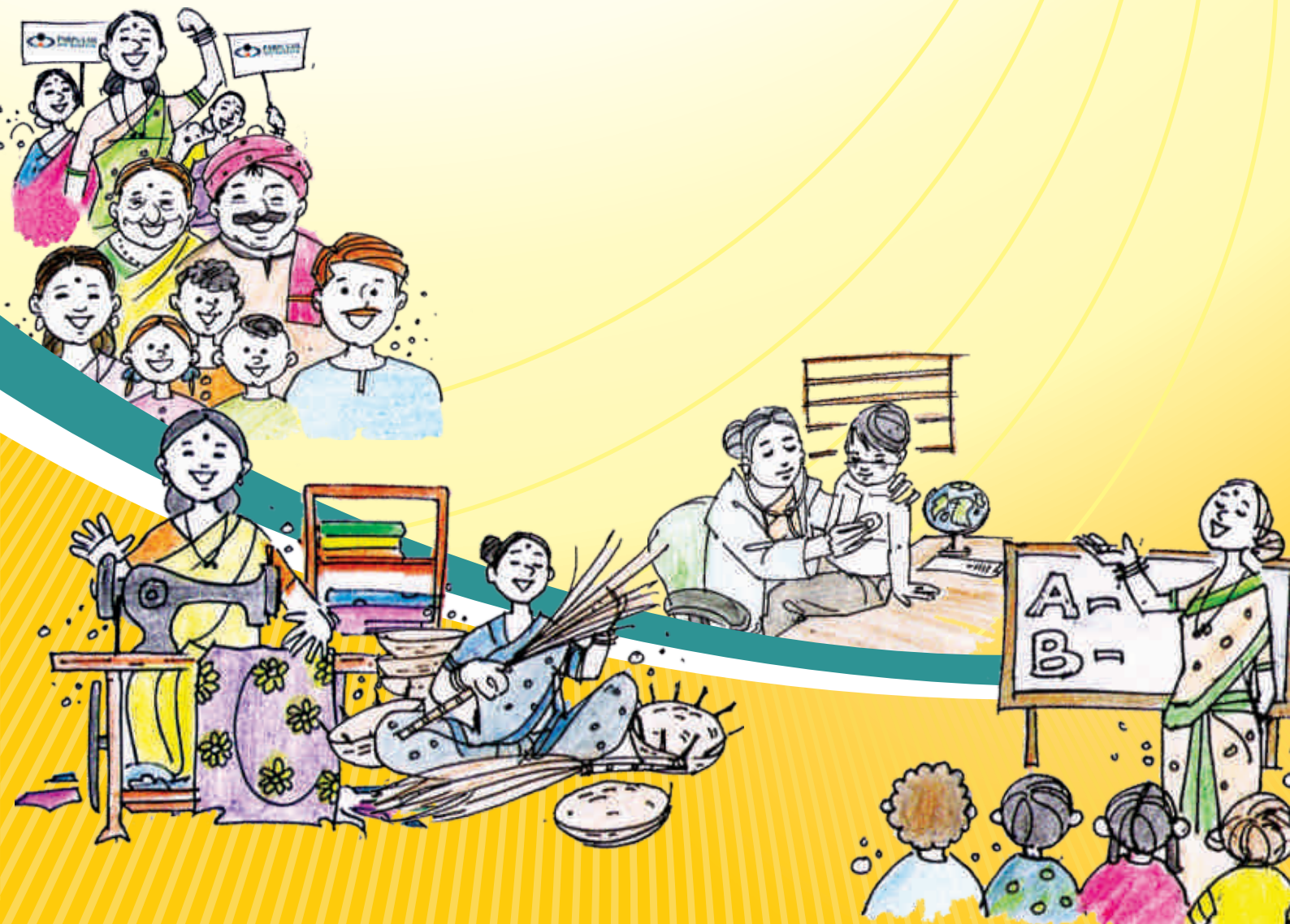


# ANNUAL REPORT 2010 - 2011



Parinaam Foundation is registered under Section 25 of The Companies Act, 1956 as a not-for-profit organization. The Foundation has tax exempt status and 80G (5) (vi) approval under the Income Tax Act 1961. Our mandate is to provide healthcare, educational and vocational training support, job enhancement facilities, community development and entrepreneurial development to poor families in India.



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## Letter from our Chairman

Parinaam was conceived in 2006, to care for the educational and health care needs of those Urban Poor Women who receive micro-finance loans from Ujjivan Financial Services. The number of women that it caters to in Health Care has grown from 4964 in 2006 to 40,828 today. Its clientele is spread over 115 cities in 12 States.

The urban poor are very different from their counterparts in rural areas because their needs are very different. They live in very confined, squalid hutments; the cost of the services they require are more expensive; they fear much more about their personal safety and they are surrounded by a society which is affluent and has access to a variety of goods and services which they could never access. Their attitudes and aspirations, therefore, are very different from those living in rural areas. So, while trying to make available the services that they need, Parinaam has to take great care to ensure that their dignity is preserved.

Keeping the above in mind, Parinaam has covered the following ground through its various programs:

|   | HEALTH CARE                          | No. | People Covered in 2010-11 | Total people since Inception |
|---|--------------------------------------|-----|---------------------------|------------------------------|
| 1 | <b>Multi Speciality Camps</b>        | 60  | 21,312                    | 40,828                       |
| 2 | <b>Various Specialty Camps</b>       | 283 | 28,691                    | 51,471                       |
| 3 | <b>Vaccination Camps</b>             | 6   | 488                       | 488                          |
| 4 | <b>Health Education Camps</b>        | 60  | 3187                      | 43,295                       |
|   | EDUCATION                            |     |                           |                              |
| 1 | <b>Vocational Training</b>           |     | 261                       | 349                          |
| 2 | <b>Livelihood Training</b>           |     | 463                       | 547                          |
| 3 | <b>Financial Literacy</b>            |     | 4417                      | 4417                         |
| 4 | <b>Higher Education Scholarships</b> |     | 20                        | 20                           |





In 2009, Parinaam conceived an Urban Ultra-poor Program(UUPP) to cover 96 families in three Bangalore slums who were so poor that they would not even qualify for a Micro-finance loan. What made this program unique was that it not only covered the woman in the family but also the male member and the children. The UUPP took care of the health-care and educational needs of these families and in addition made it mandatory that they should learn to save. I feel proud to be able to report that these families have so far been able to save a total of over Rs. 58,000.00. Apart from this, 25 of them have reached a financial standing where they can qualify for a micro finance loan and another 25 families have been able to open Savings Accounts in the State Bank of India.

None of this would have been possible without the help of some very generous benefactors. The Ujjivan Financial Services organisation and many of its senior officers and staff who helped us financially in our hour of need. I would especially like to thank Mr. Ravindra Bahl, without whose help our Urban Ultra-Poor could never have taken off. Mr. Jerry Rao was very generous in his help to us. Sequoia Capital came up with an innovative Employee Donation Scheme where they agreed to match any donations given to Parinaam by their employees. M/s Mohit Bhatnagar, S.K. Jain and V.T. Bharadwaj of Sequoia Capital contributed most generously, for which we are really very grateful. To all these very generous and caring people we say a most heart-felt thank you.

The coming years will see Parinaam grow very rapidly because there are more and more institutions and people who see us as an effective social service provider. There are industrial establishments who would like to use our services to fulfill their own Corporate Social Responsibilities and we have also attracted the attention of welfare funding organisations who see in Parinaam as a worthy candidate for the channeling of their funds.

None of this would have been possible without the endless and untiring efforts of Mrs. Elaine Ghosh, our Executive Director and her extremely dedicated colleagues who are the heart and soul of Parinaam. They seem to have an unending store of ways in which to bring joy and happiness to the needy. What more could Parinaam ask!!!

My grateful thanks to all of them.

Sarosh J. Ghandy  
Chairman



## THE SOCIAL IMPACT OF PARINAAM FOUNDATION

In the four years (3 years of our formal incorporation) since Parinaam began its mission to “change” the lives of the urban and semi-urban poor families under our care, we have come a long way. Our mandate to provide social services to poor women and their families has grown by leaps and bounds, in spite of a lack of funds, but with the strong support of our partners and our volunteers. Our beneficiaries are beginning to realise that they have a friend and caregiver in Parinaam and we do our best to rise to every occasion where we are called on for help.

The year 2010-2011 found us racing to keep pace with our strategic partner, Ujjivan Financial Services, a microfinance institution which has risen to be one of the most respected in the field of microfinance around the world. As the second half of the year mired the Indian MFIs in a host of controversies and the fall-out affected all of them, good, bad and ugly, it became crucial that Parinaam proved to the Ujjivan customers that they would be as lovingly cared for as if all was right with their world. As more and more partnerships are formed and programs launched, we have a feeling of satisfaction our beneficiaries are getting the best of micro-credit & “plus” services that under normal circumstances, they cannot hope to access.

Our programs have become so innovative that thinking “out of the box” has become the norm among Parinaam staff rather than the odd occasional “Eureka!” Recognizing that poverty manifests itself in various forms and the disadvantaged do not understand or care how they get the help they so desperately need, we too have learnt that there is no such word as “impossible”. We are increasingly building a reputation for providing multi-dimensional solutions to problems that are endemic in our world of urban poverty. For Parinaam it is, and always will be, in the words of President Obama, “YES WE CAN” and IBM's evocative advertisement “THINK DIFFERENTLY”.

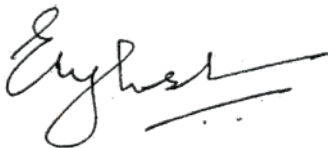
Read about our programs in the following pages of the Report. The joy and happiness you will see on the faces of the little children and their Mothers will gladden your heart as they do ours each time a program is successfully carried out. Our Urban Ultra Poor Program, one of the most innovative and unique in India, will bring an understanding of just how challenging it sometimes is to support what the desperately poor need and give it to them rather than force them to accept our own notions of what they want and should have. The simple joys of our Sports Days (conducted across 3 of Ujjivan's regions and with the complete support of Ujjivan staff) makes our families realise that, sometimes, Happiness is Free!

Our Scholarship Program and the 'Education Loan Interest Refund' are our most valued programs. Both of them support the poor's biggest aspiration (after buying a TV!): the education of their children, the need to see them move out of the enervating poverty that they suffer. We have been overwhelmed by the emotions, the tears of joy, the blessings of every Deity each time we have a little ceremony to give them this financial support.

Ujjivan has now asked us to expand our own Financial Literacy Program to include the new need of the hour, Debt Management and the concept of the Credit Bureau for the Poor. This invaluable program will be launched as a pilot across India for a limited number of customers of 32 Ujjivan branches in July 2011. Subsequently we hope that all MFI customers will be trained on it.

Parinaam Foundation was incorporated as a not-for-profit organization under Section 25 of the Companies Act 1956, on March 31st, 2008. Parinaam received its tax exempt status under Section 12A on January 20th, 2009 and its current approval under Section 80G of the Income Tax Act 1961 in July 2009. The 80G (5)(vi) of the Income Tax Act 1961 approval, which allows Indian citizens a tax break on donations, is valid up to March 31st, 2012. The general approval under the Foreign Contributions Regulation Act (FCRA) is under process at the Home Ministry of the Government of India and we hope that we will soon be in a position to accept foreign currency, donations and grants. Till then we are restricted to Indian Rupee donations and grants from Indian Citizens, Companies and Non Resident Indians holding valid Indian Passports.

Sustainability and funding are key issues faced by most non-profit organizations. Parinaam works with the intention of providing the maximum and best quality benefits at a minimal cost. To successfully continue running our programs, we need support from donors, sponsors, our volunteers and our friends. We appreciate donations of all types – money, time or some product/service that will benefit our families. We are grateful for, and thank, those generous donors & sponsors who made last year's programs possible. We are confident that this year will bring us the financial support that will enable us to innovate and expand new programs across India.



**Elaine Marie Ghosh**  
Executive Director  
May 22nd, 2011





## OUR VISION

Parinaam will convert stumbling blocks into stepping stones, with special emphasis on family welfare, education and healthcare, on a pathway of **'change'** that will have multiple impacts on the poor, and lead to a **'better life'** for themselves and their future generations.

## OUR GOALS

- Create positive 'change' in the lives of the urban and semi-urban poor
- Programs must meet our benchmark of "Quality & Beneficiary Satisfaction"
- Execute programs with high efficiency and minimized costs through partnerships with NGOs; like-minded organizations and government programs
- Provide multi-dimensional support for the *entire family* and not just for the woman
- Research and develop innovative solutions to the socio-economic problems of the urban poor

## Governance - Board of Directors



### Sarosh J. Ghandy, Co-founder & Chairman

Sarosh Ghandy is a graduate (1958) in Metallurgical Engineering from the Carnegie Institute of Technology, Pittsburgh, USA. He joined the Tata Engineering and Locomotive Co. Ltd. (now Tata Motors Ltd.) as an Asst. Metallurgist and over a period of 14 years rose to become the General Manager of the Jamshedpur Works of Telco. He joined the Telco Board as Executive Director from 1973 to 1999. He became the Managing Director of a subsidiary of Telco, TELCON, till his retirement in 2002. Mr. Ghandy has dedicated his life to supporting Social and Educational Services at the highest level and was the Chairman of eight related organizations. Additionally he is on the board of ten Business organizations.



### Elaine Marie Ghosh, Co-founder & Executive Director

Elaine began her career in 1974 as a financial analyst with Citibank N.A. and served as a banker for 10 years. She has run several successful businesses and, among other projects, set up the head office of Ujjivan Financial Services Pvt. Ltd, a microfinance company that provides financial services to urban poor women. In 2007 she started Parinaam Foundation as a non-profit Section 25 company to provide social services to poor urban and semi-urban families. She is a strong environmentalist with a special interest in water resources and tree conservation.



### Lt. General (Retired) Arjun Ray, PVSM, VSM, Director

A soldier-scholar of the Indian Army for 38 years, Lt. General Arjun Ray has wide-ranging experience in war, conflict management, and social transformation of those who have been alienated. His first book, 'The Psychology of Military', is a purple primer in understanding the mind and motivation of a terrorist. The second book, 'Peace is Everybody's Business', is a treatise in conflict prevention. For distinguished service and contribution to nation-building, he was awarded the Param Vishist Seva Medal, and was India's nomination for the Commonwealth Award in 2002 for women's empowerment.

In his second calling – international school education – he has set up three International Baccalaureate Schools, the Leadership School, and the world's first Equal Opportunity School for children living below the poverty line. The latter is in sync with his belief that schools must have a social objective; they cannot just be centers of academic excellence. IB World has recently acclaimed the General as one of the six IB World School Leaders on rethinking education, especially by making high quality education affordable to the poor.

## Our Partners

### STRATEGIC PARTNER

**Ujjivan Financial Services Pvt. Ltd.** is an NBFC providing micro-financial services to economically active poor women in urban and semi-urban India. Ujjivan has 351 branches across 20 states and union territories in India covering about 991,594 customers and has disbursed over Rs. 20,734 million in loans with a 98.9% repayment rate.

Parinaam offers strategic support to Ujjivan Financial Services Pvt. Ltd. by providing their customers with micro credit 'plus' services in the areas of healthcare, education, practical vocational training and job enhancement, basic community services, capacity building initiatives and now in the key area of Financial Literacy, where we are developing a program with a focus on debt management and the credit bureau for their microfinance customers.

### HEALTHCARE PARTNERS

- Vittala International Institute of Ophthalmology, Bangalore
- Rotary Narayanan Netralaya Eye Hospital, Kolkata
- National Institute of Ophthalmology, Pune
- Bangalore Institute of Dental Sciences & Hospital, Bangalore
- Kempegowda Institute of Nursing, Bangalore
- MedPlus Pharmacies across India
- Apollo Pharmacies
- Karnataka Family Physicians Association, Bangalore

Additionally, we partner with local doctors / hospitals / medical colleges as needed at the locations at which our health camps are held. We have 32 medical institutions which provide us with quality medical services for our beneficiary patients.

### VOCATIONAL TRAINING & LIVELIHOOD PARTNERS

To address Vocational Training programs & placements at quality retail stores & manufacturing units, Parinaam networks the following partners. Parinaam does not charge placement fees to either the organisation or the beneficiaries who they help.

- |   |  |
|---|--|
| ● Unnati, Bangalore                       | ● Pune Corporation Training Centre, Pune             |
| ● Metamorph Learning Pvt. Ltd., Bangalore | ● Kasturba Gandhi Mahila Gramodyog Vidyalay, Pune    |
| ● Hope Foundation, Bangalore & Kolkata    | ● Dr. Reddy's Foundation, South, West & East Regions |
| ● Streisand Foundation, Bangalore         | ● Shahi Exports                                      |
| ● Maruthi Driving School, Bangalore       | ● Lifestyle Malls                                    |
| ● GMR Foundation, South Region            | ● KFC Restaurants                                    |
| ● YMCA, East Region                       | ● Westend Stores                                     |
| ● RUDSETI, Dharwad                        | ● Shell Petrol Bunks                                 |
| ● Rani Laxmi Bai Training Center, Pune    | ● Hindustan Unilever Ltd.                            |

We also develop linkages with other organisations on programs that require external interventions.

### WEBSITE PARTNERS

Sevya IT Pvt. Ltd who designed our website; Amit Kumar and Giriraja who maintain it with Mallika's support:

[www.parinaam.org](http://www.parinaam.org).

## PARINAAM'S TEAM

**Elaine Marie Ghosh, Executive Director:** She started Parinaam Foundation in 2007, is personally involved in all the activities of the Foundation and provides the day to day management support that the Foundation needs.

**Mallika Ghosh, Chief of Staff:** Mallika completed her education at Emerson University, Boston, U.S.A. She spent 7 years in Advertising; her last job was as Head of the Film Division, South India for McCann Erickson. In January 2010, she chose to move to social development and interned as a consultant with Parinaam for 5 months before deciding to become a full time employee. She supervises the Parinaam Programs, develops new ones such as the Urban Financial Literacy Program with a special focus on Debt Management & the Credit Bureau and the Parinaam Academic Adoption Program.

**Gunashekar MSK, Programs Manager:** Guna joined Parinaam from Sankara Eye Hospital in October 2009 and brought with him his extensive experience in the field of Healthcare. He oversees all the Parinaam initiatives in that area which includes our expanding network of hospitals and other healthcare providers. He is also involved in our camps, vocational training programs and scholarship fund candidatures. Guna is an M.S.W., M. Phil in social work and PG diploma in human resource management.

**Roshan Mascarenhas, Program Manager for the Urban Ultra Poor Program:** After working in grass root level NGOs in rural Karnataka for four years, he joined Habitat for Humanity India, a global NGO and liaison with its partner NGOs across Karnataka and Kerala to monitor the programs. He manages the UUPP initiatives which include Livelihood, Healthcare, Childcare & Education, Financial Literacy and Social Support. He is also taking care of our Academic Adoption Program which aims to admit our UUPP children into quality schools. Roshan holds an MA in Sociology.

**Renuka Munivenkatappa, Senior Community Worker, Urban Ultra Poor Program:** She is a graduate in Arts and had worked in Myrada for five years as community facilitator. Renuka facilitates its implementation from inception in the slums. Renuka is self motivated, energetic, enthusiastic and an efficient problem solver.

**Mala E - Community Worker, Urban Ultra Poor Program:** Mala has 5 years experience of working as a Link Worker in a Public Health Clinic. She has proved to be very efficient in the field, especially supporting all health issues for our beneficiaries. During center meetings and house visits she counsels them on health and hygiene. Mala is efficient and hard working and has earned the trust of our beneficiaries.

**Anil Kattimani, Financial Literacy/Health Education Trainer & Field Coordinator:** Anil takes care of the Financial Literacy Program & Health Education Programs across Karnataka and also coordinates the Savings Account Project. He has completed his Masters degree in Kamala Nehru Education Society in Bangalore University (B.A, B.Ed, and M.A). He previously had 2 years of experience as a High School teacher in Gnan Bharathi Education Society, Bangalore.

**Samuel Salvi, Field Coordinator, West Region:** Samuel manages the Health Camps for Ujjivan's West Region based out of Pune. He also investigates and processes Vocational Training and Job Enhancement opportunities for the Ujjivan customers/families. Prior to joining Parinaam, he worked as a Social Worker in the NGO, Family Welfare Centre. He holds a Masters Degree in Social Work.

**Sridhara H.V, Field Coordinator, Karnataka:** Sridhara handles our Healthcare, Vocational Training & Livelihood programs across Karnataka. He has completed his Masters in Social Work (MSW) from St. George College of Management, Sciences & Nursing with a specialization in Social Development. He is very committed and shows great enthusiasm in working for the upliftment of the underprivileged section of society.



**Mohd. Shadan Hussain, Field Coordinator, Jharkhand:** Shadan manages Parinaam's initiatives for Ujjivan customers in Jharkhand. He completed his Post Graduation in Mass Communication from Aligarh Muslim University. He is a young & energetic social entrepreneur who has been associated with many NGOs involving social activities for the upliftment of youth talents. He also made two documentaries based on "Slack Pickers" & "The Life Style of a Sadhu".

**Subhadip Santra, Field Coordinator, West Bengal:** Subhadip manages Parinaam's initiatives for Ujjivan customers in West Bengal. He completed M.S.W. from Rabinrabharathi University. He also did his Diploma in Software Technology. He previously worked in a B.P.O "Brainware" in Jadavapur University. His research report was on "A study on Socio-economic profile of brick workers in the Taki Municipal area."

**Sanatan Sethy, Field Coordinator, Odisha:** Sanatan manages Parinaam's initiatives for Ujjivan customers in Odisha. He completed his M.S.W. from U.U.C. B.B.S.R. He worked in a targeted intervention project on HIV/Aids (NACO, OSACS) for F.S.W and M.S.M, and as a field coordinator on T.L.C Sanitation project.

**Richard Kumar D, Bangalore:** Richard has been with Ujjivan for 3 years and was assigned to Parinaam to take care of office maintenance work. He not only looks after the office but also handles the reception, maintains all budgets & accounts for the Health Camps & Sports Days across 3 Regions of Ujjivan and verifies inward & outward documents including that of the Interest Refund Program.



## Our Impact

Our 3<sup>rd</sup> year in social development has seen a huge jump in our activities both with the Ujjivan customers and our own urban ultra poor program. We have realised that as we go forward we cannot be experts in providing all the need based interventions that our beneficiaries require. So to ensure quality, we often act as a nodal agency that develops links through which our families can access the best services that are available.

### PROGRAMS CONDUCTED SINCE INCEPTION (December 2006 to March 2011)

| S.No.    | PROGRAM  | Dec 2006 - Mar 2008 | Apr 2008 - Mar 2009 | Apr 2009 - Mar 2010 | Apr 2010 - Mar 2011 | Grand Total |
|----------|--|---------------------|---------------------|---------------------|---------------------|-------------|
| 1        | Number of Multi-Speciality Camps                         | 16                  | 12                  | 37                  | 60                  | 125         |
|          | Number of registered Ujjivan customers + extended family | 4964                | 2714                | 11838               | 21312               | 40828       |
|          | <b>Health Care</b>                                       |                     |                     |                     |                     |             |
|          | Regional Camps: South                                    | 16                  | 10                  | 24                  | 22                  | 72          |
|          | Regional Camps: East                                     | -                   | 2                   | 9                   | 23                  | 34          |
|          | Regional Camps: West                                     | -                   | -                   | 3                   | 11                  | 14          |
|          | Urban Ultra Poor Program                                 | -                   | -                   | 1                   | 4                   | 5           |
| 1A (i)   | <b>Eye camps</b>   | 16                  | 12                  | 37                  | 57                  | 122         |
|          | Eye Screenings done                                      | 4964                | 2714                | 8717                | 14056               | 30451       |
|          | Cataract Operations completed                            | 43                  | 46                  | 210                 | 221                 | 520         |
|          | Eye Glasses distributed                                  | 957                 | 867                 | 1670                | 1804                | 5298        |
|          | Hospital Referrals/other surgeries                       | 153                 | 158                 | 515                 | 368                 | 1194        |
| 1A (ii)  | <b>ENT Camps</b>   |                     | 4                   | 24                  | 50                  | 78          |
|          | ENT Screenings   |                     | 790                 | 2252                | 4795                | 7837        |
|          | Treatments done  |                     | 8                   | 26                  | 63                  | 97          |
| 1A (iii) | <b>Dental Camps</b>                                      |                     | 1                   | 24                  | 56                  | 81          |
|          | Dental Screenings  |                     | 130                 | 2805                | 6659                | 9594        |
|          | Treatments done  |                     | 2                   | 307                 | 1212                | 1521        |
| 1A (iv)  | <b>Diabetes Camps</b>                                    |                     |                     |                     | 18                  | 18          |
|          | Diabetes Screenings                                      |                     |                     | 21                  | 330                 | 351         |
| 1A (v)   | <b>Cardiac Camp</b>                                      |                     |                     |                     | 1                   | 1           |
|          | Cardiac Screenings                                       |                     |                     |                     | 55                  | 55          |
|          | Treatments done  |                     |                     |                     | 11                  | 11          |
| 1A(vi)   | <b>General Health Camps</b>                              |                     |                     | 1                   | 2                   | 3           |
|          | General Health Screenings (UUPP)                         |                     |                     | 190                 | 391                 | 581         |
|          | Treatments done  |                     |                     | 20                  | 20                  | 40          |
| 1A(vii)  | <b>Gynecology Camps</b>                                  |                     |                     |                     | 1                   | 1           |
|          | Gynecology Screenings                                    |                     |                     |                     | 25                  | 25          |
|          | Treatments done  |                     |                     |                     | 1                   | 1           |

| S. NO    | PROGRAM  | Dec 2006-Mar 2008                                 | Apr 2008-Mar 2009 | Apr 2009-Mar 2010 | Apr 2010-Mar 2011 | GRAND TOTAL |            |
|----------|--|---|-------------------|-------------------|-------------------|-------------|------------|
| 1A(viii) | <b>Vaccination Programs</b>  | No. of programs                                   |                   |                   | 6                 | 6           |            |
|          |  | Children vaccinated                               |                   |                   | 488               | 488         |            |
| 1B       | <b>Health Education</b>  | No. of Programs                                   | 2458              | 330               | NIL               | 60          | 2848       |
|          |  | Customers attended                                | 34305             | 5803              |                   | 3187        | 43295      |
|          |  | Ujjivan Branches                                  | 13                |                   |                   | 53          | 66         |
| 1C       | <b>Healthcare Provider Network (4 Regions)</b>                       | Multi-Specialty & Specialty Hospitals             |                   |                   |                   |             | 81         |
|          |  | Primary Clinics                                   |                   |                   |                   |             | 24         |
|          |  | Pharmacies  |                   |                   |                   |             | 9          |
|          |  | Laboratories                                      |                   |                   |                   |             | 3          |
| 1D       | <b>Substance Abuse Support Alcoholic Anonymous Awareness Program</b> | Meets Conducted                                   |                   |                   | 4                 | 32          | 36         |
|          |  | Attendances                                       |                   |                   | 197               | 2380        | 2577       |
|          |  | Ujjivan Branches covered                          |                   |                   | 4                 | 31          | 35         |
| 1E       | <b>Micro Health Insurance (ICICI Lombard)</b>                        | Ujjivan Branches                                  | 4                 | 2                 |                   |             | 6          |
|          |  | Customers /family covered                         | 2039              | 2056              | discontinued      |             | 4095       |
| 2        | <b>Vocational Training</b>   | Applications received                             |                   | 97                | 185               | 1312        | 1594       |
|          |  | Completed Course                                  |                   | 15                | 73                | 261         | 349        |
|          |  | Accepted Placements                               |                   | 15                | 73                | 118         | 206        |
| 3        | <b>Livelihood Support</b>  | Applications received                             |                   |                   | 84                | 463         | 547        |
|          |  | Candidates selected                               |                   |                   | 32                | 217         | 249        |
|          |  | Candidates currently working                      |                   |                   | 0                 | 173         | 173        |
| 4        | <b>Financial Literacy</b>  | No. of FLP sessions conducted                     |                   |                   |                   | 85          | 85         |
|          |  | No. of Ujjivan customers/Staff educated           |                   |                   |                   | 4417        | 4417       |
|          |  | No. of Ujjivan Branches covered                   |                   |                   |                   | 65          | 65         |
| 5        | <b>Education Loan "Interest Refund"</b>                              | No of Student loans interest refunded             |                   |                   |                   | 2161        | 2161       |
|          |  | No of Ujjivan customers refunded                  |                   |                   |                   | 1899        | 1899       |
|          |  | "Interest Refunds" Disbursed(INR)                 |                   |                   |                   | 1512700.00  | 1512700.00 |
|          |  | No of Ujjivan Branches Covered                    |                   |                   |                   | 47          | 47         |
| 6        | <b>Higher Education Scholarship Fund</b>                             | No. of students applied                           |                   |                   |                   | 84          | 84         |
|          |  | No. of students Selected                          |                   |                   |                   | 20          | 20         |
|          |  | Total amount Disbursed (in INR)                   |                   |                   |                   | 189882.00   | 189882.00  |
|          |  | Ujjivan Branches covered                          |                   |                   |                   | 12          | 12         |
| 7        | <b>Sports Day</b>  | No. of Sports Days conducted (per Ujjivan Branch) |                   |                   |                   | 52          | 52         |
|          |  | No. of Children attended                          |                   |                   |                   | 4527        | 4527       |
|          |  | No. of Moms attended                              |                   |                   |                   | 2985        | 2985       |
| 8        | <b>Urban Ultra Poor Program</b>                                      | Primary Beneficiaries (women)                     |                   |                   | 38                | 48          | 96         |
|          |  | Family members (Beneficiaries)                    |                   |                   |                   |             | 375        |
|          |  | Children attending tuition centre                 |                   |                   | 46                | 86          | 132        |
|          |  | No. of slums                                      |                   |                   | 1                 | 2           | 3          |



## Health Care

Parinaam recognizes that the best way to prevent health shocks is to start the process at the most basic levels of prevention and primary care. We provide multiple interventions that range from health education and vaccinations camps to support for secondary and tertiary care.

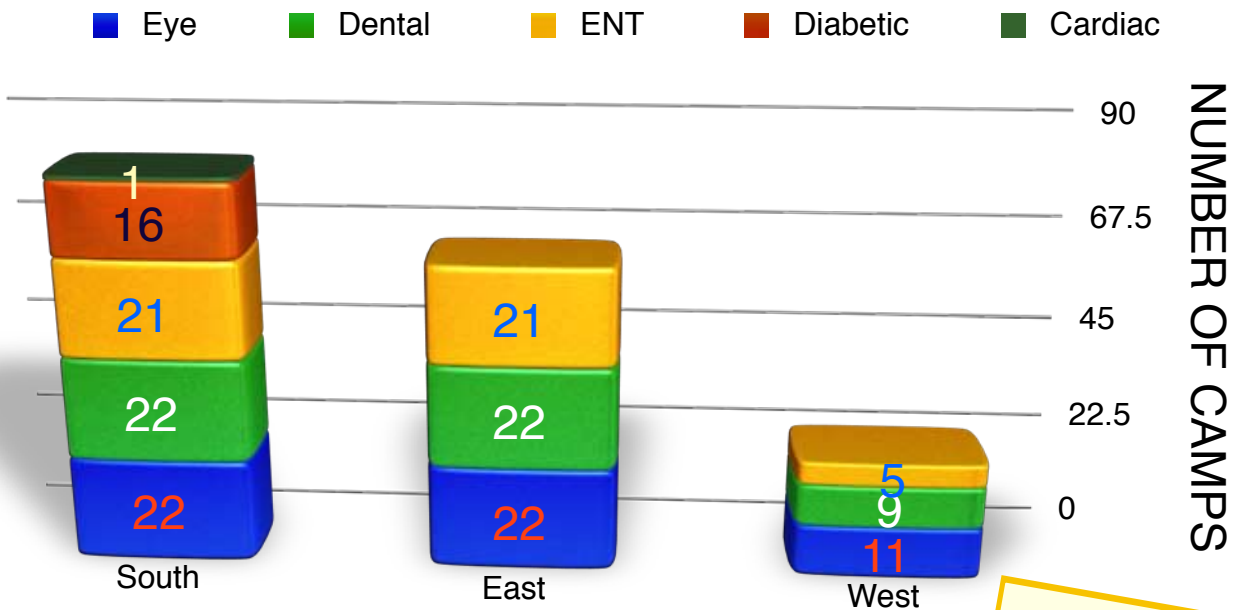
Multi-specialty health camps provide the first step of screening customers. We currently conduct approximately 7 health camps a month all over India. At the camps we provide screenings and basic treatment for eye, ENT, dental and diabetes. Subsequently follow-up referrals are taken forward with the healthcare providers. Hospital intervention happens through our network of Service Providers with whom we negotiate minimum tariffs to bring quality medical aid within the means of our patients. In the event of health shocks we use every resource to provide medical financial aid through donations and subsidies. How do Parinaam's Health Camps benefit Ujjivan's customers?

During our second health camp at the Whitefield Branch in Bangalore, an Ujjivan customer approached us and said that her husband was unable to get a job earlier due to an eye problem. On attending the first health camp in 2007, her husband was able to get his eyes checked and underwent a cataract surgery at minimal cost. Post-treatment, he got a job as a driver and is now earning a substantial salary that enables him to support the family. This beneficiary generously expressed her gratitude to Parinaam and Ujjivan for conducting such health camps, which helped in her family's welfare.



## Health Camps

Health Camps are one of the core activities of Parinaam and in the financial year 2010- 2011, **60 Multi Specialty Health Camps** were conducted at **56 Ujjivan Branches** across South, East & West Regions along-with 3 UUPP Slums. **22,193 beneficiaries** benefited at the multi specialty health camps (**Eye, ENT, Dental, General, Cardiac, Diabetic & Gynac**) in collaboration with quality Healthcare providers.



### Regions of Ujjivan Operations

#### HOW DO PARINAAM'S CAMPS BENEFIT UJJIVAN'S CUSTOMERS?

A grateful beneficiary approached us during our second camp at the Whitefield branch in Bangalore and told us that because she attended the first health camp in 2007, her husband was able to get his eyes checked and undergo a cataract surgery at minimal cost. Due to his eye problem, he was previously unable to get a job. Post surgery, he got a job as a driver & is earning a substantial salary that enables him to support his family.

**MULTI-SPECIALITY HEALTH CAMPS CONDUCTED**

**SOUTH: 22 CAMPS**  
**WEST: 11 CAMPS**  
**EAST: 23 CAMPS**  
**URBAN ULTRA POOR: 4 CAMPS**

**SPECIALITIES & TREATMENT**

**EYE: 57 Camps**  
 EYE Screening done: 14056  
 EYE (Cataract Surgeries): 221  
 EYE (Hospital Referrals & other surgeries): 368  
 Eye glasses: 1804

**ENT: 50 Camps**  
 ENT Screening done: 4795  
 Treatment done: 63

**DENTAL: 56 Camps**  
 Dental Screening done: 6564  
 Treatment done: 1212

**DIABETES: 18 Camps**  
 Diabetes check up: 330

**CARDIAC: 1 Camp**  
 Cardiac Screening done: 55  
 Treatment done: 11

**GYNACOLOGY: 1 Camp**  
 Cardiac Screening done: 25  
 Treatment done: 1

**VACCINATION PROGRAM: 6 Camps**  
 Vaccination done: 488



## Vaccination Camps

After creating awareness on vaccination for the UUPP beneficiaries of Nagavarapalya, LRDE & Drumshed slums we networked with Government Primary Health Centers to vaccinate 488 of our children, with DPT, Polio, Booster Doses, HB, Measles, BCG, BD, D&T, Vitamin-A, TT etc. Though initially the parents showed a lot of resistance and fear, over a period of time with constant motivation and counseling by our Community Workers and our Health Coordinators we were able to carry out the vaccinations. Now the beneficiaries visit the PHCs on their own to vaccinate their children. Our Community Workers also took part in the Pulse Polio Vaccination programs in the UUPP slums.



## Network of Health Care Providers

In order to bridge the gap between the poor and quality Healthcare facilities Parinaam networked with 81 Hospitals, 24 Primary Clinics, 2 Laboratories & 9 Pharmacies. Our Healthcare Partners were really cooperative, showed a lot of concern towards our beneficiaries and rendered the maximum discounts towards their treatment.

## Health Education

The various programs at Parinaam are geared towards making our customers self-sufficient. In the critical area of Health Education we have worked with several partners who provide hands-on exposure to our beneficiaries. In collaboration with Kendriya Sadan, the Government Food & Nutrition Department, awareness programs were organized on Food & Nutrition, Breast feeding & Iodine Deficiency in the Ujjivan South & West Regions. The Nutrition Programs include a little bit of theory and plenty of practical demonstrations on preparing nutritious food with affordable and easily available ingredients.

It is also necessary to teach them methods of healthy living so that they can secure themselves and their families. Through a Health Education Program developed by Parinaam, we take forward these concepts. Our goal is to create interesting, memorable lessons on basic health practices that will inspire the women and their families to make positive changes in their lives. We want to show the customers that making healthy choices is a realistic possibility. Classes are held for small groups of women on 6 modules:

**1) Basic Hygiene; 2) Nutrition; 3) Family Planning & HIV/AIDS; 4) Maternal & Childcare; 5) Common Diseases and 6) Vaccinations.**

HEALTH EDUCATION  
PROGRAM:

**3187**

women attended





## Alcoholic Anonymous Awareness Program

Over the years we have recognized that one of the most devastating addictive disorders that the poor suffer from is substance abuse. Whole families and the community at large are victims when even one member is an alcoholic. In collaboration with Alcoholics Anonymous (AA), Parinaam conducts awareness programs across 3 regions in India and our UUPP slums. These programs are held at community halls where our Ujjivan customers and their families listen to the experiences shared by AA members and their families. It helps our customers understand that alcoholism can be controlled and that there is a very strong support group that can provide them the strength and assistance to work through it. There has been a great response from the beneficiaries towards these awareness camps and we are working on measures to make it more effective by bringing in a follow-up mechanism.



**ALCOHOLICS  
ANONYMOUS (AA)  
AWARENESS  
PROGRAM**

**2380**

women and the men in  
their lives attended.

## Harm from Alcohol Research Program

Parinaam actively participated in a research program conducted by the National Institute of Mental Health and Neurosciences (NIMHANS) the largest mental health hospital in India, in collaboration with WHO-SEARO to understand the extent of the prevalence and the harm caused by Alcohol in the community. The research was done at field level in the Ujjivan Koramangala Branch operating area.

## Medical Interventions

Parinaam always procures the best available treatment at the lowest available cost. So whenever a medical problem is brought to our notice we investigate the socio-economic status of the patient, the facilities and resources available from different sources and then guide them to an affordable treatment. During this year Parinaam helped a 6 year old UUPP girl have an Open Heart Surgery for Rs.600/- & 3 bottles of blood.

Similarly an Ujjivan beneficiary's husband, a coconut vendor, also had to undergo Open Heart surgery estimated at Rs.1,70,000/-. Parinaam ensured that the patient got a contribution from the Chief Minister's Fund, the hospital discounted their expenses, Ujjivan donated Rs.20,000/- and the patient had to pay around Rs.35,000 only.



### Medical Intervention Open Heart Surgery

Nagaraj, the husband of Sukanya, an Ujjivan customer, was suffering with a heart problem. The doctors told him that his only option was open heart surgery costing nearly Rs.150000. This was an impossible amount of money to come up with for someone whose income was barely above minimum wage. Parinaam intervened and helped them apply for Hrudaya Sanjivani scheme through which they managed to get Rs.70000. Ujjivan assisted with an additional Rs.20000 from its relief fund while the customer managed to pay the balance amount after the total bill amount was significantly reduced by the hospital authorities, thanks to Parinaam's intervention. The heart surgery was successfully completed in June 2010. Nagaraj has subsequently restarted his coconut business and is living a happy life with his family.

# Quality Education

## Education Loan “Interest Refund” Program

Ujjivan provides education loans to customers who want to give their children quality schooling. Parinaam supports the loan by refunding the interest component back to the customer at the end of the school year based on strict evaluation criteria. The loan thus becomes a soft loan. It is one of the most highly valued Parinaam programs, ensuring the continuing education of underprivileged children.

**You might wonder how Rs.700 really helps a poor woman educate her child.....**

In North Hubli when we returned the interest amount to Ujjivan customers, one woman stood up in front of everyone and told us that her daughter was sent back home from school because she was unable to pay the nominal school fees. This mother was very grateful for the interest refunded and said that the first thing she was going to do is take the money to pay the school so that her daughter could continue with her education.

We approached many schools in Bangalore to help raise funds for this program. A kid in one of these schools very aptly said, “Rs.700? That's just one meal at KFC for me.” While it is true that for some of us Rs.700 is just one meal at a fast food restaurant, for others it can mean sending a child back to school.



## Higher Education Scholarship Fund

The Ujjivan education loan is available only up to the 12th grade. There is no financial help for students who want to go for higher education. Therefore Parinaam started the Scholarship Fund to provide scholarships for deserving students from lower income homes, who want to pursue higher studies but are unable to do so due to high fees and a lack of good family income.

Parinaam's scholarships cover 60% of the total annual fees and ranges between Rs.7000 to Rs.15000. During the year 87 applications were received from 12 Ujjivan Branches across Karnataka & Tamil Nadu and we provided Scholarships to 20 candidates. They were academically sound and had sound aspirations and ambitions. Some of the beneficiaries were in tears while receiving the scholarships as no one had rendered such help. One mother said this kind of support will encourage them to concentrate on providing education for their children rather than sending them for work after basic education.

Dhanalakshmi, a widow, struggles to raise her four daughters. She looks after toilets for a living and receives Rs.2 for every toilet she cleans. Despite her extreme poverty she ensures her four girl children receive the education that she was never lucky enough to have. Her daughter, Kalpana is doing her B.Sc in Computer Science and has a dream to eventually become a teacher. She was awarded Rs.9610 as a scholarship which has helped her continue her education and hopefully enabled her to achieve her dreams.

There are so many more stories like Kalpana's. Parinaam, with this program, hopes to make their dreams come true.



# Gives 20 Higher Education Scholarships for Ujjivan Customers' children in 2010



**Branch:** Whitefield  
**Student:** Anusuya  
**Customer:** Soubhagyvathi  
**Education:** BCA  
**Life Ambition:** Software Engineer  
**Scholarship Amount:** Rs.5000  
**Note:** Father's works as a stone contractor and his salary is unpredictable.

**Branch:** Ramanagaram  
**Student:** Prema DM  
**Customer:** Padma  
**Education:** PUC I  
**Life Ambition:** Engineer  
**Scholarship Amount:** Rs.4800  
**Note:** Had to stop her education as father met with an accident & there was no money.



**Branch:** Hubli Old  
**Student:** Vinayak  
**Customer:** Sushila  
**Education:** BE (Yr. 2)  
**Life Ambition:** Engineer  
**Scholarship Amount:** Rs.15000  
**Note:** Paid for his schooling with the money he earned from helping his father with his Bajji business.



**Branch:** KR Puram  
**Student:** Navyashree  
**Customer:** Shailaja  
**Education:** I PUC (science)  
**Life Ambition:** Engineer  
**Scholarship Amount:** Rs.9000  
**Note:** Lives in a tiny house. Customer is sick and not working.



**Branch:** KR Puram  
**Student:** Deepa M  
**Customer:** Kalavathi  
**Education:** BE (Yr. 1)  
**Life Ambition:** Engineer  
**Scholarship Amount:** Rs.15000  
**Note:** Family is asking her to leave the house. In debt due to customer's husband losing job.



**Branch:** Whitefield  
**Student:** Pushpa  
**Customer:** Rathnamma  
**Education:** BCOM (Yr. 1)  
**Life Ambition:** wants to do her MBA  
**Scholarship Amount:** Rs.13800  
**Note:** Father has a drinking problem and wants the children to stop their education. Mother struggling to make sure that does not happen.





**Branch:** Whitefield  
**Student:** Aishwariya  
**Customer:** Revathi  
**Education:** II PUC (commerce)  
**Life Ambition:** Chartered Accountant  
**Scholarship Amount:** Rs.6000  
**Note:** Due to enormous medical bills because the father got into an accident they are finding it very hard to pay for education.



**Branch:** Chamarajpet  
**Student:** Shravanthi  
**Customer:** Meenakshi  
**Education:** I PUC (commerce)  
**Life Ambition:** Chartered Accountant  
**Scholarship Amount:** Rs.12411  
**Note:** Comes from a very poor family and finds it hard to pay for her daughter's education.



**Branch:** Ramanagaram  
**Student:** Prem Kumar  
**Customer:** Rathnamma  
**Education:** I.B.A  
**Life Ambition:** work in the Public Sector  
**Scholarship Amount:** Rs.1422  
**Note:** Customer and husband are daily wage laborers. Earn very little. Students grades are very good.



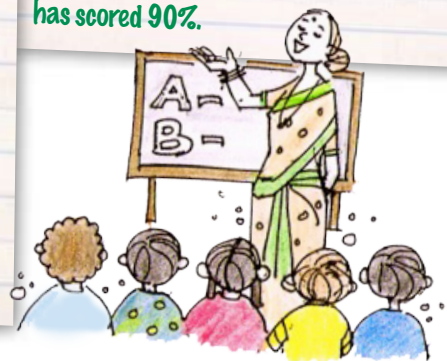
**Branch:** Ramanagaram  
**Student:** Madhu  
**Customer:** Vasantha  
**Education:** Polytechnic  
**Life Ambition:** Engineer  
**Scholarship Amount:** Rs.12015  
**Note:** Family has a very low income and students grades are very good.



**Branch:** Lingarajapuram  
**Student:** Sangeetha  
**Customer:** Vijayalakshmi  
**Education:** I PUC (science)  
**Life Ambition:** Engineer  
**Scholarship Amount:** Rs.7500  
**Note:** Family has a very low income and student has scored 90%.



**Branch:** KB Sandra  
**Student:** Shruthi  
**Customer:** Nirmala  
**Education:** BCOM (Yr. 1)  
**Life Ambition:** wants to do her MBA  
**Scholarship Amount:** Rs.13500  
**Note:** Got into one of Bangalore's best schools, Mount Carmel. Lives of father's pension who is very sick and most of the money goes to his medical expenses.





**Branch:** KB Sandra  
**Student:** Amreen Taj  
**Customer:** Mosin Taj  
**Education:** PUC II (commerce)  
**Life Ambition:** Bank Manager  
**Scholarship Amount:** Rs.7800

**Note:** Most of their money is spent on sending their son to engineering school. They have very little to spend on the daughter.



**Branch:** Yeshwantpur  
**Student:** Ashwini  
**Customer:** Chitra  
**Education:** BCOM (Yr. 2)  
**Life Ambition:** wants to do her MBA  
**Scholarship Amount:** Rs.7800

**Note:** Family is desperately poor and lives in a sheet house near a temple. Despite their poverty they are sending all 3 children to school.



**Branch:** Anekal  
**Student:** Shwetha  
**Customer:** Shanta Ma  
**Education:** B COM (Yr. 2)  
**Life Ambition:** Teacher  
**Scholarship Amount:** Rs.7620

**Note:** Customer's husband's chicken business is unpredictable. Spends most of their money on son's education.



**Branch:** Davangere South  
**Student:** Sunil  
**Customer:** Deepa  
**Education:** BE (Yr. 2)  
**Life Ambition:** Develop Education Software  
**Scholarship Amount:** Rs.15000

**Note:** Customer's only priority is to educate her 3 children.



**Branch:** Hosur  
**Student:** P. Ramkumar  
**Customer:** Sakthiganapathamma  
**Education:** BE (Yr. 2)  
**Life Ambition:** Hardware Engineer in TVS  
**Scholarship Amount:** Rs. 15000  
**Note:** Scored 95% in his first year. Family income is very little.



**Branch:** Yeshwantpur  
**Student:** E O Vishwas  
**Customer:** Sudha Bai  
**Education:** I PUC (science)  
**Life Ambition:** Engineer  
**Scholarship Amount:** Rs.7200

**Note:** Customer's husband is in garments and the only earning member of the family. Students has scored 90%.



**Branch:** Krishnagiri  
**Student:** Kalpana  
**Customer:** Dhanalakshmi  
**Education:** BSC Computer Science  
**Life Ambition:** Teacher  
**Scholarship Amount:** Rs.9610

**Note:** Customer is a widow. Looks after a toilet as a livelihood. Struggling to send her 4 daughters with her very small income to school.



# Financial Literacy Program

Given the problems microfinance is currently facing, educating our women on financial literacy is crucial. Most financial literacy programs are created at a very basic level, and primarily for the rural sector. In the urban sector however, the women have a number of choices, whether it is to save or take a loan within their means and options of good & bad debt. Most urban women are very savvy when it comes to numbers and knowing their goals. They know they have to save for a better future. Their two main questions when they undergo financial literacy programs are: 'how do we save' and 'where do we save?' In May 2010 after an intense pilot for 715 women in 3 Ujjivan Branches in Bangalore & Delhi, Parinaam did a two hour financial literacy session for the Ujjivan staff and 3702 customers in 59 Ujjivan branches & 3 UUPP slums in Karnataka. We are currently creating a new program for Ujjivan which will have 5 modules concentrating on the need of the hour: an intensive focus on borrowing habits, debt management and the Credit Bureau for the Poor.



Ujjivan WEEK 3 - Homework - CASH FLOW & BUDGETING

|                         |  |            |             |
|-------------------------|--|------------|-------------|
| <b>EARNED</b><br>1 week |  |            | Son - Aditi |
| RUPEES                  | Rs. 1500/-   | Rs. 2000/- | Rs. 1200/-  |
| <b>SPENT</b><br>1 week  |  |            |             |
| RUPEES                  | Rs. 1200/-   | Rs. 1500/- | Rs. 500/-   |
| <b>SAVED</b>            | Total EARNED (Rs. 3500/-) - Total SPENT (Rs. 2700/-) = Total SAVED (Rs. 800/-) |            |             |

NAME: *Madhavi T*  
 CENTER NO: *4417*  
 BRANCH: *Madhavi T*

8 - 8888  
 4 - 444  
 2 - 444  
 5 -



**FINANCIAL LITERACY PROGRAM:**  
**4417**  
 Women were educated on basic financial literacy principles across 65 Branches



## Sports Day Celebrations

People might wonder how a Sports Day benefits our beneficiaries. After all isn't it just another day of running around a playing field? We believe that every person has the basic right to enjoy even the small joys of life. All the mothers who have attended their child's sports event will hold onto that memory as a special moment in her life. At the Parinaam Sports Days, mothers are not only invited to stay and enjoy the day with their children but are also encouraged to actively take part in games specially organized for them. During the blistering summer and wet monsoons we organize the Sports Days indoors where the kids participate and compete in fun and learning activities such as drawing, singing, and various ball games. The accompanying mothers participate in activities such as lighting as many candles as they can with one match!

Ujjivan Customers who have been to these sports days have said that their children do not get the opportunity to participate in school sports events as most schools only hold sports for the children who excel in a sporting event and the mothers are not invited to attend. Parinaam's Sports Days give all children – girl or boy, young or old – an equal opportunity to be part of all the events and all are encouraged to participate.

Joyous memories make for happy families.

Covered 52 Branches in  
South, East & West

**2985 Mothers**

**4527 Children**



## Vocational Training & Livelihood Support

Parinaam gives importance to vocational training & livelihood programs as this is the most effective means through which the poor can come out of poverty. There are scores of unemployed and unskilled candidates finding it difficult to either get jobs or have access to quality training programs. This is perhaps due to a lack of awareness on available training programs or due to the poor socio-economic conditions of the beneficiaries. Yet livelihoods and vocational training are our most difficult programs in terms of attrition and success rate. We try to support our beneficiaries by counseling, mentoring and giving them access to jobs and training that could change their lives forever. No joy comes close to giving an unemployed Ujjivan customer or her family member an opportunity to earn a stable income as a Customer Service Attendant in a Petrol bunk (Shell) or a Customer Care employee at a fast food restaurant (KFC). For any person, a job needs to be in line with personal beliefs, integrate with their lifestyle, and give them the satisfaction of accomplishment.

We network and partner with organizations after extensive research and due diligence to ensure that the companies and organizations not only give our beneficiaries the opportunity and provide quality training but also understands their unique and difficult backgrounds, by treating them fairly. Parinaam does not take placement fees from the companies nor do we charge our beneficiaries for any of the services provided to them. We understand progress will be slow and attrition high but we are clear that the people we manage to help makes it worth the effort. We will continue to persist and try, finding different ways to give our beneficiaries a way to make a sustainable living.

However we face multiple challenges: candidates either expect high salaries or their understanding of the nature of work or work environment is not clear. Parinaam, along with the support of the Ujjivan Distribution Team actively counsels the candidates on the importance of different livelihood programs. In the year 2010-2011, 463 candidates across 17 Ujjivan Branches in South & West Regions were oriented on livelihood options. 378 candidates were interviewed and 173 are currently working.

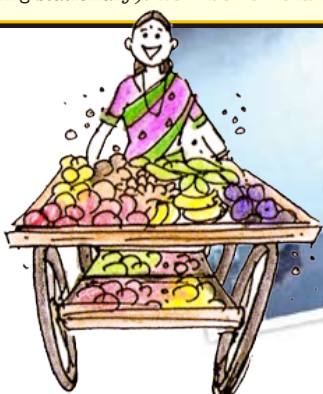
In 2010-2011, a total of 1312 candidates from 37 Ujjivan Branches were oriented and enrolled in various training programs like Computer training, tailoring, BPO/Call Centre training, Driving, Guest care, Housekeeping and Retail. Out of the 655 candidates admitted to vocational training, 211 are currently undergoing the trainings and 40% of the candidates admitted to the VT Centers have successfully completed the courses. 118 candidates were job placed and 114 are currently working.

### Livelihood & Vocational Training:

Vocational Training (computers, driving, retail, mobile repairs, beauticians and more):

**655 beneficiaries**

Livelihood (Shell petrol bunks, KFC, Shahi Exports, Lifestyle, housekeeping and packaging stationary): **291 beneficiaries.**



*Jyoti Kharvandikar, a customer from Ujjivan's Nashik Road Branch catered breakfast and lunch during our Health Camp for the doctors and volunteers. The doctors from Indorwala Hospital were so impressed with her food that they asked her to cater for their canteen permanently.*

*She was previously earning Rs. 4000 per month but is now making over Rs. 30000. She is very grateful to Parinaam and Ujjivan for giving her this opportunity and truly changing her life.*



## Jalmitra Livelihood Development & Safe Water Awareness Program

Safe Water is one of the most basic necessities that slum dwellers lack completely and always subject to the vagaries of water deprivation. It is the single biggest cause of illnesses that can often lead to death of both, children and adults. Parinaam and Ujjivan entered into a partnership with Hindustan Unilever Ltd. to provide their customers and staff with interest free loans to purchase the safe water device known as "Pureit". The device is especially useful for our poor as it needs neither, running water (tap connection) nor electricity, to provide water that is clean and germ free.

With the support of a grant from Hindustan Unilever Ltd (HUL), Parinaam initiated a program through which women from Ujjivan's customer base are trained on creating awareness on the importance of safe water and provide the community with cost effective solutions for clean water. Thus, through one program, poor urban women achieve a well-paid livelihood as well as actively support their community on health education for safe water.

The training is conducted with the aid of audio visuals, flip charts and live demonstrations. The "Jalmitra" (friend of water) pilot began on 10th February 2011 in two of Ujjivan's branches in Bangalore - Yeshwantpur and Koramangala. The results were spectacular. In two months, six Jalmitras have attended 331 centre meetings, educated approximately 6000 beneficiaries on safe water, initiated 3091 "interest-free" loan applications for Ujjivan women who are eager to buy the Pureit water purifier for their homes. Our Jalmitras who were previously unemployed are now earning incomes that were earlier unimaginable. The program was also launched in Pune in March 2011 with two Jalmitras who have covered 120 centre meetings and completed 518 loan applications for interested customers.



### Program Snapshot (February 2011 to April 2011)

| Branches*    | No. of Jalmitras | No. of Centre Meetings | No. of House Visit | Applications Filled | Compact Sales | Classic Sales |
|--------------|------------------|------------------------|--------------------|---------------------|---------------|---------------|
| Koramangala  | 3                | 179                    | 395                | 1664                | -             | 1136          |
| Yeshwantpura | 3                | 152                    | 477                | 1337                | 2             | 864           |
| Pune North   | 2                | 120                    | 426                | 518                 | -             | 132           |
| <b>TOTAL</b> | <b>8</b>         | <b>451</b>             | <b>1298</b>        | <b>3519</b>         | <b>2</b>      | <b>2132</b>   |

\* Yeshwantpura & Koramangala commenced on February 1st, 2011. Pune North Branch commenced as of March 1st, 2011





## Disaster Relief

### Fire hits two families of Ujjivan at Phulankhara, Orissa

On January 3<sup>rd</sup>, 2011, while two of Ujjivan's customers in Orissa were at work, a fire broke out in one house and soon spread to four wood and straw houses nearby. The villagers tried in vain to rescue as much property as possible, with little success.

The families lost everything, including basic essentials such as clothes and food. One husband lost Rs.18000, his life's savings, while a little girl lost her beloved cycle. The other husband was so stressed due to this catastrophe that he was unable to resume his regular activities. His spouse, who was a housewife, was forced to work as a daily labourer to provide for her family's food. Both families are now living in a cattle shed and villagers are helping them with their needs, food and clothes.

Ujjivan permitted them to hold off on their loan repayments and provided each family with a grant of Rs.2000. Ujjivan also approached Parinaam to help the families re-build their lives and provide support for the children and employment for any of the family members.

Parinaam sent word out to friends and Ujjivan employees in the South and East. With the funds donated by very generous benefactors we were able to collect clothes and money to buy the children what they required for their education and provide a business start-up capital for the adults. After rigorous research by the Ujjivan and Parinaam staff, a plan was formed to get the families back on their feet and start their own businesses.

Mrs. Sanjukta Biswal's husband is now a successful and happy vegetable vendor. With the second-hand cycle we gifted him, he is able to buy his vegetables and travel to distant areas where he can make his sales. Mrs. Rinu Biswal's husband has returned to his labour work in the paddy fields and rearing goats. Her daughter, who was most upset about her cycle, was so ecstatic when we presented her with a cycle that she made five trips back & forth to transport all their new items. We learned that a little boy accidentally caused the fire when looking for a coin with the help of a candle, since the families did not have access to electricity. Parinaam also provided the families and their 2 non-Ujjivan neighbours who were affected, four solar lamps for their homes to avoid such accidents again.

Parinaam Foundation and the Ujjivan branch staff organised financial help for rebuilding the houses with the support of Habitat from Humanity and the Indira Awas Yojna scheme. The families are currently working out land details before they start rebuilding their homes.

This is a great example of how the two organizations, Parinaam and Ujjivan, working together and sharing the same ideology can accomplish difficult feats and change people's lives. Proving that a small amount of kindness will not only help disadvantaged families but also give them confidence that life is not all hopeless and there is a great amount of love and care that exists in our world.





**TOP LEFT:** CUSTOMERS INSPECTING THEIR NEW MATERIAL TO START THEIR BUSINESS.

**TOP RIGHT:** LITTLE GIRL WITH HER NEW BICYCLE.

**MIDDLE LEFT:** CUSTOMERS HOUSE THAT WAS DESTROYED BY FIRE.

**BOTTOM LEFT:** HAPPY HUSBAND SELLING HIS VEGETABLES THANKS TO HIS NEW BUSINESS.

**BOTTOM RIGHT:** PRESENTING THE FAMILIES WITH THEIR NEW BELONGINGS.



## THE PARINAAM URBAN ULTRA POOR PROGRAM

### INTRODUCTION

In January 2009, Ujjivan Financial Services, our MFI partner, asked Parinaam to develop a program that would bring into the fold of the bankable poor, the urban ultra poor who were completely marginalized by the government and the private development services. We knew that if we wanted to be truly effective in treating poverty we had to attack it at its roots with the poorest.

The practicing rural ultra poor programs had no commonalities with the urban sector and the traditional methodologies in use were unrelated to the ground realities of urban slums and their residents. The urban ultra poor were an unknown, unexplored sector.

We started from scratch to create our own Progress out of Poverty Index, surveys, success metrics and goals. The program took into account two major factors: 1) What are the socio-economic conditions of the urban ultra poor; 2) Parinaam's USP that would care for poor women **AND** their families as one unit (one stove, one family). We believed that therein lay the key to the success of any initiative that aimed at the upliftment of the poor and the eradication of a problem too often ignored in big cities.

It took Parinaam eight months to research and develop a program specifically designed for the urban extreme poor, an initiative which is one of the first **urban** ultra poor programs in India. It has no precedence of other UUPs to follow.

The strategic support of Ujjivan, Mr. Ravindra Bahl, our biggest donor and several other private sponsors funded the program for the first 1-1/2 years. We rolled out Phase 1 of the pilot in November 2009 and by June 2010 were in 3 Bangalore slums. We focused on enabling 96 urban ultra poor families to move from extreme poverty to a poverty they could manage with the support of microfinance services. This project has brought hope and **change** (parinaama) for a **better life (ujjivan)** to them.

We are pleased to note that the Grant committed by the Michael & Susan Dell Foundation in early 2010 during Phase 1 of the pilot and which could not be utilized due to the need for regulatory clearances under the Foreign Contributions Regulation Act (FCRA), has been approved. It will be used for Phase 2 and will focus on an additional 200 families.

**GOAL:** It is unlikely that even the most successful program will bring radical change in the present generation's lifetime, but it is most certainly a possibility in their children's future. The aim is to ensure that a concerted effort is made to give them every opportunity and support to turn their lives around.

**GOAL:** Economically and socially empower UUP women & their families, irrespective of age, gender or disability, through a holistic basket of assets. The program's intent is to tackle generational poverty rather than providing isolated individual female support. The enormous pressure on the woman to care for the entire family then amortizes itself over all the members equally; to help carry their own burdens by giving each of them individually tailored support. This would eventually fast track them into earning enough income to be self supportive, to enable them to pull out of the clutches of usurious debt and to access microfinance services and associated social benefits.

## BACKGROUND

The urban ultra poor are undefined. Lack of statistical information from government sources gives rise to unsubstantiated claims that the only urban ultra poor are the beggars. Without proof of residence, the urban ultra poor receive no government benefits or consideration. They lack food; water; housing; healthcare; education and secure economic sustenance.

Many UUP families have migrated from the villages in search of economic opportunities. They find neither sustainable employment nor are able to access basic necessities that are more easily available in the village – water; food; shelter; field work.

Such families are often headed by a husband/father who incurs huge debt in the pursuit of other women and gambling. Substance/alcohol abuse, which translates into physical abuse, is a recurring problem. Sexual harassment/abuse is a normal way of life for the women and children. Any income that the woman brings in is used to cater to his own needs/vices with little or no care for his family. Women/children from such families are the most in need of help.

## WORKING AREA

### SPECIFIC OBJECTIVES THAT INITIATED THE PROGRAM CONCEPT

- To create a validated criteria to identify “who is the urban ultra poor”.
- To understand their social demographics and provide a program that will meet their needs.
- To provide those who don't have it, with the necessary government “life” record – a BPL ration card. For the children, birth certificates.
- To enable them to access the limited available governmental programs and supplement them with add-on benefits.
- A 4-pronged attack on poverty: 1) livelihood; 2) healthcare; 3) childcare & education; 4) financial literacy & social support.
- To give them the self-confidence to be able to reach an economic and social level that will enable them to take advantage of microfinance services and micro plus facilities for their continued growth.
- Tracking the progress of the beneficiaries against strict predefined metrics. The standard measures presently in use, cannot be “cut and paste” into an urban program. How best we may create our own tools.
- There will be a strong bias towards evaluation at all levels and every stage. To measure and evaluate through external validation, the socio-economic impact of the program and provide a model that will be scalable and deliverable wherever there are urban ultra poor pockets.





## PROGRAM DESCRIPTION

The UUPP is broken up into 4 Broad Categories:

### A. LIVELIHOOD DEVELOPMENT & SUPPORT

- **Livelihood development:** Establish a basket of income generating assets that may not necessarily replace their present occupation but could enhance it through training or provide an additional source of income. (1) Women who show entrepreneurial ability are given the choice of “asset baskets” which will provide them with the materials to start their own enterprises. (2) Women who prefer wage labour, will be given vocational training. The same conditions will apply to the other adults in the family. However business assets will only be given to the primary beneficiary.
- **Livelihood counseling:** Field staff provides extensive vocational counseling to UUP families as they make “livelihood” choices. While Parinaam does not make the decisions for them, it believes that intensive individual counseling helps them to make good choices.
- **Need-based stipends:** If required, the stipend will be tailored to each family’s individual sustenance needs. It will be tied to a mandatory personal savings fund which will provide them with a “financial reserve” and encourage savings habits and the wherewithal to cope with crisis.

### CHOWDAMMA’S STORY



Chowdamma is a widow with one child. She was working part time as a daily labourer. She has been attending our meetings from the time we started work in LRDE in June 2010. The challenge with her was to understand what she wanted as a livelihood as she changed her mind every day. Finally she decided on housekeeping but backed out last minute for the 3 interviews we had set up. However once she saw her contemporaries making good money and with intense counseling from the community workers she finally took a housekeeping job in the tech park close to the slum. She is now addicted to earning a good salary; doing overtime, working on holidays and earning 6000/- a month!

88% of our Beneficiaries  
are working

Labour Work: **22**  
Housemaid: **26**  
House Keeping in Offices: **16**  
Fruit Vending: **1**  
Vegetable Vending: **2**  
Tailoring: **3**  
Tailoring Training: **4**  
Garden Work: **9**  
Garment Factory: **2**  
Ironing of Clothes: **1**  
Tiffin Business: **1**  
Petrol Bunk Workers: **2**

Sangeetha- Tailor

Vennila - Fruit Vendor





## B. HEALTHCARE SUPPORT

- **Healthcare:** Covers: (1) Preventive care through education; multi-specialty health camps; vaccination programs; substance/alcohol abuse programs. (2) Primary care: access to local public health clinics or mobile clinics; discounts at pharmacies and laboratories. (3) Secondary & Tertiary care through government schemes & Parinaam's network of hospitals.
- **Nutrition:** Good eating habits/cooking with easily available and affordable ingredients, is taught in coordination with the Government Food and Nutrition Department. Children are provided milk and biscuits at the Tuition Centre. Deworming, for one of the main causes of malnutrition, for our beneficiary families & their communities.



Dental Camp



Health Camp



Health Education



**Indra's Open Heart Surgery costs only Rs.600!**  
 Indra is the 7 year old daughter of our beneficiary, Lakshmi. She has been suffering from breathing problems since she was 1 year old. Lakshmi took her to several hospitals and they told her Indra would require open heart surgery. However they either refused her or quoted a very high price. Lakshmi came to us for help and through Parinaam's network we helped her apply to avail free government facility under the Suvarna Arogya Chaithanya Program and conduct the surgery in Sagar Hospital free of cost except for the minimum food and bed charges of Rs.600.

Indra is now a happy healthy child and has been adopted for our Academic Adoption Program.



### C. **CHILDCARE & EDUCATION SUPPORT**

**The biggest risk for any Urban Ultra Poor Program is migration. We believe that if the children are taken care of, the risk will be considerably mitigated.**

- **Childcare:** If needed, Childcare support groups (crèche/pre-schooling) will be formed in the slums to enable adult members to go out and earn their living and older girls to go to school. This will be delivered through older women in the Community for whom it would provide an income generating asset.
- **Education:** (1) Children are enrolled in balwadis, anganwadis, schools and Parinaam tuition programs for additional academic help. (2) Financial Literacy classes are conducted for older children to combat generational poverty. They are encouraged to help their mothers keep financial diaries, which gives them an early exposure to the subject. (3) They are included in the Healthcare Education program.



Tuition Center



Sports Day



Christmas Celebrations



Summer Camp Lunch

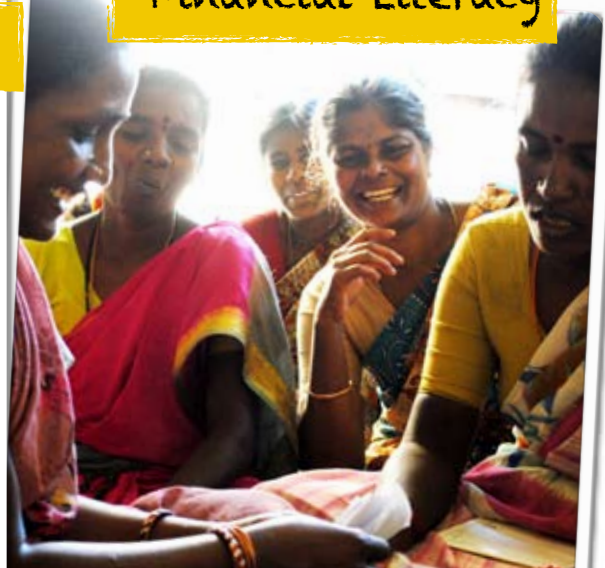


#### D. FINANCIAL LITERACY & SOCIAL SERVICES SUPPORT

- **Financial literacy training:** The Urban Financial Literacy Program developed and taught by Parinaam's FLP Trainer at group meetings. Trainings include recording income and expenditure patterns using pictograms and visual devices; forecasting their savings/spending habits for the following week to develop budgeting skills; devise savings and investment plans for asset acquisition & loan repayment.
- **Savings Applications:** Women are required to save a self-determined percentage of earnings. They are permitted to use a proportion for children's education and health needs.
- **Establishing linkages to available services:** Enrollment of the women in government schemes like ration cards, widow pension funds, and other programs which will provide continued economic and social benefits even after graduation.
- **Confidence building & capacity development and counseling:** Lack of confidence is possibly the biggest challenge of the UUPP. Field staff's daily contact and weekly center meetings develops beneficiaries' trust and provides counsel and advice on enterprise development; financial decisions and family support.
- **Community Development:** The slum community is our biggest asset. We have given slum dwellers access to our health and vaccination camps; helped them acquire solar lamps and in Drumshed, strongly supported them with the Slum Clearance Board who plans to relocate them to buildings with no amenities. In return they encourage our beneficiaries to continue with their jobs, and provide us support on all fronts.

#### Financial Literacy

#### Rally at Slum Board to help relocation



#### Weekly Center Meetings



#### Solar Lamp Distribution



## KEY PROGRAM DEVELOPMENT STRATEGIES

- **Field Research/Baseline Study - beneficiary surveys:** Comprehensive Surveys of slums provided a baseline study and an initial program design. Interviews were designed to collect information on indicators ranging from sources of household income; education; vocational skills; borrowings and housing patterns. An external agency conducted a validation survey of the targeted women.
- **Develop Strategic Partnerships with local NGOs, governmental bodies and other external parties:** For a multi-dimensional program, partnerships are crucial to deliver quality initiatives such as healthcare & livelihood development.
- **Recruit and Train Field Staff:** Well trained, empathetic field staff is crucial.

## PROGRAM OUTREACH

The Urban Ultra Poor Program was launched on November 1<sup>st</sup>, 2009 with the first group of 59 families from Drumshed Slum, Bangalore. In June 2010 we started operations in 2 more slums LRDE & Nagarapalya with a total of 96 women and 375 family beneficiaries.

- **Livelihood Development:** Our beneficiaries have gone from “unemployed or earning less than Rs.1000/- per month”, to doubling or tripling their salaries. Employments/businesses range from domestic work, housekeeping, gardening, petrol bunk attendants; tailoring, vegetable & fruit vending; construction laborers; tiffin business; garment factory; ironing clothes.
- **Healthcare:** (1) 6 Health modules provide education on basic hygiene, diseases, natal care, HIV/Aids, etc. (2) 5 health camps and 3 vaccination programs. Camp referrals have benefitted 44 patients at the Parinaam network hospitals. They pay for treatment from their savings with subsidized medical aid from us. (3) We have helped with 3 major operations: piles; thyroid and an open heart surgery for a six year old child and 2 family planning surgeries. (4) Alcohol awareness meetings are held regularly.
- **Childcare & Education Support:** (1) Tuition Centers in 3 slums provide academic assistance to 130 children in English and Math. (2) Two (2010 & 2011) 5 week summer camps where they played games; did workshops; had excursions & a sports day; attended English & Hindi classes and enjoyed a nutritious meal each afternoon. (3) 15 children have been admitted to quality schools through our ‘Parinaam Academic Adoption Program’.
- **Financial Literacy:** (1) Women are educated on the Financial Literacy modules. Children are assigned to help their mothers maintain their financial diaries. Children have stopped spending money on “treats” and save towards their “goals” (education!). (2) The women have collectively saved over Rs.58,000/- and use it to pay for education and healthcare. We plan to open Post Office/Bank saving accounts as they can now sign their names, a requirement to open an account.
- **Social Support:** (1) Capacity building is an ongoing process. The intent is to develop capabilities ranging from increased self confidence to improved communication skills. (2) Rallying the community has worked wonders to motivate our women to stay in the UUPP and help Parinaam’s team to rebuild the balwadis. They helped our women get the proper documents to become Ujjivan customers and birth certificates for the children’s new schools. Parinaam gives 100% support for the Community’s relocation to flats under the Jawaharlal Nehru National Urban Renewal Mission (JNNURM). The location has no water, electricity, road, school or health center. Bus service is unavailable to the nearest amenities! We have pressurized the Slum Clearance Board on these problems and helped the Community to access its senior officers to make their voices heard. (3) At Diwali, thanks to generous benefactors we distributed solar lamps to our beneficiaries as they have no access to electricity. (4) At Christmas mothers wanted Christmas cake, decorated X’mas trees and made New Year wishes to have their children well educated! The kids had their own party!

**Primary Goal achieved:** after an intense one month investigation, our first group of 25 women took their first microfinance loans from Ujjivan Financial Services in January 2011; just one year after the program began. They have “graduated” from the abysmal pit of poverty to a level where they can pay for their own healthcare; ensure their children’s education; move to “pukka” homes. The loans will help them pay for the flats to which the Slum Clearance Board plans to relocate them. Thus far the repayment rate has been 100%.

Parinaam will continue to oversee their lives and provide a supporting hand for another 12 months to ensure that the giant step forward continues to take them on an upward spiral to a better life.

## CONCLUSION

There have been many challenges and lessons which have taught us a great deal about these folks who live their lives at the very bottom of the pyramid - often requiring hard thinking “out of the box” and hard work to come up with solutions. Our biggest challenge has been the struggle to move the adults, especially the women, into better paying, consistent job opportunities. Their lack of self-confidence is a huge barrier. The 50% attrition rate in Drumshed, our first slum, has brought the numbers down, but then there are also success stories of families who have moved into better living conditions because incomes have gone up. In LRDE and Nagarapalya slums there were no dropouts. On the average, families are better off today than they were 12 months ago.

We have no regrets including the whole family in our program and taking a multi-dimensional approach to the Urban Ultra Poor. Our biggest success is the children, tuition centers and summer camps have given an incredible joy and make every initiative worth the effort. During the first summer of 2010, once the schools closed in March, we experienced the disruption of migration back to the home village in the new slums of LRDE & Nagarapalya. However in Drumshed, our first slum, where the women had job stability and the summer camp kept the children occupied, 98% of the families didn’t return to the village. This summer of 2011, 78% of the families in LRDE and Nagarapalya stayed back compared to only 9% in 2010.

The strongest lesson from the past 18 months is that the children are the lynchpins of the program and it must be they who will benefit the most from the holistic interventions of this most unique Urban Ultra Poor Program. It will prove that giving the ultra poor a head start by leveling the playing field for them can only be good.

### FIRST UOPP GRADUATES!



|                     |            |
|---------------------|------------|
| Slums               | 3          |
| Women               | 96         |
| Family members      | 378        |
| Medical Aid         | 44         |
| Employed            | 84         |
| Savings             | Rs. 52,729 |
| Tuition Center      | 130 Kids   |
| Vocational Training | 4          |



## DONATIONS

**General Donations:** To cover the administrative costs of running our programs and providing the many “little” interventions that the poor so desperately need on a day to day basis – auto fares to reach a patient to a hospital in time; help with conversational English classes; support for a de-addiction awareness & support program; help with the chronic diseases that no health insurance will ever cover; development of the modules and the launch of a health education program.

### FUTURE PLANS 2011-2012

| SI NO | PROGRAMS (costs shown in single delivery units and/or per beneficiary)  | Number of Units/beneficiaries per year per region |       |      |       | Total Units | Unit Cost (INR) | Total Cost (All India) (INR) | No. of beneficiaries per Unit | Total no. of beneficiaries | Cost per beneficiary (INR) |
|-------|---|---|-------|------|-------|-------------|-----------------|------------------------------|-------------------------------|----------------------------|----------------------------|
|       |   | West  | South | East | North |             |                 |                              |                               |                            |                            |
| 1     | <b>HEALTHCARE PROGRAM</b>   |   |       |      |       |             |                 |                              |                               |                            |                            |
| 1a    | <b>Multi Speciality Health Camps</b> - camps are conducted with medical partners to provide free screening to Ujjivan beneficiaries and their families. Currently we cover eye, ENT, dental, and diabetes. We also conduct vaccination programs in coordination with govt. agencies. Post-camp, referrals to Hospitals for treatment are a crucial component of the screenings.   | 12  | 36    | 36   | 18    | 102         | 9000            | 918000                       | 400                           | 40800                      | 23                         |
| 1b    | <b>Health Education</b> - classes are held for small groups of women through 6 modules on 1) Basic Hygiene; 2) Nutrition; 3) Family Planning & HIV/AIDS; 4) Maternal & Childcare; 5) Common Diseases; 6) Vaccinations. (1 Unit = Set of 6 modules)  | 100   | 200   | 0    | 0     | 300         | 700             | 210000                       | 25                            | 7500                       | 28                         |
| 1c    | <b>Medical Fund for Tertiary Care</b> - the main support patients need is for cataract operations (about Rs. 2000/- per op) and more expensive medical support for critical care in other areas. The fund will support patients across India as needed.   |   |       |      |       |             |                 | 1000000                      |                               |                            |                            |
| 2     | <b>EDUCATIONAL SUPPORT</b>  |   |       |      |       |             |                 |                              |                               |                            |                            |
| 2a    | <b>Scholarship Fund</b> - scholarships are provided for deserving students who come from lower income homes, where higher education is difficult to access due to lack of good family income. The scholarship covers 60% of total fees. Scholarships range between 7000/- to 15000/-  | 10  | 20    | 10   | 10    | 50          | 13000           | 650000                       | 1                             | 50                         | 13000                      |
| 2b    | <b>Education Loan "Interest Refund"</b> - Ujjivan provides education loans for their customers who want to provide quality schooling for their children. Parinaam supports the loan by refunding the interest component back to the customer at the end of the school year after strict criteria are met. The loan thus becomes a soft loan. It is one of the most highly valued programs, ensuring the continuing education of the underprivileged children. | 450   | 5000  | 100  | 100   | 5650        | 850             | 4802500                      | 1                             | 5650                       | 850                        |

| SI NO        | PROGRAMS (costs shown in single delivery units and/or per beneficiary)   | Number of Units/beneficiaries per year per region |       |      |       | Total Units | Unit Cost (INR) | Total Cost (All India) (INR) | No. of beneficiaries per Unit | Total no. of beneficiaries | Cost per beneficiary (INR) |
|--------------|--|---|-------|------|-------|-------------|-----------------|------------------------------|-------------------------------|----------------------------|----------------------------|
|              |  | West  | South | East | North |             |                 |                              |                               |                            |                            |
| 2c           | <b>Financial Literacy Program for Debt Management -</b> Parinaam has developed a program to train Ujjivan Customers in the most crucial aspect of their financial sustenance. The program will be delivered through 5 modules on budgeting/expenditure; debt management & credit bureau; aspirations, savings and judicious spending. They will be given Financial Diaries and calculators and will be trained on basic numerical skills and understanding of their loan breakdown. The program is being piloted in Ujjivan branches for 3800 women across India, and will be rolled out to all 348+ branches eventually.  | 25  | 40    | 20   | 15    | 100         | 25000           | 2500000                      | 120                           | 12000                      | 208                        |
| 2d           | <b>Summer Camp for Urban Ultra Poor Program 2011 -</b> Parinaam runs a pilot Urban Ultra Poor Program for destitute families in Bangalore. Every summer we have a special half day Monday-Friday 5-week summer camp for the children. They play games, are given English tuitions, are taken on excursions and are provided a good nutritious lunch. Besides the kids having a great time, it helps the mothers to sustain their jobs without worrying about their children.   | 0   | 1     | 0    | 0     | 1           | 45000           | 45000                        | 90                            | 90                         | 500                        |
| 2e           | <b>Parinaam's Academic Adoption Program -</b> During the Urban Ultra Poor Program we realised that for the uplift of these families, is to provide the kids with quality education and a hope for a better future. The program was conceived out of this. Sponsors make a commitment to financially care for the child's education till Class 12. At present rates, it costs Rs.8000/- per year to provide schooling. We ask for a one-time corpus fund of Rs.11,000/- for emergencies in case a sponsor suddenly drops out. This way we can continue support until we identify another sponsor. Sponsors can choose the child they want to support, from very detailed individual profiles. | 0   | 15    | 0    | 0     | 15          | 19000           | 285000                       | 1                             | 15                         | 19000                      |
| 3            | <b>Disaster Relief Fund -</b> We have had situations in the past year where our beneficiaries have been badly affected by natural and man-made disasters. They need our financial support to get back on their feet and continue their lives with some form of care. Setting up this Fund will help us to provide that care immediately rather than waiting for donations to come in.  | 10  | 10    | 10   | 10    | 40          | 5000            | 200000                       | 5                             | 200                        | 1000                       |
| 4            | <b>Livelihood Development &amp; Vocational Training -</b> Parinaam helps adult members of our beneficiaries enroll for quality vocational training in centres as well as in organizations that train and hire our beneficiaries. As Parinaam does not take placement fees from either the companies or the poor, it is challenging to fund this program which involves a lot of pre-counseling, hand-holding through application & admission processes and then to encourage them to stay the course.  | 300   | 600   | 300  | 50    | 1250        | 150             | 187500                       | 1                             | 1250                       | 150                        |
| <b>TOTAL</b> |  |   |       |      |       |             |                 | <b>10,798,000</b>            |                               |                            |                            |



## Plans for the future

**ACADEMIC ADOPTION PROGRAM:** We have 130 children from our Urban Ultra Poor Program under our care, either going to Government Municipality Schools under terrible conditions or not going to school at all. They attend our evening tuition classes with such hope in their eyes and excitement that they can spell a word like “rhinoceros” (We still can’t spell it without the help of spell check!). We determined that we had to make a real difference to their future and developed the AAP to find sponsors who would support the kids through their schooling, from the 1<sup>st</sup> grade to the 12<sup>th</sup>.

*15 children have been admitted into quality schools for the present academic year and 6 of them have commitments from generous people who will take care of their schooling. We must expand this program, as it gives the children the only chance they will ever have to become valuable contributing citizens of their country.*

**FINANCIAL LITERACY:** We intend, along with Ujjivan, that every one of their 900.000 customers will be financially literate by the end of this financial year. Parinaam is developing a Financial Literacy Program which will be made available to every MFI and NGO who works in the urban and semi urban space to educate their poor on this important and crucial kit. Ujjivan is also providing a video on Debt and its management which will be seen in tandem with the FLP.

**HEALTHCARE:** We intend that every Ujjivan customer/family member will eventually be able to access a Healthcare Management Program that will provide an end to end solution from preventive care through health education modules and health camps, to linkages to primary, secondary and tertiary healthcare providers. The key to the success of the program must be a quality delivery at the service end. Another tough goal that must be met for the greater good of our beneficiaries.

**COMMUNITY DEVELOPMENT CENTERS:** As we go forward, we realize that our biggest set-back is the lack of space. The poor have a block about travelling, they do not want to do anything that requires them to travel beyond walking distance, be it job; school and training; healthcare. In the slums there is never enough space to start multiple programs. We would like to set up Community Development Centers in slums, where we can run balwadis; computer classes; the financial literacy classes; community activities that will get the children off the streets and into a safe environment. We hoped to start at least 3 CDCs in this financial year but unfortunately a paucity of funds made it impossible. It is a tough aspiration, but worthy of every effort to achieve the goal.



## Volunteer Program

Our volunteers are a core part of the success of our interventions. They have supported us in areas where we most needed help and stand strong by our side in every situation. If a volunteer has the desire to help the urban poor, we are happy to provide the medium. Whether it is volunteering at a health camp, helping us with IT expertise or just providing moral support to our kids before their vocational training interviews, there are many ways that a volunteer can give back. We appreciate any kind of help. Our Volunteer Program form (available for download) is available on our website.

## Internships

Parinaam provides a unique opportunity for those interested in the social development sector to make a change. There is no formal internship program timeline. However, those young people who wish to work with us are given every opportunity to experience field work and the front/back end process that helps to keep Parinaam running smoothly. The Internship Enrollment form is available on our website.

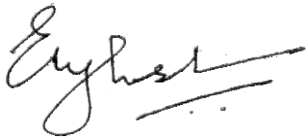




**CAUTIONARY STATEMENT**

The information and opinion expressed in this report may contain certain forward looking statements, which the management believes are true to the best of its knowledge at the time of its preparation. Actual results may differ materially from those expressed or implied in this report.

For Parinaam Foundation



Elaine Marie Ghosh  
Executive Director

Place: Bangalore  
Date: May 24th, 2011



## PARINAAM FOUNDATION

**REGISTERED OFFICE:**

#92 Jakkasandra Extension  
Sharjapur Main Cross Road  
Koramangala 1<sup>st</sup> Block  
Bangalore 560034

**BOARD OF DIRECTORS:**

Mr. Sarosh J. Ghandy, Chairman & Director  
Mrs. Elaine Marie Ghosh, Executive Director  
Lt. General (Retd) Arjun Ray, PVSM, VSM

**BANKERS:**

HDFC Bank  
Jakkasandra Branch  
Sharjapur Main Road  
Koramangala 1<sup>st</sup> Block  
Bangalore 560034

**AUDITORS:**

CA. V. Sridhar  
Chartered Accountants  
Bangalore



## REPORT OF THE BOARD OF DIRECTORS

To All Members,

*Your Directors have pleasure in presenting the 3<sup>rd</sup> Annual Report of Parinaam Foundation along with the Audited Accounts of the company for the year ended March 31<sup>st</sup>, 2011.*

### 1) STATE OF COMPANY'S AFFAIRS:

| Particulars                                     | As of March 2011 (Rs.) | As of March 2010 (Rs.) |
|---|------------------------|------------------------|
| Income  | 1,362,873              | 3,712,245              |
| Expenditure                                     | 3,611,474              | 1,102,473              |
| Income/Expenditure transferred to Balance Sheet | (257,120)              | 1,991,481              |

### 2) TRANSFER TO RESERVES

The company has utilised Rs.257,120 from reserves for its programs for the year ending 31<sup>st</sup> March 2011.

### 3) DEPOSITS

The Foundation has not accepted any fixed deposits from the public during the year ending 31<sup>st</sup> March 2011.

### 4) CONVERSION OF ENERGY, TECHNOLOGY ABSORPTION FOREIGN EXCHANGE INFLOW AND OUTFLOW DURING THE YEAR

The company has no activity relating to Conversion of Energy, Technology Absorption.

The Foundation has not received any foreign exchange inflow during the year nor has it paid any outflow during the year.

### 5) DIRECTORS' RESPONSIBILITY STATEMENT

Pursuant to Section 217(2AA) of The Companies Act 1956, the directors hereby confirm that they have:

- Followed the applicable accounting standards in the preparation of the annual accounts;

- Selected such accounting policies and applied them consistently and made judgments and estimates that were reasonable and prudent so as to give a true and fair view of the state of affairs of the Foundation at the end of the financial year and of the income and expenditure of the Foundation for the year under review.
- Took proper and sufficient care of the maintenance of adequate accounting records in accordance with the provisions of The Companies Act, 1956, for safeguarding the assets of the Foundation and detecting fraud and other irregularities.

#### **RELATED PARTY DISCLOSURES**

- |                              |  |
|------------------------------|--|
| 1) Holding Companies:        | NIL  |
| 2) Subsidiary Companies:     | NIL  |
| 3) Key Management Personnel: | A) Elaine Marie Ghosh<br>Executive Director<br>B) Mallika Ghosh<br>Chief of Staff<br>C) Roshan Mascarenhas<br>Manager-Urban Ultra Poor Program<br>D) M.S.K. Gunashekar<br>Programs Manager |
| 4) Common Control:           | NIL  |

#### **6) PARTICULARS OF EMPLOYEES UNDER SECTION 217 (2A) OF THE COMPANIES ACT, 1956**

During the Financial year, the company has not employed any person with the aggregate remuneration for Rs. 24 lacs per annum if employed through the year or Rs. 2 lacs per month if employed for part of the year. None of the employees hold alone or along with spouse or dependent children 2% or more of equity shares of the company.

#### **7) AUDITORS**

M/s CA. V. Sridhar, Chartered Accountants, Bangalore will retire at the conclusion of the forthcoming Annual General Meeting and have offered themselves for re-appointment. Members are requested to consider them for reappointment and remuneration to be decided by the Board.



## 8) ACKNOWLEDGEMENTS

The Board of Directors wishes to gratefully acknowledge the assistance and guidance received from our Donors, Government Departments, Partner Institutions, NGOs & Foundations, Doctors, Hospitals and Medical Colleges, Lawyers, Accountants and Advisors, Volunteers and Well Wishers. The Board also wishes to place on record their warm appreciation for the creative and dedicated efforts of staff at all levels.

We look forward to our next stage of developmental work and hope that the support provided by all our partners and volunteers continue to sustain our beneficiaries. Our thanks go out to all of them.

**For and on behalf of the Board of Directors  
Parinaam Foundation**

  
**Elaine Marie Ghosh**  
Executive Director



  
**Sarosh J. Ghandy**  
Chairman & Director



**Place: Bangalore  
Date: May 5<sup>th</sup>, 2011**

V. Sridhar, B.Com., F.C.A.  
CHARTERED ACCOUNTANT



72, 5th Main Road, 3rd Block  
Thyagarajanagar  
BANGALORE-560 028  
Ph : 26767255

Ref.

Date :

### AUDITORS' REPORT

The Members  
Parinaam Foundation  
Bangalore.

Sir,

I have audited the attached Balance Sheet of Parinaam Foundation as at 31.03.2011 and the Income and Expenditure Account for the year ended on that date both annexed thereto. These financial statements are the responsibility of the management of the company. Our responsibility is to express an opinion on these financial statements based on my audit.

I conducted the audit in accordance with auditing standards generally accepted in India. These standards require that I plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes, examining on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management as well as evaluating the overall financial statement presentation. I believe that my audit provides a reasonable basis for my opinion.

I have obtained all the information and explanations, which to the best of my knowledge and belief were necessary for the purpose of the audit. In my opinion, proper books of account have been kept by the company, so far as appears from my examination of those books.

In my opinion and to the best of my information and according to the explanations given to me, the said accounts read together with the Notes to accounts and significant accounting policies thereon give a true and fair view.

- i. In the case of the Balance Sheet, of the state of affairs of the company as at 31.03.2011 and
- ii. In the case of the Income & Expenditure Account, of the excess of expenditure over income of the company for the year ended on that date.

Place : Bangalore  
Date : 04.05.2011

V.SRIDHAR  
Chartered Accountant  
Membership No.28617





## PARINAAM FOUNDATION

(Regd office: No.92, Jakkasandra Extn, Sarjapur Main Cross Road, Koramangala 1st Block, Bangalore - 560034)

### BALANCE SHEET AS AT 31ST MARCH, 2011

(Amount in Rupees)

| Particulars   | Schedule | As at<br>31.03.2011 | As at<br>31.03.2010 |
|---|----------|---------------------|---------------------|
| <b>A. Sources of Funds</b>                            |          |                     |                     |
| <b>1. Share Holders Funds</b>                         |          |                     |                     |
| Share Capital   | 1        | 500,000             | 500,000             |
| <b>2. Reserves and Surplus</b>                        |          |                     |                     |
| Excess of Income over Expenditure                     |          | -                   | 1991,481            |
| <b>3. Unsecured Loans</b>                             | 2        | 61,296              | 61,296              |
| <b>Total</b>  |          | <b>561,296</b>      | <b>2552,777</b>     |
| <b>B. Application of Funds</b>                        |          |                     |                     |
| <b>1. Fixed Assets</b>                                | 3        |                     |                     |
| Gross Block   |          | 22,802              | 20,588              |
| Less: Depreciation                                    |          | 13,610              | 5,245               |
| <b>Net Block</b>                                      |          | <b>9,192</b>        | <b>15,343</b>       |
| <b>2. Current Assets, Loans and Advances</b>          | 4        | 339,334             | 2572,165            |
| Less: Current Liabilities and Provisions              | 5        | 44,350              | 34,731              |
| <b>Net Current Assets</b>                             |          | <b>294,984</b>      | <b>2537,434</b>     |
| <b>3. Excess of Expenditure over Income</b>           |          | 257,120             | -                   |
| <b>Total</b>  |          | <b>561,296</b>      | <b>2552,777</b>     |
| Significant Accounting Policies and Notes to Accounts | 11       |                     |                     |

The Schedules referred to above form an Integral part of the Balance Sheet

As per report of even date

V. SRIDHAR  
Chartered Accountant  
Membership Number : 28617



Place: Bangalore  
Date: May 4th, 2011

for PARINAAM FOUNDATION



Elaine Marie Ghosh  
Director



Sarosh J. Ghandy  
Director

## PARINAAM FOUNDATION

(Regd office: No.92, Jakkasandra Extn, Sarjapur Main Cross Road, Koramangala 1st Block, Bangalore - 560034)

### INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2011

(Amount in Rupees)

| Particulars   | Schedule | As at<br>31.03.2011 | As at<br>31.03.2010 |
|---|----------|---------------------|---------------------|
| <b>A. INCOME</b>                                      |          |                     |                     |
| Donations Received                                    | 6        | 1,249,733           | 3,595,471           |
| Other Incomes   | 7        | 113,140             | 116,774             |
| <b>Total Income (A)</b>                               |          | <b>1,362,873</b>    | <b>3,712,245</b>    |
| <b>B. EXPENDITURE</b>                                 |          |                     |                     |
| Employee Costs  | 8        | 7,035               | 135,847             |
| Other Expenses  | 9        | 124,615             | 85,500              |
| Program Implementation costs                          | 10       | 3,471,459           | 875,952             |
| Depreciation  |          | 8,365               | 5,174               |
| <b>Total Expenditure (B)</b>                          |          | <b>3,611,474</b>    | <b>1,102,473</b>    |
| Profit/(Loss) for the year                            |          | (2,248,601)         | 2,609,772           |
| Profit/(Loss) brought forward from Previous year      |          | 1,991,481           | (618,291)           |
| <b>Balance Carried to Balance sheet</b>               |          | <b>(257,120)</b>    | <b>1,991,481</b>    |
| Significant Accounting Policies and Notes to Accounts | 11       |                     |                     |

The Schedules referred to above form an Integral part of Profit & Loss Account.

As per report of even date

V. SRIDHAR  
Chartered Accountant  
Membership Number : 28817



Place: Bangalore  
Date: May 4th, 2011

for PARINAAM FOUNDATION



Elaine Marie Ghosh  
Director



Sarosh J. Ghandy  
Director



| <b>PARINAAM FOUNDATION</b>  |                     |                     |
|---|---------------------|---------------------|
| <b>SCHEDULES FORMING PART OF THE BALANCE SHEET FOR THE YEAR ENDED 31ST MARCH 2011</b>   |                     |                     |
| <b>(Amount in Rupees)</b>   |                     |                     |
| Particulars   | As at<br>31.03.2011 | As at<br>31.03.2010 |
| <b>SCHEDULE 1: SHARE CAPITAL</b>  |                     |                     |
| <b>AUTHORISED</b>   |                     |                     |
| 50,000 No's. Equity Shares of Rs. 10/- each   | 500,000             | 500,000             |
| <b>ISSUED AND SUBSCRIBED</b>  |                     |                     |
| 50,000 No's. Equity Shares of Rs. 10/- each   | 500,000             | 500,000             |
|   | <b>500,000</b>      | <b>500,000</b>      |
| <b>SCHEDULE 2: UNSECURED LOAN</b>   |                     |                     |
| From Directors  | 61,296              | 61,296              |
|   | <b>61,296</b>       | <b>61,296</b>       |
| <b>SCHEDULE 4: CURRENT ASSETS, LOANS &amp; ADVANCES</b><br>(Unsecured, Considered Good) |                     |                     |
| Cash at hand  | 1,245               | ,57                 |
| Cash at Bank  | 10,489              | 1565,134            |
| Advance For expenses  | -                   | 4,200               |
| Fixed Deposit with HDFC Bank  | 302,172             | 1000,000            |
| Interest Accrued on Fixed Deposit   | 19,814              | 2,774               |
| TDS - Receivable on FD A Y 2011-12  | 5,614               | -                   |
|   | <b>339,334</b>      | <b>2572,165</b>     |
| <b>SCHEDULE 5: CURRENT LIABILITIES AND PROVISIONS</b>                                   |                     |                     |
| Provision for Expenses  | 43,750              | 31,423              |
| Statutory Liabilities   | ,600                | 3,308               |
|   | <b>44,350</b>       | <b>34,731</b>       |
| <b>SCHEDULE 6: DONATIONS</b>  |                     |                     |
| Donations   | 251,000             | 65,001              |
| Donations for Education Loan Interest Refund and Scholarship Fund                       | 500,000             | 2410,000            |
| Donations for Chikan Gunya Awareness Camp   | -                   | 20,470              |
| Donations for Disaster Relief Fund  | 10,166              | -                   |
| Donations for Health Education  | 25,000              | -                   |
| Donations for Urban Ultra Poor Program  | 395,846             | 1100,000            |
| Grant from Hindustan Uniliver Ltd. - Jalmitra Program                                   | 67,721              | -                   |
|   | <b>1249,733</b>     | <b>3595,471</b>     |



| <b>PARINAAM FOUNDATION</b>  |                             |                             |
|---|-----------------------------|-----------------------------|
| <b>SCHEDULES FORMING PART OF THE BALANCE SHEET FOR THE YEAR ENDED 31ST MARCH 2011</b> |                             |                             |
| <b>(Amount in Rupees)</b>   |                             |                             |
| <b>Particulars</b>  | <b>As at<br/>31.03.2011</b> | <b>As at<br/>31.03.2010</b> |
| <b>SCHEDULE 7: OTHER INCOME</b>   |                             |                             |
| Interest Received on Fixed Deposits   | 56,140                      | 2,774                       |
| Receipt for Nimhans Study Program   | 57,000                      | 114,000                     |
|   | <b>113,140</b>              | <b>116,774</b>              |
| <b>SCHEDULE 8: EMPLOYEE COSTS</b>   |                             |                             |
| Salaries, Wages & other Benefits  | -                           | 104,900                     |
| Staff welfare   | 7,035                       | 30,947                      |
|   | <b>7,035</b>                | <b>135,847</b>              |
| <b>SCHEDULE 9: OTHER EXPENSES</b>   |                             |                             |
| Audit Fee   | 28,000                      | 27,575                      |
| Bank Charges  | -                           | 441                         |
| Books and Periodicals   | 2,130                       | 5,000                       |
| Conveyance  | -                           | 7,251                       |
| Professional charges  | 57,077                      | 19,197                      |
| Rates & Taxes   | 3,480                       | 4,120                       |
| Office expenses   | -                           | 5,298                       |
| Miscellaneous expenses  | 420                         | 2,563                       |
| Printing and Stationery   | 30,008                      | 13,493                      |
| Repairs and Maintenance- Others   | 3,500                       | ,562                        |
|   | <b>124,615</b>              | <b>85,500</b>               |
| <b>SCHEDULE 10: PROGRAM IMPLEMENTATION COSTS</b>                                      |                             |                             |
| - for Urban Ultra Poor Program  | 984,523                     | 469,750                     |
| - for Nimhans Study Expenses  | 80,000                      | 94,233                      |
| - for Financial Literacy Training Program   | 25,000                      | 64,825                      |
| - for Disaster Relief Program   | 10,166                      | -                           |
| - for Educational Loan Interest Refund Expenses                                       | 1787,900                    | -                           |
| - for Jalmitra Program  | 53,949                      | -                           |
| - for Scholarship Fund Program  | 294,118                     | -                           |
| - for Vocational Training Program   | 58,324                      | -                           |
| - for Health Camps & Healthcare Expenses  | 177,479                     | 247,144                     |
|   | <b>3471,459</b>             | <b>875,952</b>              |





## \* PARINAAM FOUNDATION

SCHEDULE - 3  
FIXED ASSETS

(Amount In Rupees)

| Description of Assets | Gross Block as at 1.4.2010 | Additions    | Deletions | Total         | Depreciation up to 31.3.2010 | Depreciation Rate % | Depreciation for the year | Total Depreciation | WDV as at 31.3.2011 | WDV as at 31.3.2010 |
|-----------------------|----------------------------|--------------|-----------|---------------|------------------------------|---------------------|---------------------------|--------------------|---------------------|---------------------|
| Computers & Software  | 12600                      | 0            | 0         | 12600         | 4073                         | 40.00%              | 5,040                     | 9,113              | 3,487               | 8,527               |
| Office Equipments     | 7988                       | 2214         | 0         | 10202         | 1172                         | 13.91%              | 3,325                     | 4,497              | 5,705               | 6,816               |
| <b>TOTAL</b>          | <b>20,588</b>              | <b>2,214</b> | <b>0</b>  | <b>22,802</b> | <b>5,245</b>                 |                     | <b>8,365</b>              | <b>13,610</b>      | <b>9,192</b>        | <b>15,343</b>       |



**SCHEDULE 11: SIGNIFICANT ACCOUNTING POLICIES AND NOTES TO ACCOUNTS:**

**1 SIGNIFICANT ACCOUNTING POLICIES**

**a) BASIS OF PREPARATION OF FINANCIAL STATEMENTS**

The Financial statements have been prepared under the historical cost convention in accordance with the provisions of The Companies Act, 1956, and Accounting Standards contained in the Companies (Accounting Standards) Rules, 2006 (Indian GAAP) as adopted consistently by the company. All income and expenditure having a material bearing on the financial statements are recognised on accrual basis.

**b) USE OF ESTIMATES**

The preparation of the financial statements is in conformity with the Indian GAAP, which requires that the management make estimates and assumptions that affect the reported amounts of assets and liabilities, disclosure of contingent liability as at the date of the financial statements and the reported amounts of revenue and expenses during the reporting period. Although such estimates are made on a reasonable and prudent basis taking into account all available information, actual results could differ from these estimates and such differences are recognised in the period in which the results are ascertained.

**c) FIXED ASSETS:**

Fixed assets are stated at their original cost of acquisition and subsequent improvements there to including taxes, duties, freight and other incident expenses related to acquisition and installation of assets concerned.

**d) DEPRECIATION:**

Depreciation is provided on Straight Line Method at the rates specified in schedule XIV to The Companies Act, 1956. Assets costing less than Rs.5,000/- are fully depreciated in the year of acquisition itself

**e) REVENUE RECOGNITION**

Contribution by way of donations are recognised as and when the same is received/realised.

**f) EMPLOYEE BENEFITS**

**i) Short Term Employee Benefits**

The amounts paid/payable on account of short term employee benefits, comprising largely of salaries and wages, towards specific projects and charged to specific projects balance to income and expenditure account

**ii) Post Employment Benefit (Gratuity)**

Provision for gratuity is made when the employees completes 5 years of service in the company as required under the Payment of Gratuity Act 1972

**g) PROVISIONS, CONTINGENT LIABILITIES AND CONTINGENT ASSETS:**

Provisions are recognised when the company has a present obligation as a result of a past event, for which it is probable that a cash outflow will be required and a reliable estimate can be made of the amount of the obligation. Provisions are not discounted to its present value and are determined based on management estimate required to settle the obligation at the Balance Sheet date. These are reviewed at each Balance Sheet date and adjusted to reflect the correct management estimates.

Contingent Liabilities are disclosed when the company has a possible obligation or a present obligation and it is probable that a cash flow will not be required to settle the obligation



## 2 NOTES ON ACCOUNTS

- a) The company is registered u/s 25 of The companies Act,1956, and has also registered u/s 12 A of The Income Tax Act,1961. Accordingly the company does not have taxable income.
- b) The company has not received any intimation from "suppliers" regarding their status under the Micro, Small and Medium Enterprises Development Act,2006. Based on available information there are no details to be disclosed under the said Act.
- c) Contingent liabilities not acknowledged as debt: Nil
- d) In the opinion of the directors, the current assets, loans and advances have the values at which they are stated in the accounts, if realised in the ordinary course of business.
- e) Related party disclosure as per Accounting Standard 18 :

i) Key Management Personnel:

| Name                                    | Designation:       |
|---|--------------------|
| Elaine M Ghosh                          | Executive Director |
| Sarosh J. Ghandy                        | Director           |
| Lt. General (Retd) Arjun Ray, PVSM, VSM | Director           |

ii) Transactions with Key Management Personnel

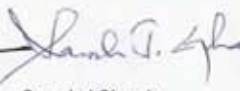
| Particulars   | As on 31st March 2011 | As on 31st March 2010 |
|---|-----------------------|-----------------------|
| Loans/Advances Taken:   |                       |                       |
| - From Directors (maximum amount outstanding during the year) | 61,296                | 61,296                |
| - From Relative of Director                                   | NIL                   | NIL                   |
| Related Party Transactions                                    |                       |                       |
| - Professional fees to Relative of Director                   | 60,000                | 43,064                |
| - Salary to Relative of Director                              | 360,000               | NIL                   |

- f) Additional information pursuant to notification under Schedule VI to the Companies Act, 1956 ,to the extent applicable are given below. Since the company is not a manufacturing company, other particulars falling under the said notification do not apply to the company

| Particulars  | Year ended 31.03.2011 |
|--|-----------------------|
| A. Value of imports on CIF basis, in respect of:   |                       |
| i) Capital Goods                                   | NIL                   |
| ii) Spare parts and components                     | NIL                   |
| B. Expenditure in foreign currency in respect of : | NIL                   |

For Parineam Foundation

  
Elaine Marie Ghosh  
Director

  
Sarosh.J.Ghandy  
Director



Place: Bangalore  
Date: May 4th, 2011

**PARINAAM FOUNDATION**

(Regd office: No.92, Jakkasandra Extn, Sarjapur Main Cross Road, Koramangala 1st Block, Bangalore - 560034)

**RECEIPTS & PAYMENTS ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2011**

| Receipts  | Amount (Rs.) | Amount (Rs.)   | Payments                        | Amount (Rs.) | Amount (Rs.)   |
|---|--------------|----------------|---------------------------------|--------------|----------------|
| <b>Opening Balance of:</b>  |              |                |                                 |              |                |
| - Cash  | 57           |                | <b>Unsecured Loan repaid to</b> |              |                |
| - Bank  | 1565134      | 1565191        | Elaine Ghosh                    |              | 22150          |
|   |              |                | Staff welfare                   |              | 7035           |
| <b>Unsecured Loan from</b>  |              |                | Books and Periodicals           |              | 2130           |
| Elaine Ghosh  |              | 22150          | Professional Charges            |              | 50877          |
| <b>Donations Received</b>   |              |                | Rates & Taxes                   |              | 3480           |
| Donations - General   | 251000       |                | Miscellaneous Expenses          |              | 420            |
| Donations for education Loan interest refund and Scholarship Fund | 500000       |                | Printing and Stationery         |              | 29458          |
| Donations for Disaster Relief                                     | 10166        |                | Others                          |              | 3500           |
| Donations for Health Education                                    | 25000        |                | Office Equipment                |              | 2214           |
|   |              |                | Conveyance                      |              | 1054           |
|   |              |                | Health Camp Expenses            |              | 1100           |
|   |              |                | Audit Fees                      |              | 24817          |
| Donations for Urban Ultra Poor Project                            | 395846       |                | TDS on FD                       |              | 3666           |
| Grant from Hindustan Uniliver                                     | 67721        | 1249733        | Project Implementation Cost     | 1898993      | 3217724        |
| <b>Other Income</b>   |              |                | Consultancy Fee                 | 71500        |                |
| Interest Received on Fixed Deposits                               | 37152        |                | Salary                          | 878542       |                |
| Receipt for Nimhans Study program                                 | 57000        | 94152          | Creditors                       | 368689       |                |
| <b>Current Assets</b>   |              |                | Advance for Programmes          |              | 211298         |
| Fixed Deposit   |              | 697828         | TDS                             |              | 61792          |
|   |              |                | Professional Tax                |              | 6500           |
| Educational Loan Refund   |              | 7600           |                                 |              |                |
| Program Advance Refund  |              | 24295          | <b>Closing Balance of:</b>      |              |                |
|   |              |                | - Cash                          | 1245         |                |
|   |              |                | - Bank                          | 10489        | 11734          |
| <b>TOTAL</b>  |              | <b>3660949</b> | <b>TOTAL</b>                    |              | <b>3660949</b> |

As per our Report of even date

V.SRIDHAR

Chartered Accountant

(V.SRIDHAR)

Membership Number:28617

Place: Bangalore

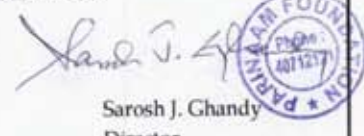
Date: May 4th, 2011



for PARINAAM FOUNDATION

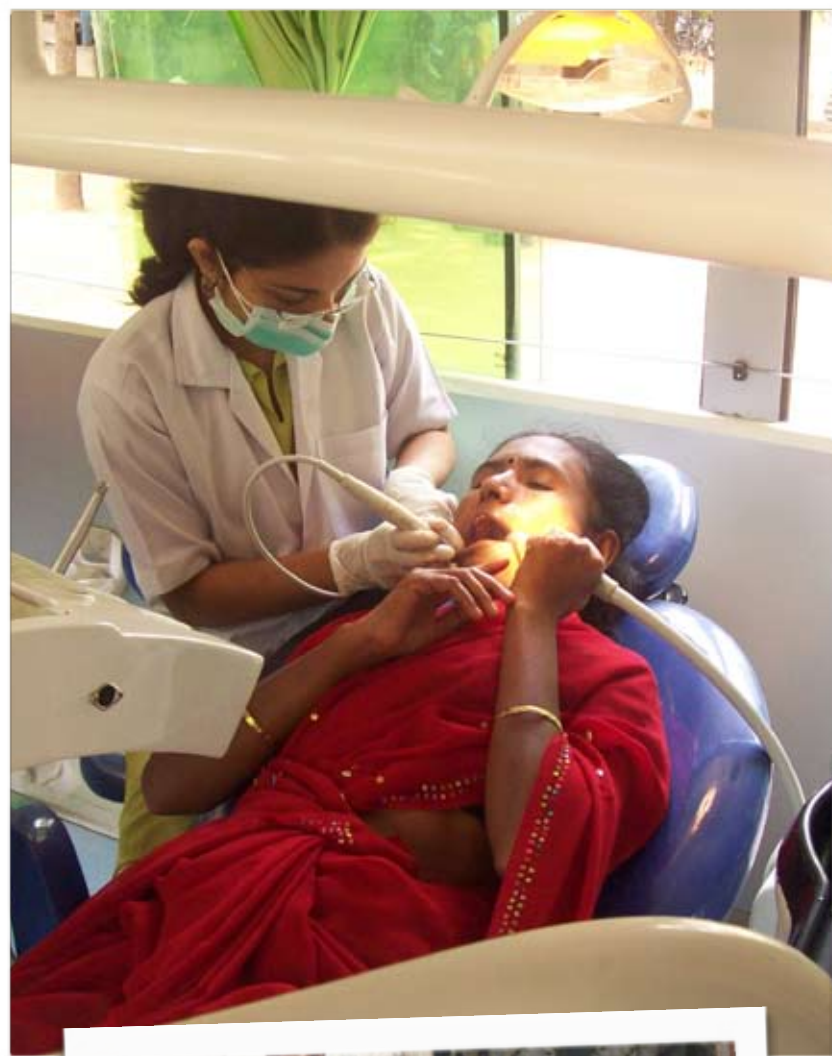


Elaine Marie Ghosh  
Director



Sarosh J. Ghandy  
Director













**Parinaam Foundation**  
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