

## **ANNUAL REPORT FOR THE YEAR 2011-12**

### **INTRODUCTION BY THE PRESIDENT CUM EXECUTIVE DIRECTOR**

**READS** is a unique Association comprising members of different types of initiations for various Activities. It has cheered a great privilege for me to work in this NGO for the past twenty years.

**READS** is an association based on relationship and trust, more than rules and regulations. While most regulations are followed to comply to societies act, which do not affect the man issues, to Help members come together more relaxed, in all faith that it will motivate many to join the health, Education and development.

I take this great opportunity to thank all the members of the **READS**, Executive Board, Well wishers, Bankers and all the Government Department for their support and guidance for all the levels. Above all, I thank who worked with me as a Family for the growth of this Society.

I hereby submit the Experience of **READS** during last year activities of the **READS** for different fields.

**G.MURALIDARAN**

PRESIDENT CUM EXECUTIVE DIRECTOR

## **ANNUAL MEETINGS**

The Annual General Body Meeting will be held to discuss the program activities and financial status of READS and extra-ordinary board meeting whenever necessary.

### **THE EXECUTIVE BOARD HAS TO GIVE ATTENTION TO THESE.**

1. NEED TO FOCUS ON POLICY MATTERS AND ALSO SHOULD HAVE A CLEAR STRATEGY TO DECENTRALIZE THE FUNCTIONS OF READS.
2. FINANCIAL ISSUES IN RELATION TO SOURCES AND MANAGEMENT OF FUNDING, RECOMMENDING THE APPOINTMENT OF AUDITOR AND GUIDING THE FCRA PRINCIPLES,
3. APPOINTMENT OF STAFF FOR READS INCLUDING THE EXECUTIVE DIRECTOR APPROVAL OF POLICY RELATED TO THE FINAL APPROVAL OF THE BOARD MEMBERS MEETING.
4. THE PRESIDENT AND THE TREASURES HAVE A POWER TO MAINTAIN FINANCIAL MATTERS OF ACCOUNTS AND AUDITING.

## **ACTIVITIES ON GOING**

### **1. WOMEN SHG FORMATION**

So far we have formed 1215 women groups in our target area of chetpet and Peranamallur Blocks. They have linked with credit directly and as well as Revolving fund, economic assistance to the groups and we also formed Panchayat level Federation and registered in District Register Office Thiruvannamalai. We recommend the Bank for bulk lending loans to



the SHG's & PLF's.

## 2. WOMEN SKILL TRAINING

We have conducted Base level survey in the cluster village name of Modaiyur for stone carving Trade.



The stone carving craft were doing traditionally for a long year only for men. Now our women were identified through base line survey and given skill training through MEDP- under NABARD and AHVY

Scheme under Ministry of textiles (Hand craft - Government of India) Now more than men many women are doing wonderful work. Now the women are doing the stone carving craft through our existing SHG's (or) PLF's and marketing the products through exhibition Bombay, Delhi and Chennai.



## 3. MICRO – CREDIT PROGRAMME

From 2011-June till March 2012 149 women SHG's work Linked micro-credit through NABARD Financial Services Pvt. Ltd. Bangalore. So far, we have Disbursed the 3.45 core. 2235 women were benefited. Every month they are repaying the money regularly to NGO office we have deposited in our NGO A/C and Transfer the money to

NABFINS Account through NEFT, RTGS fund Transfer.

#### 4.VAZHIKATTUM THITTAM

We started Vazhikattum Thittam project under District Differently able Welfare office Thiruvannamalai. From 10 March – 2011 to still we have covered two Blocks Chetpet and Peranamallur Blocks in Thiruvannamalai District. We have 112 welfare workers in each village Panchayats. (59 Welfare workers in Peranamalur Block and 53 Welfare workers in Chepet). To Monitor the Project we have organizers in two blocks.



The achievement details are as follows during the year 2011-2012.

S.No.	Particulars	No. of Beneficiaries
1.	ID Card	3533
2.	Scholarship	213 Students
3.	Wheel Chair	16
4.	Dry – Cycle	65
5.	MCR- Chapels to LC's	30 set Chapels
6.	Medical Camp	2 Nos 32 Leprosy patients
7.	Hearing Machine	12 Nos
8.	Water Bed	2Children



## 5. **CHILDLINE 1098**

We are the Sub-Centre for child line in Thiruvannamalai District. 14 orphan children's were indentified and sent to orphan home at Vellore. 4 children were sponsored for their studies in cheyyar St. Joseph's high school through the childline. We rescue Begging children (7nos)in the festival of Deepam at Thiruvannamalai we conducted school outreach

program in 37 Higher secondary schools 15 High schools in the target area. We also conducted 37 villages for open house program regarding the childline and helpline awareness. We also have given orientation Training to village Panchayat leaders and workers in 3 Block's, Chetpet, Pernamallur and wandavasi.

## 6.MICRO – INSURANCE

We have covered 1048 policy for Jeevan Mangal Policy, jeevan madhur 1302 Policy Covered and Micro – Insurance from LIC Life Insurance of India to the women SHG.

The details are as follows:

Sl.No	No. of Policy Covered	No of Policy	No of Claims	Return Policy
1.	2350	2350 Family	12 death claims	94400

## 7. HEALTH PROJECT

We have conducted health project namely Strengthening Preventive Promotive health



Initiatives through self help groups. We selected 100 SHG's from 300 SHG women are selected as health mentors and our Reads staff's namely, Mrs.C.Thavamani and Mrs.R.Vasugi as a trained health Educators took classes to the health mentors. In I phase they were conducted 5 days intensive training II phase were conducted 3 days Trainings. The training contents were in Reproductive child health, HIV/Aids Prevention and care, women and child health, communicable and non communicable disease etc., Now 300 women's Health mentors were covered the topics to 1735 women's attended 10 days training. The

training conducted in their respective village for their regular weekly meetings.

## 8. WATERSHED PROJECT



our watershed program out of 1152 hectare we have selected 108 Hectare in dry land for the program for CBP – Capacity Building phase

Sl.No	Particulars	Nature of work (Nos)	No. of Beneficiaries	Cost
1.	Farm Pond	3 Nos	3 Farmers	1,05,586.00
2.	Percolation Pond	1 No.	25 Farmers	1,26,490.00
3.	Dry Land Horticultural	17	17 Farmers	32,970.00
4.	Agro – Horticultural	18	18 Farmers	1,38,735.00
5.	Agro Forestry	21	21 Farmers	66,725.00
6.	WAT- Water Absorption Trench	50 Mtr	25 Farmer	18,169.00
7.	LRC – Loose Rock Check Dam	2 Nos	30 Farmers	20,090.00
8.	CCT	2 No	4 farmers	11,466.00
9.	Field Fund	13 Nos	13 Farmers	1,78,768.00
10	Check-weir	1 Nos	17 Farmers	39,397.00
11	WAT - AF	1 Nos	25 Farmers	8,384.00
12	Grass Seedlings	1 Nos	53 Famers	7,044.00
TOTAL AMOUNT OF RUPEES				7,53,824.00

## RECEIPTS AND PAYMENTS FOR 01.04.2011 TO 31.03.2012

S. No	Particulars	Receipts	Payments
1.	Cash & Bank	22,232.00	
2.	Grant Received Childline	1,71,095.00	
3.	Desh Health Project	2,27,713.00	
4.	TLM Programme-Leprosy	1,08,000.00	
5.	Vazhikattum Thittam	32,565.00	
6.	Watershed Fund A/C	2,49,968.00	
7.	Mahalir Thittam	1,12,308.00	
8.	Other Income Nabfins Commission	3,92,786.00	
9.	Insurance Commission Received	68,377.00	
10.	Interest Received	2,138.00	
11.	Loan & Advanced HDFC Loan for SHG	2,819,033.00	
12.	Loan from Well wishers	9,11,879.00	
13.	Childline		3,15,095.00
14.	Desh Health Project		2,26,999.00
15.	TLM Programme – Leprosy		1,08,000.00
16.	Vazhikattum Thittam		1,231,565.00
17.	Watershed Fund A/C		2,49,968.00
18.	Mahalir Thittam		1,12,308.00
19.	Adminstrative Expenses Bank Charges		4,075.00
20.	Courier Charges		300.00
21.	Electricity Charges		34,242.00
22.	Insurance Charges		1,038.00
23.	Interest on UBI Loan		98,422.00
24.	Interest on Loan from HDFC		88,528.00
25.	Training Expenses		1,500.00
26.	Photography Charges		1,350.00
27.	Postage & Telegram		150.00
28.	Printing & Stationary		18,064.00
29.	Rates, Taxes & Licences		31,652.00
30.	Repairs & Maintenance		9,898.00
31.	Salaries		5,112.00
32.	Staff Welfare		4,426.00
33.	Subscription		4,500.00
34.	Telephone Charges		2,653.00
35.	Vehicle Maintenance		66,650.00
36..	Miscellaneous Expenses		1,271.00
37.	Fixed Assets		21,000.00
38.	Car Loan		3,84,000.00
39.	Union Bank Loan		1,58,278.00
40.	HDFC Loan for SHG		17,70,574.00
41.	Deposit with Nabard		50,000.00
42.	TDS		20,206.00
43.	Closing Balance Cash & Bank		6,239.00
		51,18,094.00	51,18,094.00



## Staff Remuneration

Cross monthly salary + Benefits

Head of the Organization (Including Honorarium)	NIL
Highest Paid	7000.00
Lowest Paid	2500.00

- No travel reimbursement of any kind were made by Board members attending Board
- Remuneration of the three highest paid staff members  
Rs. 7000.00  
Rs. 5500.00  
Rs. 5500.00
- Remuneration of lowest paid staff is Rs. 2500.00
- Total cost of domestic travel by the Director is Rs.59,732
- Domestic travel by all staff Rs. 1,02,779
- No International travel by all personals including staff, Volunteers and Board Members.
- Our Bankers: UNION BANK, chetpet, Thiruvannamalai – 606801.

### EXECUTIVE COMMITTEE MEMBERS

s.No	Name of the Board Members	Designation	Cross Remuneration Per ANNUM (Rs)
1.	G.MURALIDARAN	PRESIDENT	NIL
2.	S.VANAJA	VICE-PRESIDENT	NIL
3.	M.GIRIJA	SECRETARY	NIL
4.	J.ANBARASI	TRESURER	NIL
5.	Rev.Fr.J.IRUDAYARAJ	E.C.MEMBER	NIL
6.	A.MARY	E.C.MEMBER	60,000.00
7.	P. SUSILA	E.C.MEMBER	NIL

### ANNUAL GROSS REMUNERATION PAID

Slab of gross monthly Salary (in Rs.) plus benefits paid to staff	Male Staff	Female Staff	Total Staff
>5000		5	5
5001 – 10000	3	4	7
-+10001 – 25000	-	-	-
25001 – 50000	-	-	-
<b>Total</b>	<b>3</b>	<b>9</b>	<b>12</b>

Income and expenditure Account for the year ending 31 <sup>st</sup> March						
Particulars	2011-2012		2010-2011		2009-2010	
	Current Fin. Year		Prev.Fin.Year		Prev.Fin.Year	
Income	Amount	%	Amount	%	Amount	%
Self generated Income	463301.00	16.00%	924921.00	60.00%	334009	
Indian Sources	2300649.00	79.45%	542271.35	35.00%	1591438	
Other Source	131668.83	04.55%	64673.49	15.00%	9331713	
<b>Total</b>	<b>2895618.83</b>	<b>100%</b>	<b>1531865.84</b>	<b>100%</b>	<b>192544751</b>	
Expenditure	Amount	%	Amount	%	Amount	%
Programme	2269185.00	78.00%	1111526.00	72.66%	1280223	66.00%
Administrative Expenses	443862.48	15.55%	215398.00	14.00%	136834	08.00%
Excess of Income over Expenditure	182571.35	06.45%	204941.84	13.34%	508389	26.00%
<b>Total</b>	<b>2895618.83</b>	<b>100%</b>	<b>1531865.84</b>	<b>100%</b>	<b>1925447</b>	<b>100%</b>
BALANCE SHEET AS ON 31 <sup>ST</sup> MARCH						
Particulars	2011-2012		2010-2011		2009-2010	
	Current fin.year		Prev.Fin. Year		Prev.Fin. Year	
ASSETS	Amount	%	Amount	%	Amount	%
Fixed Assets	1336271.00	46.05%	1497842.35	34.00%		
Loans and Advance	1533577.00	53.00%	2883404.00	65.50%		
Cash & Bank Balance	26239.50	00.95%	22232.98	00.50%		
<b>Total</b>	<b>2896087.50</b>	<b>100%</b>	<b>4403479.33</b>	<b>100%</b>		
LIABILITIES	Amount	%	Amount	%	Amount	%
Current Liabilities & Provisions	85250.00	03.00%	Nil	Nil		
Others	2810837.50	97.00%	4403479.33	100%		
	<b>2896087.50</b>	<b>100%</b>	<b>4403479.33</b>	<b>100%</b>		

## **CONCLUSION**

Reads has been working in the field of women SHG's e.g. skill training, micro-credit, Micro-Insurance, health, and its empowerment related issues are also child productions, differently able persons welfare, watershed-etc. Since this project brought in lot of learning for reads and also for the individual staff who were under this projects. We take this opportunity to thank following supporter for technically and financially.

1. **NABARD** - Chennai
2. **NABFINS** - Bangalore
3. **TNCWDLtd.**, Corporation for the Development of women Ltd., Chennai.
4. **TLM** – The Leprosy Mission Trust – New Delhi
5. **CIF** – Childline India Foundation – Mumbai
6. **LIC** – Life Insurance Corporation of India – Vellore
7. **DDAWO** – District Differently Abled Welfare Office – Thiruvannamalai.
8. **DESH TATA TRUST**– Deepam Educational Society for Health – Chennai.