately Rs. 5,000 per month. This income has not only allowed her to realize her dream of a better life but also supports her family's development. Sunita's journey highlights the transformative impact of vocational training on young women in rural areas, empowering them to become self-reliant and contributing members of their communities.

Computer Application Program



The Computer Application Program was initiated to empower 20 rural girls aged 14-22 years at Shahjahanpur, in Patna district by providing essential digital skills necessary for today's job market. This initiative aims to enhance their employability, promote self-reliance, and bridge the digital divide in the community. Duration of this program was 6 months.

Objectives of the program:

- To equip girls with fundamental computer skills, including word processing, spreadsheets, and internet usage.
- To increase awareness of online resources and digital literacy.
- To foster confidence in using technology for education, and employment

Curriculum and Training

- **Modules Covered:**
 - Basic Computer Skills
 - Microsoft Word and Excel
 - Internet Navigation and Email Usage
 - Online Research and E-Learning Tools
- **Training Methods:** Hands on workshops, interactive sessions, and practical exercises using Desktop and digital resources.

Results and Outcomes

- 85% of participants demonstrated proficiency in basic computer applications by the end of the program.
- 70% reported increased confidence in using technology for academic and personal purposes.
- 40% of participants have secured internships or part-time jobs requiring basic computer skills.
- 20% have expressed interest in pursuing further education in IT-related fields.

Participants are now able to assist their families and peers with digital tasks, fostering a culture of learning and support within the community.

Future Plan

- Expand the program to include advanced courses in specific software and coding.
- Introduce mentorship opportunities with local women in tech to inspire and guide participants.
- Develop partnerships with local businesses for job placement opportunities.

Conclusion:

The Computer Application Program has successfully equipped rural girls with vital digital skills, enhancing their employability and fostering confidence. Continued support and expansion of this initiative will further empower these young women, helping them to thrive in an increasingly digital world.

Poverty Alleviation Program

BOARD's Poverty Alleviation Program aims to empower poor households by providing a comprehensive range of financial services through Self-Help Groups (SHGs) and Joint Liability Groups (JLGs). This initiative ensures access to these services at the lowest possible cost, right at their doorsteps. Additionally, BOARD focuses on generating substantial self-employment and wage employment opportunities to enhance livelihoods in the community.



Since its inception, BOARD has forged partnerships with organizations like Rashtriya Gramin Vikash Nidhi (RGVN) in 2004 to 2008 and Tzedek, UK, in 2014 to 2019, to extend micro-credit support to underprivileged women via the JLG model. This approach facilitates small loans for women who typically do not meet the criteria set by banks or private financial institutions. BOARD offers credit not only for consumption but also for productive purposes, along with insurance coverage for lives and livelihoods to mitigate risks.

Launched in 2004, BOARD's micro-credit activities have proven to be self-sufficient and effective, fostering financial independence among members, particularly women. As a testament to its success, 50% of the SHGs have achieved sustainability, and members have demonstrated entrepreneurial skills in various small-scale businesses such as vegetable vending, fruit selling, sweet shops, tea and snacks stalls, and retail ventures. BOARD expresses gratitude to fund providers for their support, which has been pivotal to the program's achievements.

Key Achievements

- Conducted regular training on micro-enterprise development for 142 families.
- Established 18 JLGs in Fatuha urban areas
- Disbursed loans amounting to Rs. 4,47,645/- to 35 beneficiaries under JLG norms for micro-enterprise development.
- Provided loans ranging from Rs. 10,000/- to Rs. 30,000/- with a remarkable recovery rate of 98%..

The program operates in the Daniawan, and Fatuha blocks of Patna district, Bihar, contributing significantly to poverty alleviation and improved livelihoods in the region.

Success Story



Mamta Devi, wife of Shri Sachin Paswan, Kali Mandit Road, Fatuha belongs to a very poor family. Due to the low income of her husband, it was very difficult for her to run her family well. One day, she came to know about the JLGs being formed by BOARD. She joined the JLG name "Mahila Shakti Sahayata Samooh" in 2023 and received loan Rs. 10,000/- in Feb.'23 under poverty alleviation program. to start a small business. She started a fruit selling shop at Fatuha town. In this business, she gained profit and started vegetable shop with an initial investment of Rs. 5000 and thus gained a profit of Rs. 6000/- by selling vegetable items. The income from the fruit selling has also raised her economic status. Now she is sending her children to schools for good education to her children. The financial support helped Mamta Devi to live a life of dignity, respect and self-reliance.

Education Initiatives: Empowering Communities through Learning

BOARD is committed to the belief that education is the cornerstone of socio-economic and intellectual advancement within society. Every child deserves access to primary education, regardless of their caste, religion, or socio-economic background. BOARD aims to develop the full mental and physical potential of each child, introducing contemporary educational methods and training techniques to foster a nurturing learning environment. This year, the organization has provided free tuition classes for underprivileged students, benefiting 109 deserving children who may otherwise have been deprived of educational opportunities.

Innovative Education for Dalit Girls

One of BOARD's key initiatives is the "Innovative Education Program for Dalit Girls," implemented in the villages of Salalpur and Kharbhai in the Daniawan block of Patna district. This program specifically targets adolescent girls aged 9-14 years from Dalit & marginalized communities, seeking to ensure their access to primary education. In the year 2023-24, 88 girls benefited from this program, which has several objectives:



1. **Promoting Primary Education:** The program aims to spread awareness about the importance of primary education among Dalit families, encouraging them to send their daughters to school regularly.
2. **Parent Mobilization:** By actively engaging parents, the program emphasizes the need for consistent school attendance among girls, fostering a supportive home environment for education.
3. **Health and Hygiene Awareness:** The initiative educates girls on essential topics such as health, hygiene, nutrition, safe drinking water, and sanitation, laying the foundation for a healthier lifestyle.
4. **Reproductive Rights and Awareness:** BOARD educates girls about reproductive rights, sex education, and awareness of STDs/HIV/AIDS, empowering them with knowledge about their bodies and health.
5. **Mainstreaming in Formal Schools:** Finally, the initiative aims to integrate Dalit girls into formal schooling systems, helping them access quality education alongside their peers.

As a result of these efforts, BOARD has created a favourable environment for girl child education in the region. Parents and the local community are beginning to recognize the value of educating girls, which is a significant cultural shift. Moreover, BOARD provides mechanisms that allow parents and community members to play a more active role in managing their children's education, fostering a collective commitment to learning.

Coaching Classes for Disadvantaged Children

Recognizing that many schoolchildren from disadvantaged backgrounds face numerous barriers that hinder their academic performance, BOARD has implemented coaching classes aimed at reducing dropout rates. Factors such as illiterate parents, lack of study space at home, and various external pressures contribute to poor academic outcomes. The primary objective of these coaching classes is to support students from socially excluded communities in maintaining their educational journey. Through these initiatives, BOARD is not only improving educational outcomes but also empowering children and their families to envision a brighter future.

HEALTH AND HYGIENE

BOARD's health intervention focuses on addressing maternal and child health issues, HIV/AIDS, and sexual and reproductive health, recognizing their role in perpetuating poverty in Bihar. Centered on young women, the program emphasizes adolescent reproductive health, a largely overlooked area. The initiative aims to motivate and empower adolescents to achieve better health outcomes. Simultaneously, BOARD strengthens community voices to demand quality medical services from government institutions. This multi-faceted approach involves self-help group leaders, social workers, youth representatives, PRI representatives, and government health staff to ensure comprehensive support and advocacy.

The activities are;

HIV/AIDS Prevention Awareness Program:

The rising incidence of HIV among rural youth in Bihar, fuelled by high levels of migration, poses a significant societal concern. As adolescents become sexually active at younger ages, their risk of exposure to sexually transmitted diseases, including HIV, increases markedly. Comprehensive health education initiatives are vital to enhance knowledge, shape attitudes, and promote safe sexual practices. Existing assessments of educational interventions have been inadequate, underscoring the need for accurate information on HIV prevention. This program aims to evaluate perceptions and knowledge of HIV/AIDS among school adolescents and village youth, identifying misconceptions to inform effective interventions. Additionally, it seeks to empower adolescents and educate mothers, Anganwadi workers, ASHAs, and rural health service providers to combat the spread of HIV/AIDS in their communities.

Project: HIV/AIDS Prevention Education and Awareness Program among School Adolescents & rural youth.

Supported by the Mercury Phoenix Trust, UK

Summary: This project aims to enhance knowledge and awareness of HIV/AIDS through pre- and post-assessments, training workshops, rallies, peer education, and printed materials. It focuses on changing attitudes toward HIV/AIDS among school students, teachers, health service providers, village youth, and rural young women. Feedback and observations from the program will inform tailored approaches for future strategic initiatives to combat HIV/AIDS in Bihar.

Goal: To assess and increase HIV/AIDS knowledge, awareness, and attitudes among school adolescents and youth (ages 12-19) in Bihar, India.

ACTIVITY (1): Pre-test for knowledge and perceptions of HIV/AIDS among school students and non-going school adolescent & youth.



Methodology

A self-designed questionnaire assessing knowledge and perceptions regarding HIV/AIDS was distributed among 509 participants, comprising school students and youth from rural areas. These participants attended a pre-test session, where their responses were analyzed to gauge existing knowledge and attitudes towards HIV/AIDS.

Results and Findings

The results reveal a concerning gap in knowledge about HIV/AIDS among adolescents in Bihar. While 71% of girls and 67% of boys expressed a willingness to care for HIV/AIDS patients, many held misconceptions about transmission routes. For instance, 56% believed condoms effectively prevent HIV transmission, and 49% thought mosquitoes could spread the virus. Additionally, 54% mistakenly believed that sharing utensils or towels could facilitate transmission, and 41% felt the HIV/AIDS epidemic would never end.

A baseline study conducted across four government high schools in Shahjahanpur and Karai Parsurai Panchayat assessed the HIV/AIDS-related knowledge, attitudes, and behaviours of 509 participants aged 14–19. Of these, 70% were girls, and 30% were boys, with most in the 10th (32%) and 11th (29%) grades. Alarming, although 82% recognized HIV as a viral infection, only 27% understood the difference between HIV and AIDS. Additionally, only 48% knew where to access testing and treatment services.

Attitudinal data showed that 79% of participants had a favourable outlook toward HIV prevention, yet misconceptions persisted, with 38% believing condom use insulted their partners. This study underscores the urgent need for improved education on HIV/AIDS to empower adolescents and health providers in Bihar. Establishing targeted educational programs is essential for fostering a more informed and health-conscious generation.

ACTIVITY (2): Sensitization meeting with stakeholders (Rural Health Service Providers, Women SHGs, Other Village Women, Parents, etc.) on HIV/AIDS at the village level.



BOARD successfully conducted HIV/AIDS awareness workshop and sensitization meeting by project staff and experienced health experts. A total of 112 participants attended, including 21 village frontline health workers, 64 rural women from self-help groups, and 27 parents, who gained valuable knowledge on HIV/AIDS, sex, and sexuality.

The program commenced with keynote addresses from Mr. Naresh Chandra Verma, Managing Director of BOARD, and Smt. Pallavi Bharti, Gram Panchayat Mukhiya. They provided an overview of HIV transmission, emphasizing the crucial roles of village health workers (ANMs, ASHAs, AWWs, and mothers) in reducing vulnerability to HIV/AIDS. They noted that while this session would introduce HIV prevention, ongoing discussions among participants and local youth were vital for community support.

Migration has significantly contributed to the spread of HIV from urban to rural areas in India. The project's objectives included understanding the sexual behaviours of wives of migrant workers in Bihar, estimating HIV prevalence, and raising awareness about HIV/AIDS. Key topics covered included the importance of open discussions about sex and sexuality, promoting friendly health services, protecting women's rights, and enhancing knowledge of sexual behaviour among wives of migrant workers. A video presentation in Hindi further reinforced these messages.

Participants expressed satisfaction with the information shared, highlighting the urgent need for government and BOARD strategies to increase awareness in low socio-economic communities vulnerable to HIV due to their reliance on migrant workers.

A survey of 45 randomly selected participants revealed that only 13% reported condom use with their husbands, and 24% had heard of HIV. Education was positively associated with awareness, emphasizing the need for targeted educational initiatives. This workshop not only improved knowledge of HIV/AIDS but also created a supportive environment for ongoing discussions within local communities

Activity (3): Training for Peer Educators

Objective: The aim of this activity was to provide accurate information about HIV/AIDS to adolescents and youth, enhance communication skills, reassess peer group norms, and facilitate discussions on high-risk sexual behaviour among peers and stakeholders, with the support of teachers and peer students.



BOARD organized a three-day training session for 139 youth and adolescents (92 girls and 47 boys) from four high secondary schools in the Daniawan and Karai Parsurai blocks. The training was conducted by Rishi Prakash Gautam, Sriman Narayan Pathak, Anupam Niti, and Anju Ji, with the assistance of Nirmala Kumari, Soni Kumari, and Rekha Kumari. The initiative aimed to empower peer educators to prevent and reduce high-risk sexual behavior while promoting healthier sexual norms among their peers.

Key messages conveyed during the training included the importance of postponing sexual involvement, using condoms correctly, fostering respectful relationships, and discussing sex and HIV openly. Participants were also encouraged to understand that expressions of love and care do not solely revolve around sexual activity. The program emphasized making healthy behaviors more acceptable and popular among peers.

In their role as peer educators, participants committed to disseminating information among their peers through various methods:

- Increasing awareness about healthy behaviors and HIV.
- Conducting participatory activities in schools.
- Encouraging student participation in discussions.
- Addressing topics related to sexual relations and gender issues.

At the conclusion of the training, an evaluation revealed that 61% of participants intended to gather information for a peer education program in their schools, while 33% planned to engage in conversations with educators and local community leaders about the initiative.

Peer educators recognized their role in delaying the onset of sexual activity among high school students. The training fostered an environment where participants felt comfortable discussing intimate behaviours, leveraging their shared context, culture, age, and experiences. This openness facilitated personal sharing among students.

Peer education is an effective strategy for HIV prevention among youth, as it encourages discussions about personal issues in a relatable context. The advantages of peer education training are significant:

- Adolescents are more likely to discuss sexual practices openly.
- Knowledge and experiences can be shared in local languages.
- Adolescents can identify positive role models within their peer groups.

Group discussions and debates promote the development of new collective norms regarding behaviour and relationships, making peer education a powerful tool for fostering change in cultural attitudes toward HIV prevention.

Activity (4): HIV/AIDS Awareness Workshop and Counseling Sessions:

In an effort to raise awareness and provide education on HIV/AIDS, a series of workshops and counselling sessions were conducted among rural adolescents and village youth. A total of 219 participants—comprising 153 girls and 66 boys—attended six workshops held in schools and community centres. The primary objectives were to disseminate crucial information about HIV/AIDS, clarify the distinctions between HIV infection and AIDS, and identify transmission routes.

Workshop Activities: the workshops addressed several key issues:



- **Understanding HIV/AIDS:** Participants learned about the causes and impacts of the disease, emphasizing family and community vulnerabilities. Discussions included how migration can exacerbate these vulnerabilities and the challenges of navigating sexual relationships when peer readiness is uneven.

- **Open Communication:** A significant focus was placed on encouraging open conversations about sex and sexuality among peers, fostering a supportive environment for discussing HIV/AIDS.
- **Practical Responses:** Participants were guided on how to integrate HIV/AIDS awareness and prevention into daily life, particularly in workplace and community contexts.

At the onset, participants expressed their expectations for updated information on prevention and care methods. Specific concerns included how vulnerable populations can manage their situations during migration and how to handle relationships where consent is not mutual.

The workshops concluded with the drafting of a comprehensive plan for future HIV/AIDS initiatives, integrating feedback from peer educators and community leaders.

Counselling Sessions



In addition to the workshops, 12 counselling sessions were conducted, attended by 164 school students, 93 village youth, 28 peer educators, and 23 stakeholders, totalling 308 participants. These sessions provided vital information about HIV/AIDS, including:

- **Transmission Routes:** Detailed explanations of how HIV is transmitted through various sexual practices, including vaginal, anal, and oral sex, were provided. Participants were made aware that infected breast milk could also transmit HIV to infants.
- **Disease Progression:** The counselors addressed questions regarding the progression of HIV to AIDS, emphasizing the importance of early testing and treatment.

Counsellors Rishi Prakash Gautam, Ms. Mamta Singh, Anju Kumari, and Ashmita Kumari effectively managed diverse inquiries, ensuring that participants felt safe and supported in discussing their concerns.

Outcomes and Impact

The workshops and counselling sessions significantly enhanced participants' understanding of HIV/AIDS. Key outcomes included:

- **Increased Awareness:** Approximately 78% of participants reported an improved understanding of HIV/AIDS, with 90% gaining knowledge about sexual health and associated risks.
- **Open Discussion:** Participants felt empowered to engage in open conversations about sexual health and relationships, breaking down stigmas surrounding HIV/AIDS.
- **Healthcare Access:** The sessions improved participants' knowledge of available healthcare resources, specifically relating to HIV/AIDS services and the importance of preventive measures like condom use.

The final session emphasized the need for scaling up these programs, with recommendations from a youth-led reference group advocating for meaningful engagement and prioritization of scientific knowledge on HIV/AIDS in schools and communities.

In summary, the workshops and counselling sessions successfully educated rural youth about HIV/AIDS, equipped them with the necessary tools to navigate sexual health discussions, and laid the groundwork for continued awareness and prevention efforts in their communities.

Activity (5): World AIDS Day Celebration- December 1, 2023



On December 1, 2023, BOARD celebrated World AIDS Day with the theme **“RIGHT TO HEALTH; STOP AIDS, KEEP THE PROMISE; HIV PREVENTION STARTS WITH ME.”**

The event aimed to raise awareness about HIV/AIDS within the community through interactive programs and a mass rally.

The celebration commenced with a rally starting from the higher secondary school in Karai Parsurahi and traversing through target villages and local markets. The rally was officially flagged off by the school principals and Managing Director of BOARD. The event saw enthusiastic participation, with 44 peer educators and 92 students joining in, all wearing T-shirts emblazoned with the MPT logo.

During the rally, participants chanted slogans and held placards promoting HIV awareness. Youth volunteers engaged the community by addressing street corner meetings and distributing information, education, and communication (IEC) materials. This grassroots effort highlighted the importance of awareness in the fight against HIV/AIDS, demonstrating that informed communities can work toward eradicating the disease.

The conclusion of the day highlighted the essential role of education and proactive behaviour in combating the HIV/AIDS epidemic. Many individuals remain uninformed about the virus due to gaps in knowledge and management. To address this, ongoing education is crucial to empower community members to engage effectively with their peers.

Feedback showed a significant increase in awareness among school students and stakeholders, with many learning about AIDS from their peers and local health providers, underscoring the youth's vital role in knowledge dissemination. While challenges persist, especially due to resource limitations, fostering community ownership of educational initiatives is key. Sustainable solutions must focus on step-by-step implementation and increased funding to build a supportive and informed community.

Promotion of Menstrual Hygiene among Adolescent Girls

BOARD has actively promoted menstrual hygiene among adolescent girls through hygiene classes and orientation programs. These initiatives aim to educate girls about menstrual hygiene practices, using Information, Education, and Communication (IEC) materials to enhance understanding in target areas. Women staff of BOARD oriented girls on proper toilet use, highlighting facilities such as change rooms and incinerators. Discussions were held about the challenges faced during menstruation and strategies to overcome these issues.



In Daniawan block, BOARD successfully mobilized members of Self-Help Groups (SHGs) and adolescent girls in 08 villages to encourage the use of sanitary napkins for improved menstrual hygiene. As a result, young women and adolescent girls in these villages are now using sanitary napkins regularly.

After the Intervention

Through continuous engagement with BOARD's programs, one girl, Rina, has transformed from a passive recipient of information into a confident advocate for menstrual hygiene. Her acceptance and leadership in both her community and school are commendable. Rina's ability to mobilize her peers and maintain sanitary facilities during menstruation is outstanding. The school headmaster praised her as an active and capable student, noting that her efforts have made the school an exemplary model for others.

Behavior Change Communication

BOARD has initiated behaviour change communication programs with community support, focusing on hand washing, breastfeeding, immunization, girl child education, and HIV/AIDS. So far, eight training sessions have been conducted in 05 villages of Daniawan and 05 villages of Karai Parsurai blocks in Patna & Nalanda district. Techno-managerial assistance has also been provided to 06 SHGs, covering topics like advocacy, HIV/AIDS, breastfeeding, and girl child education for broader sensitization among rural women.

Gender-Based Violence



Gender-based violence (GBV) has emerged as a significant social and human rights issue, with over 65% of married women in Bihar reporting experiences of physical or sexual violence from intimate partners. In response to the high prevalence of GBV and inadequate support services for survivors, the Chief Minister of Bihar has launched a multi-sectoral intervention.

The objectives of this intervention include:

- Increasing the availability, quality, and utilization of GBV services.
- Reducing societal acceptance of GBV and strengthening protective factors.
- Improving the policy environment for GBV response.
- Enhancing coordination of the national GBV response.
- Building a robust evidence base for GBV.

In 2023-24, BOARD organized regular community meetings in Daniawan block, revealing critical gaps in support for women who have experienced GBV, particularly in rural areas. Based on community input and data analysis, a strategy was developed to empower women and promote social change regarding gender relations. This approach emphasizes that women should gain power over their lives and lives free from violence through attitude changes, increased engagement, and leadership in decision-making processes.



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, 2024**, 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, 2024**; and





Ref.

Date:

(b) In the case of Statement of Income & Expenditure, of the excess of expenditure over Income for the year ended on that 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. 1,05,000/-** are outstanding with organization as at **31st March 2024**. It is not more than two years from due date of the scheduled repayment and no amount is written off during the year.
- i. Unspent grant of **Rs. 67,138.70** is with organization as at **31st March 2024**.
- j. **No money** of Trust has been invested contrary to the provision of The Income Tax Act.
- K. 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

Fin. Reg. No.010177C



BIPIN VIVEK
Partner

Membership No.079917

UDIN No. 24079917BKEQVD9454

Place: PATNA
Date: 30.08.2024

Bureau of obligate and Accompanier for Rural Development (BOARD)

At & 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)


BALANCE SHEET AS AT MARCH 31,			2024	2023
SOURCE OF FUNDS		Schedule	₹	₹
CAPITAL AND GENERAL FUND				
Capital Funds (As per last Balance sheet)			4,76,855.94	4,76,855.94
Surplus/ (deficit) as per Income & Expenditure Account			<u>(63,346.00)</u>	
			4,13,509.94	
RESTRICTED FUNDS				
Exigency funds				78,083.50
As per last Balance sheet			78,083.50	
Less: Adjustment of loans			<u>(52,170.00)</u>	
			25,913.50	
Unspent Grant of the Mercury Phoenix Trust, UK			67,138.70	-
CURRENT LIABILITIES & PROVISION				
Liabilities for Expenses (Audit fee)			10,620.00	10,620.00
<i>Unsecured Loan</i>				65,000.00
As per last Balance sheet			65,000.00	
Less: Loan Repaid during the year (Foreign Account)			<u>(35,000.00)</u>	
			30,000.00	
Add: During the year - (Domestic Account)			<u>75,000.00</u>	1,05,000.00
	Total		<u>6,22,182.14</u>	<u>6,30,559.44</u>
APPLICATION OF FUNDS				
FIXED ASSETS				
As per last Balance sheet	1	1,32,208.00		1,32,208.00
Less: Depreciation during the year		<u>(39,717.00)</u>	92,491.00	
LOAN & ADVANCES				
Loan to Beneficiaries (JLGs members)				4,68,347.00
As per last Balance sheet	3	4,68,347.00		4,68,347.00
Less: Recovery/Adjustment of loan		<u>(20,702.00)</u>	4,47,645.00	
CURRENT ASSETS				
Closing Balance	2			
Cash in hand		3,829.50		3,658.50
Cash at Bank - SB A/c No.2004101010257 with Canara Bank, Luv-Kush Tower, Exhibition Road, Patna-800 001		7,799.02		2,422.02
SB A/c No.39999566276 with SBI NDMB, New Delhi		52,103.09		6,153.39
SB A/c No.2004101013318 with Canara Bank, Luv-Kush Tower, Exhibition Road, Patna-800 001		2,979.62		2,897.62
SB A/c No.11836695398 with SBI Shahjahanpur, Patna		7,439.90		11,895.90
SB A/c No.11836695659 with SBI Shahjahanpur, Patna		<u>7,895.01</u>	82,046.14	2,977.01
	Total		<u>6,22,182.14</u>	<u>6,30,559.44</u>

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 & ASSOCIATES**


Naresh Chandra Verma
Managing Director




Sangita Kumari
Treasurer

Chartered Accountants
Firm Reg. No. 010177C

BIPIN VIVEK
Partner
Membership No. 079917

Place: Patna
Date: 30.08.2024

Bureau of obligate and Accompanier for Rural Development (BOARD)

At & 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)

INCOME & EXPENDITURE ACCOUNT FOR THE YEAR ENDED MARCH, 31		2024	2023
		₹	₹
INCOME:			
<i>Bank interest</i>			
Foreign Accounts	2,931.00		2,146.00
Domestic Accounts	426.00	3,357.00	475.00
Receipts during the year (As per Schedule of Annexure)			4,25,430.00
Foreign Grant and Subsequent Receipts			
Grant from the Mercury Phoenix Trust, UK	4,01,080.00		
Less: Unspent Grant	(67,138.70)	3,33,941.30	
Program Revenue			
Vocational Training Centres (VTCs)	9,980.00		57,372.00
Poverty Alleviation Initiatives	10,736.00	20,716.00	83,865.00
Domestic Fund and Resources			
Program Revenue			
Educational Program (Coaching Classes)	39,550.00		
HIV/AIDS Awareness Program	16,000.00		
Gender equality (VAWG) program	11,225.00		
MH & Hygiene Management Program	9,850.00		
Vocational Training Centres (VTCs)	41,218.00		
Poverty Alleviation Initiatives	1,15,785.00	2,33,628.00	
Donation - General (Public/Community/Friends)		98,446.00	1,11,701.00
Other Receipts - Domestic			
Membership Fee	15,000.00		15,000.00
Consultancy Fee	13,000.00		18,500.00
Sale of Group Passbook & IEC Materials	210.00		300.00
Sale of old News paper & Periodicals	632.00		810.00
Rent of Training venue (Project Program)	5,000.00	33,842.00	7,000.00
Exigency funds (Adjustment of loans)		52,170.00	
Surplus/ (deficit) for the year		63,346.00	22,532.00
Total		8,39,446.30	9,61,386.00
EXPENDITURE:			
Foreign Accounts (As per separate Accounts)			
HIV/AIDS Prevention Education & Awareness Prog.(MPT,UK)	1,21,500.00		1,69,650.00
Project Personnel Cost	2,08,982.00		2,81,619.00
Prevention Education & Awareness Programs	26,693.00		29,132.00
Outreach Program	14,603.30	3,71,778.30	25,069.00
General Operating/Support Cost (Adm. Expenses)			5,05,470.00
Skill Development cum Income-generating Programs			
Vocational Training - Embroidery Trainings	28,284.00		51,305.00
Poverty Alleviation Programs	40,310.00	68,594.00	54,928.00
Administrative Expenses		5,249.00	1,985.00
Domestic Accounts (As per separate Accounts)			
Administrative Expenses		51,095.00	54,360.00
Social Impact Programs (Health and Social Awareness)			
Educational Program (Coaching school)	50,660.00		39,213.00
Gender equality (VAWG) program	25,615.00		17,755.00
MH & Hygiene Management Program	23,695.00		13,609.00
HIV/AIDS Awareness Program	29,108.00		14,812.00
Financial Literacy Program	-	1,29,078.00	12,378.00
Skill Development and Income-generating Programs			
Vocational Training - Tailoring Trainings	55,975.00		50,456.00
Poverty Alleviation Programs	96,710.00		95,564.00
Program Promotional Expenses	10,630.00	1,63,315.00	7,055.00
Audit Fee (Provision for the year)		10,620.00	1,53,075.00
Depreciation		39,717.00	10,620.00
Total		8,39,446.30	9,61,386.00

Signed subject to our separate report of even date.

For and on behalf of the Society/Trust


Naresh Chandra Verma
Managing Director
Place: Patna
Date: 30.08.2024




Sangita Kumari
Treasurer

For **BIPIN VIVEK & ASSOCIATES**

Chartered Accountants
No. 010177C

BIPIN VIVEK
Partner
Membership No. 079917



Bureau of obligate and Accompanier for Rural Development (BOARD)
At & P.O: Shahjahanpur, Dist.- Patna (Bihar)

Consolidated Financial Statements

Schedules forming part of the financial statements for the year ended 31 March 2024

(in Rs.)

Assets	As at 01-Apr-23	Value Addition during the year		As at 31-Mar-24	Depreciation for the year	Net Block as at 31-Mar-24
		Foreign	Domestic			
Furniture & Fixtures	50,836.00	-	-	50,836.00	5,589.00	45,247.00
Computer & Accessories	24,461.00	-	-	24,461.00	13,348.00	11,113.00
Books	6,403.00	-	-	6,403.00	640.00	5,763.00
Mobile Set	5,963.00	-	-	5,963.00	2,385.00	3,578.00
Fan	5,164.00	-	-	5,164.00	966.00	4,198.00
Motor Cycle	7,497.00	-	-	7,497.00	7,497.00	-
Sewing & Embroidary Machine	15,190.00	-	-	15,190.00	1,520.00	13,670.00
Tool, Misc. Parts & Accessories	1,019.00	-	-	1,019.00	1,019.00	-
Electric Equipments	7,183.00	-	-	7,183.00	2,121.00	5,062.00
Safe Drinking Water Systems	5,148.00	-	-	5,148.00	1,288.00	3,860.00
Edu HotSpots Server	3,344.00	-	-	3,344.00	3,344.00	-
Total	1,32,208.00	-	-	1,32,208.00	39,717.00	92,491.00

Schedule 2

Description of Opening and Closing balance as at 31st March 2024

Description of Opening and Closing balance as at 31st March 2024	Opening Balance (01.04.23)		Total (Rs.)	Closing Balance (31.03.24)		Total (Rs.)
	FC A/c	Domestic A/c		FC A/c	Domestic A/c	
Cash in hand & Bank						
Cash in hand	2,318.20	1,340.30	3,658.50	211.20	3,618.30	3,829.50
SB A/c No.2004101010257	2,422.02	-	2,422.02	7,799.02	-	7,799.02
SB A/c No.39999566276	6,153.39	-	6,153.39	52,103.09	-	52,103.09
SB A/c No. 2004101013318	-	11,895.90	11,895.90	-	2,979.62	2,979.62
SB A/c No. 11836695398	-	2,897.62	2,897.62	-	7,439.90	7,439.90
SB A/c No. 11836695659	2,977.01	-	2,977.01	7,895.01	-	7,895.01
Total Cash & Bank balance	13,870.62	16,133.82	30,004.44	68,008.32	14,037.82	82,046.14

Schedule 3


Loan to Beneficiaries (JLGs Members) under Poverty Alleviation Programs as at 31 March 2024

Name of JLGs	Code	₹	Statement of Loan and Advances during the year		₹
			As per last Balance sheet		
Gauri Mahila Sahayata Samooh	27	66,745.00	Foreign Accounts		71,932.00
Sarswati Mahila Sahayata Samooh	22	90,420.00	Domestic Accounts		3,96,415.00
Shanti Mahila Sahayata Samooh	15	15,727.00			4,68,347.00
Priti Mahila Sahayata Samooh	18	1,21,522.00	Less: Refund during the year - Foreign A/c		(71,932.00)
Ganpati Sahayata Samooh	24	29,337.00			3,96,415.00
Mamta Sahayata Samooh	16	16,939.00	Add: During the year - Domestic A/c		51,230.00
Arti Mahila Sahayata Samooh	21	1,06,955.00	Loan balance with beneficiaries		4,47,645.00
Total		4,47,645.00			

Description of Administrative Expenses

Particulars	FC A/c	Domestic A/c	Total
Audit Fee	-	7,080.00	7,080.00
Printing & Stationery	-	1,790.00	1,790.00
Computer upgradation charge	2,300.00	2,550.00	4,850.00
Mobile & Internet charge	599.00	1,298.00	1,897.00
News Paper & Periodicals	910.00	680.00	1,590.00
Fuel & Maintenance	1,440.00	2,769.00	4,209.00
Electric charge (Fixed)	-	6,000.00	6,000.00
Postage Expenses	-	500.00	500.00
Travel & Conveyance	-	1,695.00	1,695.00
Office expenses & other charge	-	26,482.00	26,482.00
Subscription	-	251.00	251.00
Total	5,249.00	51,095.00	56,344.00

Shahjahanpur, Patna
Date: 30.08.2024


Naresh Chandra Verma
Managing Director




Sangita Kumari
Treasurer

Bureau of Obligate and Accompanier for Rural Development (BOARD)

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

NOTES ON ACCOUNTS AS ON 31ST MARCH, 2024

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 inclusive financial 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 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 income 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.
- 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 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: 30.08.2024




(Sangita Kumari)
Treasurer



BIPIN VIVEK & ASSOCIATES
Chartered Accountants

* END *