

ANNUAL REPORT 2017 - 2018



Swayam Shikshan Prayog

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Message from the Executive Director



I am honored to present the Annual Report 2017-2018. Over the last two decades, Swayam Shikshan Prayog has built a movement of grassroots women leaders who see opportunities in challenges. SSP's transformative models in key sectors like climate-resilient agriculture, health, and water and sanitation are creating impact in India's most underserved communities. SSP's core partnership approach has enabled a wide range of stakeholders that enable grassroots women's networks to access skills and entrepreneurship, finance, technology and marketing platforms.

SSP and its group of Social Enterprises have together nurtured the entrepreneurial eco-systems and value chains needed for women to succeed in remote and excluded areas. Till date, over 145,000 women have emerged as responsible farmers, entrepreneurs and community leaders. over a million rural low income households have improved the quality of their lives through access to credit, health care services and insurance, safe drinking water, organic products, bio-mass fuels, solar lighting.

In order to accelerate livelihoods and for women's enterprises to reach the last-mile and opaque markets, SSP group has galvanized investors, product manufacturers, enterprise trainers and government schemes and policies. We wish to continue this process with the support of our partners and donors.

We could not have hoped to accomplish any of this work in isolation and would like to acknowledge and sincerely thank our partners, supporters, funders and all those who continue to believe in and contribute to SSP's mission to promote women entrepreneurship and leadership for building community resilience. We also could not have had such impact without the outstanding work and commitment of our staff who work with utmost dedication in advancing our mission and vision.

SSP has laid the foundation for women-led community development and now, we look forward to scaling the impact achieved to outreach over 2,00,000 farmers and entrepreneurs over the next five years.

I would like to thank you for associating with us and we look forward to engage with you through various initiatives in the future.

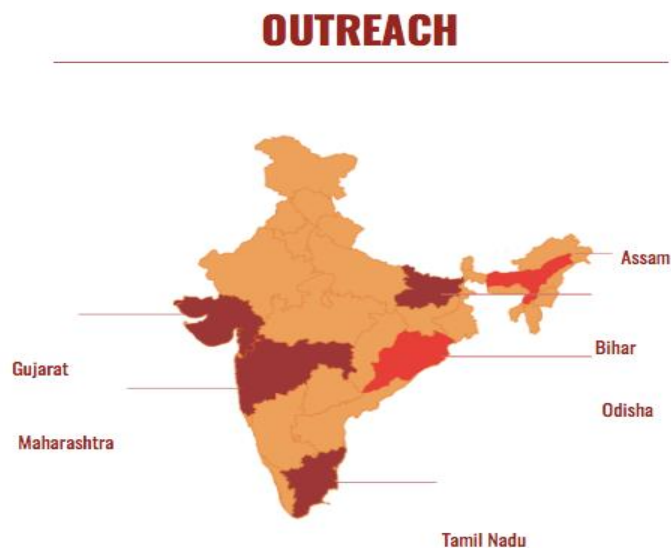
Best Wishes,
Prema Gopalan
Executive Director
Swayam Shikshan Prayog

About Us

Swayam Shikshan Prayog (SSP) promotes sustainable community development through empowerment of women at the grassroots. SSP widely advocates for the recognition of grassroots women in their new roles of farmers, entrepreneurs, community leaders and change makers.

At the core of SSP's approach, is building robust partnership eco-systems that enable grassroots women's network to access skills training, financial and digital literacy, technology and marketing platforms.

Our work, by choice, is centered around low income climate threatened communities spread across 2,000 villages in 17 climate-threatened rural districts in 6 States in India – Latur, Solapur, Washim, Ahmednagar, Osmanabad, Nanded, Beed and Pune in Maharashtra; Kutch, Jamnagar and Vadodara in Gujarat; Cuddalore and Nagapattinam in Tamil Nadu; and Muzaffarpur, Darbhanga, Nalanda and Gaya in Bihar, and in Assam and Odisha States.



How We Work

SSP works closely with rural women to inspire entrepreneurship and self-reliance among them. Our guiding philosophy is: Empowerment of women and youth will translate into larger community development. At the core of SSP's work is a grassroots women-led community development model. Through entrepreneurship as our prime strategy for human development, we aim to transform and empower women, who in turn, can transfer the benefits of this change to the communities they live in.

SSP therefore serves marginalized communities through a collective of self-help groups; a microfinance institution that offers financial services to women-led businesses; rural schools of entrepreneurship for

women; and a market aggregator that offers dedicated services to last-mile business women. SSP builds the social capital of women that has generated new livelihoods, new markets and new entrepreneurs. It acts as a facilitator of women leaders to manage savings, credit and micro-businesses, address local risk and build community resilience. These initiatives are interlinked to focus on core areas: microfinance, skill building, rural marketing, nutrition, health services, agriculture and livelihoods for women.

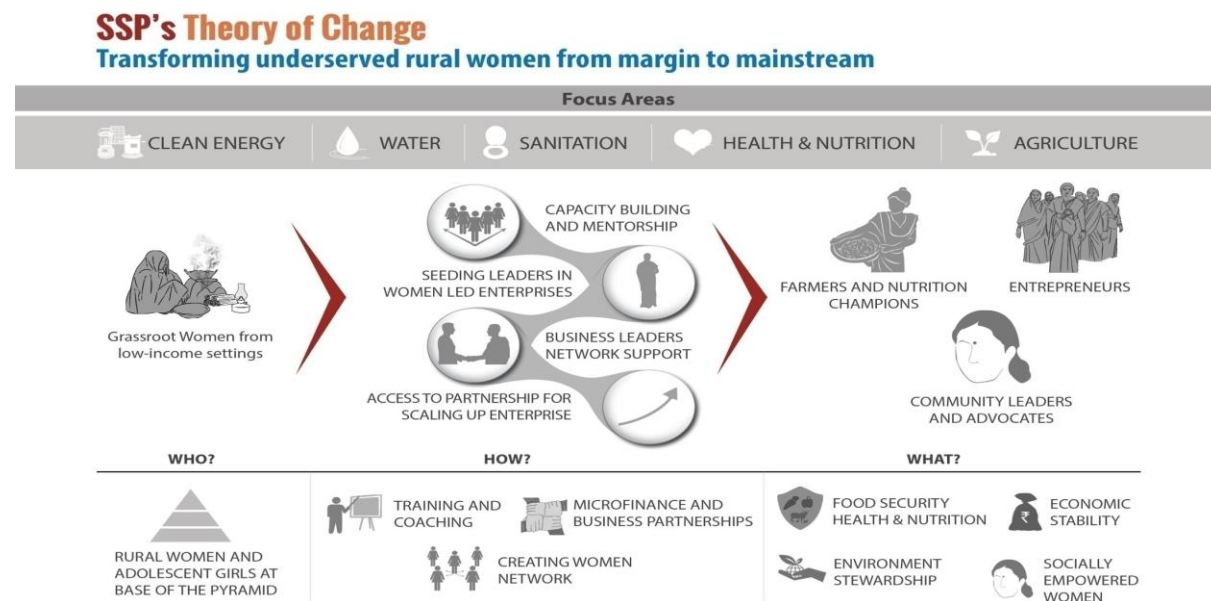
The Governing Body of seven members including the Executive Director review and track organization’s policies in relation to mission; monitor financial performance especially inflow and utilization of resources and advice on policy and legal matters, including fund management. The senior leadership team of SSP represented in the management committee meets on a quarterly basis to ensure a common vision and strategic planning for the organization. While the senior management including the program managers meet on a monthly basis to conduct regular review and planning of programs. SSP has a total of 70 paid personnel including managers, project staff and field teams.

Approach

At the core of SSP’s approach is building robust partnership ecosystems that enable grassroots women’s networks to access skills and entrepreneurship, financial and digital literacy, technology and marketing platforms.

SSP facilitates advanced women leaders to formulate and lead and transfer innovations and grow the community-level umbrella network of SHGs and Sakhi Federations in the geographical regions of their work. SSP and its group of social enterprises provide technical support and a wide range of skill-building and livelihoods generation planks in impact sectors such as clean energy, water and sanitation, health and nutrition, food security and agriculture.

Theory of Change



SSP Today

Today, two decades later, Swayam Shikshan Prayog (SSP) is on the path of transformation and development, empowering women's collectives and communities in which they work across districts in Maharashtra and five other states. SSP is fulfilling its mission, to empower grassroots women in underserved communities to attain economic self-reliance, and acquire new roles and social identities, and lead local planning and development.

By tapping the power of rural women's groups in water-scarce and climate-threatened regions, SSP has opened up non-traditional livelihood incomes and tripled household earnings. In the last 8 years, SSP's interventions have spawned over 1,45,000 rural women entrepreneurs, farmers and business leaders, who have in turn impacted over 5 million people to date. By building new leadership and governance in remote and excluded areas, SSP has grown these grassroots women's networks into a formidable army of change-makers.

SSP repositions these active women participants and leaders in key impact areas:

- Climate Resilience and Food Security in Agriculture
- Health, Water and Sanitation
- Clean Energy and Climate Change
- Women's Entrepreneurship and Leadership

Impact

- 145,000 Empowered grassroots women entrepreneurs, farmers, community leaders, and young girls.
- Five million people in low income and underserved communities impacted.

Looking Ahead

As part of SSP's future offerings is the Women's Entrepreneurship and Leadership Initiative (WELI). The strategic goal is to build an overarching system for the future that teaches and nurtures entrepreneurial and leadership spirit among grassroots women. This WELI ecosystem acts as a platform to facilitate the overall organization vision of facilitating women-led community initiatives for sustainable and inclusive development.

The updated entrepreneurship course builds skills and exposes women to new markets and has evolved into a holistic business support ecosystem. Key to these local ecosystems is the local cadre of women mentors and business leaders who hand out practical tips and even accompany them to markets.

Review of 2017-2018

The year was an inspiring year for SSP and we have emerged as a leading learning and development organization in India by our continuous efforts in empowering women as leaders and entrepreneurs. Through our various initiatives, we were able to offer a wide range of skill-building, livelihoods, agriculture, and health-enhancing opportunities to rural women, youth and communities. SSP has outreached over one million families across 2000 rural villages in 4 states in India. Since 2009, SSP has enabled more than 145,000 rural women entrepreneurs to start businesses in high social-impact sectors such as clean energy, sustainable agriculture, health and nutrition and safe water and sanitation at the grassroots level.

1. Climate Resilience and Food Security in Agriculture

Although women account for the bulk of the agrarian labor in states where SSP operates, all decisions related to farming practices and crop cultivation are taken by men who are more inclined towards growing cash crops. With the unpredictable climatic conditions in these regions, growing cash crops is a gamble, which jeopardizes the income and nutrition security of the family in adverse conditions. Despite rural women's knowledge and active involvement in farming, they are not recognized as farmers.

SSP's model seeks to empower and recognize rural women as farmers and change-makers by ensuring they get cultivation rights over their family farm and later land rights to make a shift from cash crops to food crops and gain control over selling produce in local markets. SSP partners with several companies through their CSR initiatives and the Government to evolve a women-led climate resilient farming model. As a result, women have taken on new roles as farmers, marketers, resource persons to train and transfer new farmers, and further as leaders and mentors for innovation transfer and replication to scale up the impact.

With a focus on building climate resilience through women's groups, SSP partners with the Huairou Commission (a global network of grassroots women's organizations) to facilitate women's federations to manage a Community Resilience Fund that funds innovative resilience practices such as farm water ponds, plant nurseries, seed banks etc.

SSP has been awarded the United Nations Development Program's Equator Prize 2017 for devising an ecologically sustainable agriculture model to combat the adverse impacts of drought. SSP was the only Indian organization to win the award, making the cut from 806 from 12 countries.

Impact 2016-2018

- 41,000 women farmers empowered in agriculture
- Additional annual income increased by Rs.516 crore
- 30,000 acres of land brought under bio farming
- 30% reduction in input cost

Women-led Climate Resilient Farming

Making farming viable for small and marginal farming households

Empowerment



Grassroots women farmers and entrepreneurs taking up new roles as change makers

Food Security



Shift from cash crops to diversified food crops, now women and households have food from their own farms

Livelihoods



Enhanced income security by diversifying into livestock and agri allied enterprises

Natural Resources



Protection of soil, water & land through bio farming, water harvesting and afforestation

Vanita Sahebrao More

Despite having hands-on experience on agriculture, Vanita Sahebrao More, 60, from Nanded, Maharashtra, seldom took decisions of impact. She came into contact with SSP in 2012 and learned about the one-acre model farming. Vanita implemented the model in half an acre for a year, which was a huge success. Next year, she grew vegetables, paddy, wheat, pulses, and turmeric in 3 acres.

Vanita now grows food crops and has an annual earning of Rs. 68,200 from her dairy business and sale of crop surplus. Integrating livestock in her business has brought down the input costs by 30%. Her annual savings on health expense, food from farm and bioinputs amount to Rs. 60,400. Vanita has received her LMV license too so that she can transport her produce, a true example of her zeal for her work.

2. Health, Water and Sanitation

SSP trains rural women as health entrepreneurs or “Arogya Sakhis” to deliver low cost, preventive health services at the doorstep of rural households. As a Key Resource Centre, SSP is working in partnership with the Government of Maharashtra to promote community women leaders and technology providers in the national efforts of the Swachh Bharat Abhiyan (Clean Village Campaign).

SSP has also partnered with Sandvik Asia Pvt Ltd, Alfa Laval and SECO Tools for several projects around health, water and sanitation (repair, construction and maintenance of toilets), solid waste management, skill building and entrepreneurship programs for youth and women around Pune. In terms of Solid Waste Management, focuses in generating awareness and ensure a proper waste management mechanism, starting from segregation at source, collection, safe transport, processing, recycling and safe disposal in partnership with other technology experts.

3. Clean Energy and Climate Change

SSP has developed last mile network of rural women entrepreneurs for marketing renewable solar energy products in underserved regions. These women entrepreneurs embrace community leadership by propagating clean and green practices in the context of climate change.

The project is based on a market-based approach and can be adapted anywhere. Large companies can take their clean energy products into rural markets. The need for clean energy products is widespread and women can be engaged as entrepreneurs, making it a sustainable solution in India and elsewhere. SSP has collaborated with USAID/India(2012-16)under the wPOWER programme to expand the rural women entrepreneurship network to more than 1,100 women entrepreneurs, reaching1 million people across Maharashtra and Bihar.

Currently SSP is partnering with Misereor Germany, to expand the rural clean energy network to 2 additional districts in Bihar. The program aims to empower women by engaging in economic opportunities related to better access to clean energy in Bihar. The project focus for the year was to provide the sakhis with different avenues and platforms for growing and sustaining their business with both clean and non-clean energy products. This helped the sakhis to shift their perception of business with not just clean energy but also market based demand driven product. Though they realize their ultimate goal of serving the community with clean energy products but also feel that it is important for them to sustain in business.

The innovative practices have resulted in a network of 193 trained sakhis. A team of 23 trained super sakhis lead the team of sakhis in their networks to build their leadership skills, business planning, market approaches and mentoring skills to other sakhis. They were also consulted often for their views on new products, feedbacks, dialogues with product partners and strategy for establishing new product launch in the network. Over 180,000 people have been outreached through various awareness drives including van promotion, school awareness program, door to door visit campaign.

Sadhana Deshmukh, 29, was the first girl from her village to complete schooling. This drive and ambition has given Sadhana the confidence to run her own business that with support of her husband, is able to receive the necessary marketing and transportation support to run effectively. The wPOWER training has given Sadhana the skills to grow her clean energy business. As a participant in a PATH pilot project, she recorded over Rs. 2,00,000 in sales that was accomplished through setting a goal of selling 100 solar lanterns, 40 cook-stoves, 35 water purifiers and 110 toilets within a six-month period. Having a skill for marketing, Sadhana targeted village's Surpanch and Gram Sevak while at the same time conducting gram sabhas to convince customers to purchase her products. Sadhana proudly states, "I want to expand this business, not only because it gives me income but also because these solutions address the needs of women, which are always neglected. I am satisfied every time a toilet is installed, because I have given the women in that house safety, health, and freedom."

4. Women’s Entrepreneurship and Leadership

Without the skills for market opportunity spotting, and knowledge on financial management, women, even though highly interested, often fail to establish, engage or expand their enterprises beyond one or two cycles. The fear of failure, business loss and debts significantly erode the resilience of women entrepreneurs, deterring them from launching new businesses. At the core of SSP’s entrepreneurship programs is the belief that excluded and resource-poor communities can be transformed into hubs of economic growth and social progress if the true potential of grassroots women entrepreneurs is realized.

SSP’s Women’s Entrepreneurship and Leadership Initiative (WELI), is creating a new definition for bottom up development that repositions grassroots women as change makers who address community challenges, through innovations and partnerships with key stakeholders.

| Training | Funding | Distributing | Networking |
|---|--|--|---|
| Fostering entrepreneurship training and leadership skills to give women the social capital to catapult into business leadership | Providing access to seed fund capital and business expansion loans through microfinance institutions | Facilitating rural marketing and distribution by spotting new business opportunities in health, clean energy, water and sanitation | Enabling access to a peer network of grassroots entrepreneurs who act as a support system |

Impact 2016-2018

- 35,000 women launched as entrepreneurs
- Additional annual income of Rs.189 crore generated

Tanuja Kishore Mule

With an unemployed husband at home and two sons in college, Tanuja Kishore Mule, 50, from Kasegaon, Solapur, started to sell ground spices to make ends meet. Life took a turn for the better when she joined the WELI network in August 2017, which helped her revolutionize her business. Tanuja now has customers from Osmanabad and Aurangabad; the mess in her son’s college is a customer too! She now manufactures 75kg of masala at home.

She also makes a local variety of flatbread and has diversified into five businesses, including a tailoring shop and a jewelry shop. She has also employed 4 women. Tanuja’s plan is to set up a mill to produce 500kg of masala per month, and to get a food licence to brand and package her products.

Partnerships

| | |
|--------------------------------|---|
| Donor partnerships | <ul style="list-style-type: none">•World Bank, UN agencies, UK Aid, USAID India, UNICEF, Misereor, Azim Premji Philanthropic Initiatives (APPI),Tata Trust, Dalyan Foundation, Huairou Commission-Groots International, DASRA. |
| Corporate partners | <ul style="list-style-type: none">•Alfa Laval, GE (formerly Alstom), Bajaj Auto, Clearing Corporation of India, Franklin Templeton, Great Eastern Shipping Co., HSBC- Swades Foundation, Sandvik Asia and Vodafone Foundation |
| Government partnerships | <ul style="list-style-type: none">•SSP is a Resource Organization to Govt of India and Govt of Maharashtra and is implementing the Start Up Village Entrepreneurship Program under National Rural Livelihoods Mission.•SSP is a Key Resource Centre for Water and Sanitation Support Organization program and a committee member of Swachh Bharat Abhiyan. |

Awards, Recognition and Media Coverage

Winner of Equator Prize 2017 by UNDP - SSP has been declared as one of the 15 winners of the Equator Prize 2017 by UNDP from 806 nominations from 12 countries for its women led climate resilient agro-ecological farming model and entrepreneurship.

Godavari Dange and Kamal Kumbhar our grassroots women leaders and farmers from Maharashtra were in New York together with Naseem Shaikh from Swayam Shikshan Prayog. They received the Equator Prize 2017 award from Achim Steiner, UNDP Administrator in a gala event hosted by the Equator Initiative partnership on September 17, 2017 at New York. SSP is the only Indian organization among the 15 winners that were chosen from 806 nominations across 12 countries. The award recognizes SSP's initiative to empower over 20,000 women farmers from the impoverished Marathwada region in Maharashtra.

SSP felicitated the Grassroots Women Leaders to encourage their efforts on 12th Oct 2017 at 11:00 am to 2:00 pm at Conference Hall: MDC-V, YASHADA, Raj Bhavan Complex, Baner, Pune 411007.

Kamal Kumbhar, a serial entrepreneur from Swayam Shikshan Prayog wins **NITI Aayog's Women Transforming India, 2017** Award Kamal Kumbhar (37), a dynamic grassroots leader from SSP received the prestigious 'Women Transforming India 2017' award from Ms. Pooja Thakur, Wing Commander, Indian Air Force at the Award Ceremony held on 29th August, 2017 at India Habitat Centre, New Delhi. The award was launched by NITI Aayog, in partnership with United Nations in India and MyGov.

The NITI Aayog's Women Transforming India 2017, award winner, Kamal Kumbhar from Swayam Shikshan Prayog India was **felicitated by Government of Maharashtra** at Maharashtra Sadan, New Delhi on August 29, 2017.

Prema Gopalan, Founder and Executive Director of Swayam Shikshan Prayog India has been awarded **Women Change Makers Fellowship 2017 by the Womanity Foundation** in August 2017. The WCM Fellowship aims to identify, support and connect leading social entrepreneurs, who are addressing women's access to education, healthcare as well as economic and political participation.

Kamal Kumbhar from SSP received the 2017 Woman Exemplar Award of CII Foundation in the Micro enterprise category from the Honorable President of India, Shri Pranab Mukherjee.

Kamal Kumbhar, a serial entrepreneur and Leader of grassroots women's network from Swayam Shikshan Prayog from Hinglajwadi, Osmanabad, Maharashtra has received the 2017 Woman Exemplar Award of CII Foundation which was held on 27th April, 2017 at New Delhi, India

Daughter of a daily-wage labourer, Kamal walked out of poverty and a failed marriage to set up Kamal Poultry and Ekta Sakhi Producer Company. Her ventures have enabled 3000 women to run successful poultry business. The 'business doctor', Kamal Kumbhar has mentored more than 5000 grassroots women in the most drought-hit districts of Maharashtra to set up their micro-enterprises. Today she owns six different businesses and is a role model business leader. "The clean energy business was the first, it helped me to come out of my shell and gave light to my aspiration. With this success, I bought land and my farm from one to four acres". She shares her success with many other grassroots women entrepreneurs and leaders. All of Kamal's new ventures involve women as she does not want to leave any woman behind.



After receiving the Woman Exemplar Award, Kamal said to Ms. Prema Gopalan, Executive Director, SSP *"I have never felt so happy in my life, and I'm proud that women like me are now recognized by CII and the President of our country. When asked about her message, poor women need to stop being afraid, and start two or three businesses at a time, so if one fails, they have at one business to support their families."*

WomenChangeMakers (WCM) fellowship

Ms. Prema Gopalan has been awarded 4th Ge Women Change Makers (WCM) fellowship by the Womanity Foundation! The WCM Fellowship aims to identify, support and connect leading social entrepreneurs, who are addressing women's access to education, healthcare as well as economic and political participation. Online link - goo.gl/KZXHqQ. Womanity Foundation is committed to finding innovative ways to empower women and girls around the world <http://ow.ly/vgUF30cLBJ4>

[Womanity Film](#)

Financial Statement

Rao & Ashok

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KETAN MECHANI

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SWAYAM SHIKSHAN PRAYOG - SSP
CONSOLIDATED ACCOUNT

Receipts and Payments Account for the year ended 31st March 2018

| Receipts | | Amount | Amount | Payments | | Amount | Amount |
|----------|--|---------------|----------------|--|--|---------------|----------------|
| To | | | | By | | | |
| | Opening Balance on 1.4.2017 | | | | | | |
| | Investments: | | | | | | |
| | HDFC Trust Fund | 6,000,000.00 | | MKSP | | 4,877,981.80 | |
| | FD with Bank of Baroda | 23,129,509.00 | 29,129,509.00 | Drought - Agri project - GES | | 12,829,992.25 | |
| | | | | Drought - Agri project - CCTIL | | 3,775,536.00 | |
| | FC Receipt Account Bank of Baroda No. 1745 | 1,585,177.70 | | | | | |
| | Project Accounts : HDFC 0086145000224 | 1,464,909.97 | | Startup Village Entrepreneurship | | 12,798,254.00 | |
| | Project Accounts : HDFC 501001620131 | 863,767.00 | 3,913,854.67 | Sakhi Food Secure Agriculture - APPI | | 2,872,225.00 | |
| | Fixed Deposit with Bank of Baroda | | 12,514,534.00 | Vasni Sahibnag Prakaip - YAKDI - CSR | | 2,207,518.00 | |
| | BOB A/c No. 30110100005920 | 12,014,962.25 | | Vocational Training - FT | | 3,275,055.65 | |
| | BOB A/c No. 04030100008957 | 7,795.00 | | Entrepreneurship Training - FT | | 3,375,933.00 | |
| | BOB A/c No. 03800100025589 | 1,574.50 | | Village Social Transformation Foundation | | 443,066.00 | |
| | BOB A/c No. 04030100004884 | 329.00 | | Water plant & Training Centre | | 17,672,320.52 | |
| | BOB A/c No. 04030100001970 | 132,130.95 | | Sakhi Resource Centre - DASSRA | | 258,824.00 | |
| | BOB A/c No. 04030100002252 | 22,610.50 | | GIZ - Farmer survey | | 425,544.00 | |
| | BOB A/c No. 04030100002251 | 4,155.50 | | School Sanitation Study - ASHOKA | | 1,09,506.00 | 64,902,656.22 |
| | SBI A/c No. 32153346081 | 5,040.00 | | Women's Entrepreneurship & Leadership programs - MARRIMAC | | 3,744,563.70 | |
| | HDFC A/c No. 5010005630760 | 3,125,435.50 | | Women's Entrepreneurship & Leadership programs - DALYAN | | 2,095,711.40 | |
| | HDFC A/c No. 00861450000227 | 45,901.01 | | HSBC - Skill Training | | 3,321,867.97 | |
| | Kotak Bank A/c No. 951236268 | 12,000,847.00 | | Impact Study on Agri Project | | - | |
| | Kotak Bank A/c No. 9512590320 | 3,365,928.00 | 30,727,737.21 | Village Adoption Activities | | 1,291,298.00 | |
| | | | | Access to Celan Energy and Entrepreneurships | | 10,385,395.38 | |
| | Grants Received during the year | | | | | | |
| | Promoting women's leadership in nutrition sensitive agriculture with improved access to food, livelihoods, health and sanitation services for women and small farmer households in rural Maharashtra and Gujarat in India - MISEREOR - Germany | 9,238,167.00 | | Promoting women's leadership in nutrition sensitive agriculture with improved access to food, livelihoods, health and sanitation services for women and small farmer households in rural Maharashtra and Gujarat in India - MISEREOR - Germany | | 8,640,388.75 | |
| | MISEREOR - Energy awareness and entrepreneurship | 14,078,155.00 | | Liaison Office -MISEREOR - Germany | | 2,340,900.00 | |
| | British Council - New Delhi | 10,248.00 | | Village Sanitation Programs | | 1,239,369.00 | |
| | Pieburg Reichenmetal Automotive | 196,930.00 | | Financial Literacy Programs - Assam | | - | |
| | ALSTOM T & D PVT | 300,000.00 | | Community disaster resilience - Bihar | | 3,372,726.00 | |
| | MISEREOR - Disaster Risk Resilience | 2,250,120.25 | | MISEREOR - Germany | | 5,074,617.00 | |
| | MISEREOR - Germany - Liaison Office | 4,514,304.00 | | Community Resilience Programs - Htraou Commission, USA | | - | 41,474,037.20 |
| | HUIAROUJ - Exchanges/ seminars/core programs | 2,466,007.00 | | | | | |
| | Marrimac Foundation | 6,399,396.00 | | Revolving fund outstanding : | | | |
| | HSBC | 1,620,200.00 | | from SSK | | | 6,100,000.00 |
| | Dalyan Foundation | 1,330,000.00 | | Project Advance : | | | |
| | Euator | 621,067.65 | 43,019,594.90 | SSP Admin | | 2,437.00 | |
| | G E Power India PVT. LTD. | 2,340,000.00 | | SSP Bihar | | 2,399.00 | 5,462.50 |
| | GIZ - India | 531,576.00 | | SSP Osmanabad | | 626.50 | |
| | MKSP | 4,531,989.00 | | | | | |
| | GES | 7,317,750.00 | | TDS Receivables from IT Depart | | | 2,036,883.00 |
| | BAJAJ - AUTO | 16,200,000.00 | | | | | |
| | BAJAJ - FINSEKV LIMITED | 960,000.00 | | Rent Deposit | | | 114,000.00 |
| | CCTIL | 6,000,000.00 | | | | | |
| | APPI | 11,948,000.00 | | Computer and printer | | 165,980.00 | |
| | Yardi Software - CSR | 2,571,701.00 | | Furnitures | | 228,527.00 | |
| | Devvara - Sakhi Resource Centre | 500,000.00 | | Inventor | | 25,160.00 | 419,667.00 |
| | VSTF | 1,000,000.00 | | | | | |
| | MSRLM - SVEP | 17,438,138.00 | 71,359,154.00 | Investments: | | | |
| | | | | HDFC Trust Fund | | 6,000,000.00 | |
| | Interest On : | | | FD with Bank of Baroda | | 20,240,396.00 | 26,240,396.00 |
| | Bank interest on Savings A/c | 1,618,101.00 | | Project Advances : | | | |
| | Income on fixed Deposits | 829,356.00 | 2,448,057.00 | SSP Bihar | | 95.00 | |
| | | | | SSP Mumbai | | 102.00 | |
| | Fixed deposit with BOB | 1,483,554.00 | | SSP Osmanabad | | 13,407.50 | 13,604.50 |
| | HDFC | 444,000.00 | | | | | |
| | Savings accounts | 517,960.00 | 2,445,514.00 | | | | |
| | Carried Forward Rs. | | 195,557,954.78 | Carried Forward Rs. | | | 141,306,706.42 |

contd ..2.

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SWAYAM SHIKSHAN PRAYOG - SSP
CONSOLIDATED ACCOUNT

Receipts and Payments Account for the year ended 31st March 2018

| Receipts | | Amount | Amount | Payments | |
|----------------------|------------|-----------------------|--|---------------|-----------------------|
| | Amount | | | Amount | Amount |
| * Brought forward | | 195,557,984.78 | * Brought forward | | 141,306,706.42 |
| Revolving fund SSK | | 6,100,000.00 | TDS | | |
| Project Advance | | | TDS From HDFC | 44,400.00 | |
| SSP Osmanabad | 656.50 | | TDS From Bank Of Baroda of Baroda | 116,773.00 | 161,175.00 |
| SSP Admin | 463.22 | 1,119.72 | Balance at Bank | | |
| TDS Received | | 295,550.00 | FC Receipt Account Bank of Baroda No. 1745 | 7,154,517.25 | |
| * Other Income: | | | Project Accounts ; HDFC 50100162860131 | 571,303.00 | |
| Vehicle Income | 489,655.00 | | Kotak 9512709173 | 1,443,145.00 | |
| Less: Expenditure | 422,332.00 | 67,323.00 | Kotak 9512676062 | 1,129,153.00 | 10,298,118.25 |
| Training Income | 998,000.00 | | Fixed Deposit with Bank of Baroda | | 9,975,477.00 |
| Less: Expenditure | 53,300.00 | 944,700.00 | BOB A/c No. 30110100005920 | 5,699,886.90 | |
| Miscellaneous Income | 258,745.00 | | BOB A/c No. 04030100008957 | 8,120.00 | |
| Less: Expenditure | 106,338.22 | 152,406.78 | BOB A/c No. 03800100025589 | 1,565.15 | |
| Forum Contribution | | 966.78 | BOB A/c No. 04030100001970 | 109,108.95 | |
| * Rent Deposit | | 40,000.00 | BOB A/c No. 04030100002252 | 3,276.50 | |
| | | | BOB A/c No. 04030100002251 | 4,315.50 | |
| * Project advances | | 12,535.38 | SBI CAIM A/c No.32155346081 | 5,040.00 | |
| | | | HDFC A/c No. 00861450000267 | 28,532.01 | |
| | | | HDFC A/c No. 5010005630760 | 326,199.98 | |
| | | | KOTAK - A/C No. 951360268 | 17,438,030.78 | |
| | | | KOTAK - A/C No. 9512673511 | 2,211,179.00 | |
| | | | KOTAK - A/C No. 9512590320 | 7,044,290.00 | |
| | | | KOTAK - A/C No. 9512720451 | 8,554,535.00 | 41,431,079.77 |
| TOTAL | | 203,172,556.44 | TOTAL | | 203,172,556.44 |

MUMBAI : 22nd May 2018

For Rao & Ashok,
Chartered Accountants.

Ashok R. Melmame
Partner

C.A. ASHOK R. MELMAME
MEMBERSHIP NO : 30624

SWAYAM SHIKSHAN PRAYOG

Pravin
TRUSTEE





Swayam Shikshan Prayog

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