



ANNUAL REPORT

2020-21

**Towards Sustainable Development
of Sponsored Families**



(CFCA)

Chetana Foundation for Children And Aging

CONTENT

| Activities | Pages |
|---|-------|
| Message from Managing Trustee | 2. |
| A preface | 3. |
| Our response towards Covid-19 pandemic | 10. |
| Covid - Awareness campaign | 12. |
| Helping Heavily Impacted sponsored families | 13. |
| Contribution to PM Covid relief fund | 14. |
| Community Support through Agent of Change (AoC) program | 15. |
| Success Stories | 17. |
| Introduction to Digital letters | 25. |
| Introduction to Internet Banking | 27. |
| Outcome Evaluation – Impact of Covid-19 | 28. |
| Audit Report 2020-21 | 30. |

Message from Managing Trustee

It has been a difficult phase of life fighting against the Covid-19 Pandemic. Because of the Covid Pandemic we could not carry out all the program activities but worked hard to save lives of the sponsored communities. We also reached out to migrants and poor through various possible activities.

Our staff members, community volunteers reached out the poor in villages to support them with the required help; and shared relevant information to win over Corona virus. Staff supported the communities with whatever ways possible keeping in mind the Covid protocols. It has been a difficult year so far; but nevertheless we are happy to serve the community in various innovative ways.

We would like to thank all our benefactors, donor agency, staffs, sponsored families, board, friends and supporters for their constant encouragement and motivation. It is your partnership that inspires us to do better every day.



P. Selvaraj
Managing Trustee,
Chetana Foundation for Children and Aging.



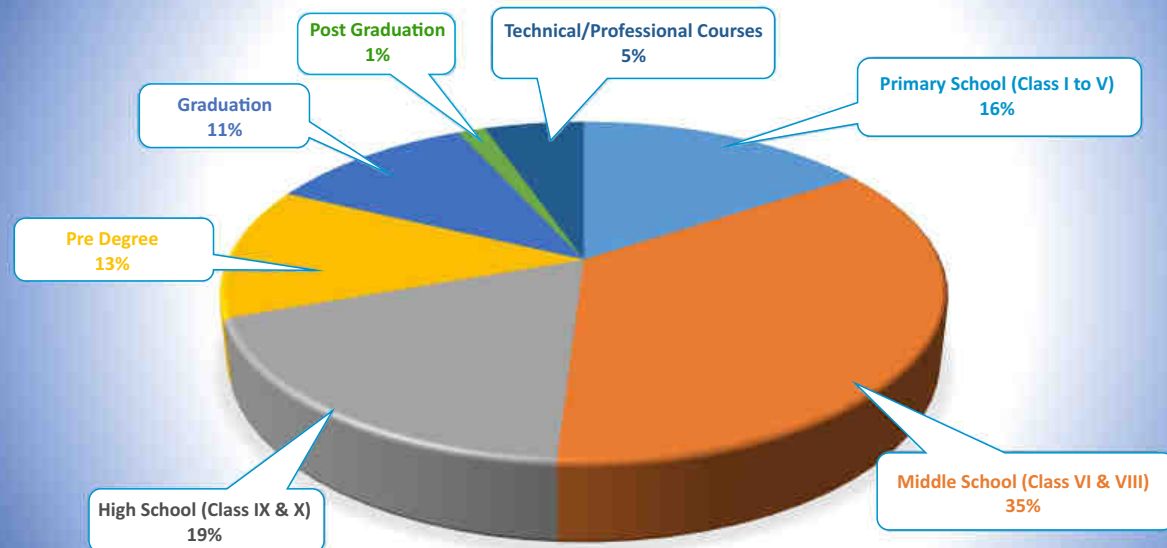
A Preface

CFCA bring confidence, opportunity and encouragement to children and families living on the margins of society in Bihar and Jharkhand states. We believe that, by working together, we have the potential to change our destiny.

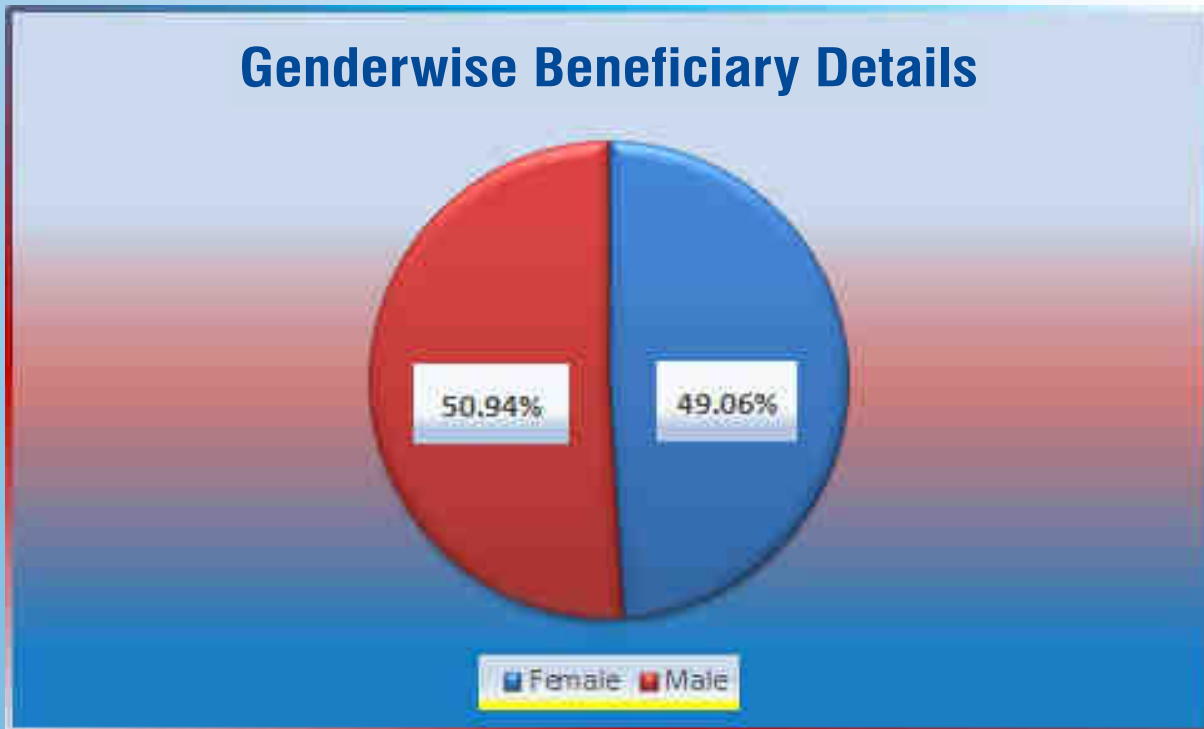
Sponsors partner with us in this effort. They provide direct, personal support for their friend (sponsored child) and family. It encourages them. It gives them choices. It allows them to develop their talents and fulfill their potential through quality education.

Using a highly personalized benefits model, sponsored members partner with staff to make program and benefit decisions that are unique to their situations, and develop their potential over the course of their time in the program.

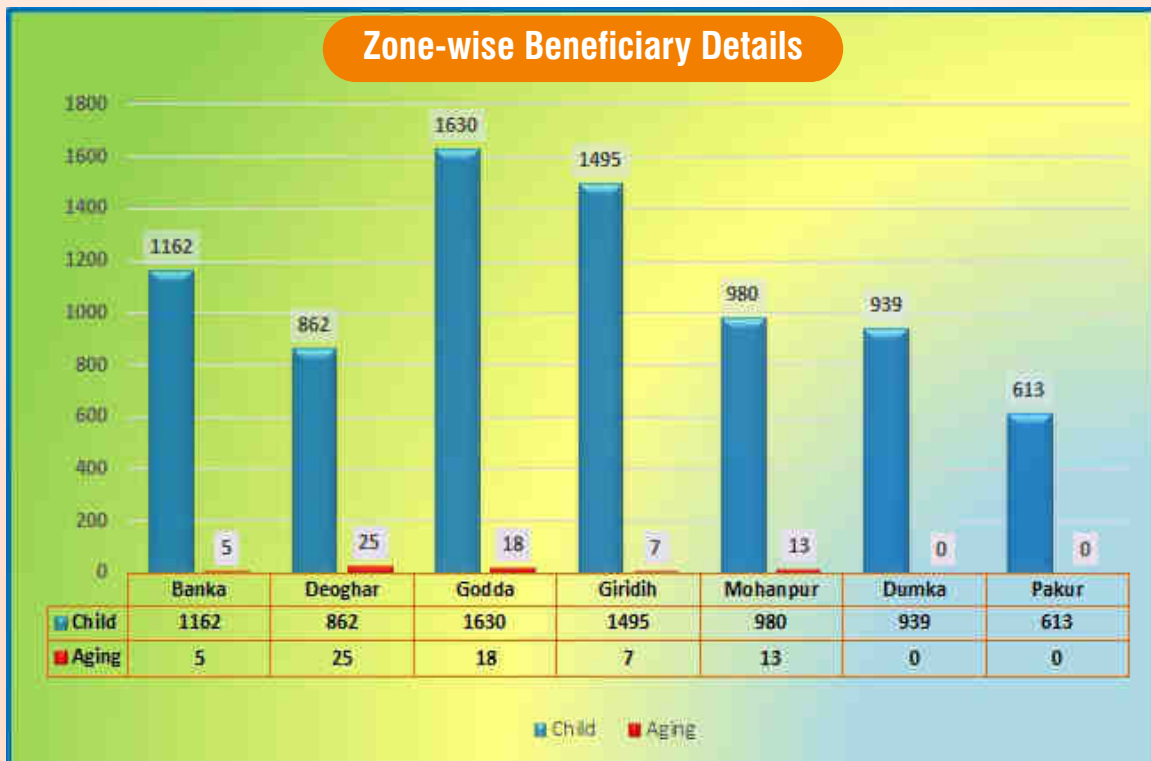
Class wise Beneficiary Details



Genderwise Beneficiary Details



Through CFCA's sponsorship program, families have more choices in their lives and are empowered over time to achieve their goals and fulfill their inherent potential. The CFCA sponsorship program helps families in the districts of Bhagalpur, Banka, Jamui, Godda, Deoghar, Giridih, Sahibganj, Dumka, and Pakur of Bihar and Jharkhand States overcome poverty by connecting them with individual sponsors.



We initiated scholarship for those sponsored students who were pursuing technical higher education. Majority of the families were struck with economic activities and they could not earn any income so they couldn't pay the education expenses of their children. We intervened to support those students who were in dire need of support to pay their education expenses. Since the availability of the scholarship fund was meager we could help only 76 students who were vastly impacted. We could transfer the amount to their individual bank accounts and could save them from drop-outs to help dream for a better future. It is heartening to see these students in gratitude supported their communities with Covid Response Activities.



Although our normal program activities were curtailed with Covid-19 pandemic we made sure with utmost urgency to reach out families with the timely financial support which was the need of the hour. After introduction to the Internet banking the project never failed to transfer the fund on monthly basis. Such effort during pandemic was a tool for hunger mitigation and revival of families' income generation activities. Majority of the sponsored families are marginal farmer live in remote villages. Some of them are daily laborers and migrants. The continued lockdowns and Covid-19 pandemic repeated waves hammered the hope of any income, and pushed the families into acute hunger. Feeding several mouths in a poor family without regular income source became increasingly a problem to reckon even to survival. CFCA intervention with the monthly disbursements of Rs.1300/- has definitely saved thousands of sponsored families from the verge of hunger death.

Subproject wise Beneficiary Details

BANKA ZONE

| SL | Subproject Code | Full Name | No. of Child Beneficiaries | No. of Aging Beneficiaries | Total Beneficiaries |
|--------------|-----------------|-----------|----------------------------|----------------------------|---------------------|
| 1 | BBL | Babumahal | 160 | - | 160 |
| 2 | BEN | BEN | 98 | - | 98 |
| 3 | BKA | Banka | 100 | - | 100 |
| 4 | BST | Basmata | 124 | - | 124 |
| 5 | DMA | Dumaria | 211 | - | 211 |
| 6 | HRA | Harimohra | 183 | 2 | 185 |
| 7 | KGP | Kharagpur | 93 | 1 | 94 |
| 8 | KKT | Kaniket | 193 | 2 | 195 |
| Total | | | 1162 | 5 | 1167 |

DEOGHAR ZONE

| SL | Subproject Code | Full Name | No. of Child Beneficiaries | No. of Aging Beneficiaries | Total Beneficiaries |
|--------------|-----------------|--------------|----------------------------|----------------------------|---------------------|
| 1 | BLA | Bhalua | 180 | 6 | 186 |
| 2 | CHI | Chakai | 154 | 4 | 158 |
| 3 | CPR | Charkapathar | 125 | 3 | 128 |
| 4 | JAJ | Jhajha | 88 | - | 88 |
| 5 | JSD | Jasidih | 117 | 11 | 128 |
| 6 | MPI | Mariampahri | 109 | 1 | 110 |
| 7 | SKO | Sokho | 89 | - | 89 |
| Total | | | 862 | 25 | 887 |

GODDA ZONE

| SL | Subproject Code | Full Name | No. of Child Beneficiaries | No. of Aging Beneficiaries | Total Beneficiaries |
|--------------|-----------------|-------------|----------------------------|----------------------------|---------------------|
| 1 | AGR | Agiamore | 134 | 3 | 137 |
| 2 | CNA | Chandana | 121 | 1 | 122 |
| 3 | DMT | Damruhat | 156 | 3 | 159 |
| 4 | GDA | Godda | 105 | 2 | 107 |
| 5 | KBR | Katibari | 174 | 1 | 175 |
| 6 | MBN | Manikbathan | 112 | - | 112 |
| 7 | PRO | Poro | 104 | 1 | 105 |
| 8 | PRT | Poreyahat | 272 | 1 | 273 |
| 9 | SKT | Siktia | 196 | 2 | 198 |
| 10 | SNR | Sundermore | 129 | 4 | 133 |
| 11 | SSI | Susni | 127 | - | 127 |
| Total | | | 1630 | 18 | 1648 |

GIRIDIH ZONE

| SL | Subproject Code | Full Name | No. of Child Beneficiaries | No. of Aging Beneficiaries | Total Beneficiaries |
|--------------|-----------------|--------------|----------------------------|----------------------------|---------------------|
| 1 | BLR | Belatnar | 148 | - | 148 |
| 2 | CKI | Chirki | 171 | 2 | 173 |
| 3 | DBT | Dulabitha | 125 | - | 125 |
| 4 | GRD | Giridih | 96 | 0 | 96 |
| 5 | GRH | Garhi | 155 | 1 | 156 |
| 6 | KMA | Khorimahua | 125 | 1 | 126 |
| 7 | MDA | Mahesh Munda | 114 | - | 114 |
| 8 | TBI | Tilaibani | 122 | 1 | 123 |
| 9 | TLA | Tilaiya | 116 | 1 | 117 |
| 10 | TMN | Tilkimaran | 181 | - | 181 |
| 11 | TSI | Tisri | 142 | 1 | 143 |
| Total | | | 1495 | 7 | 1502 |

MOHANPUR ZONE

| SL | Subproject Code | Full Name | No. of Child Beneficiaries | No. of Aging Beneficiaries | Total Beneficiaries |
|--------------|-----------------|-------------|----------------------------|----------------------------|---------------------|
| 1 | BAR | Baromasia | 94 | 1 | 95 |
| 2 | BCH | Baccha | 122 | - | 122 |
| 3 | BSA | Basaha | 42 | - | 42 |
| 4 | DKT | Dakaitia | 70 | - | 70 |
| 5 | GKL | Gokhala | 100 | 3 | 103 |
| 6 | KUA | Kusumba | 67 | - | 67 |
| 7 | LEA | Leela | 140 | 4 | 144 |
| 8 | MGR | Mangra | 80 | - | 80 |
| 9 | PVA | Phulvaria | 49 | - | 49 |
| 10 | RTP | Ratanpur | 103 | - | 103 |
| 11 | SKL | Saurichakla | 113 | 5 | 118 |
| Total | | | 980 | 13 | 993 |

DUMKA ZONE

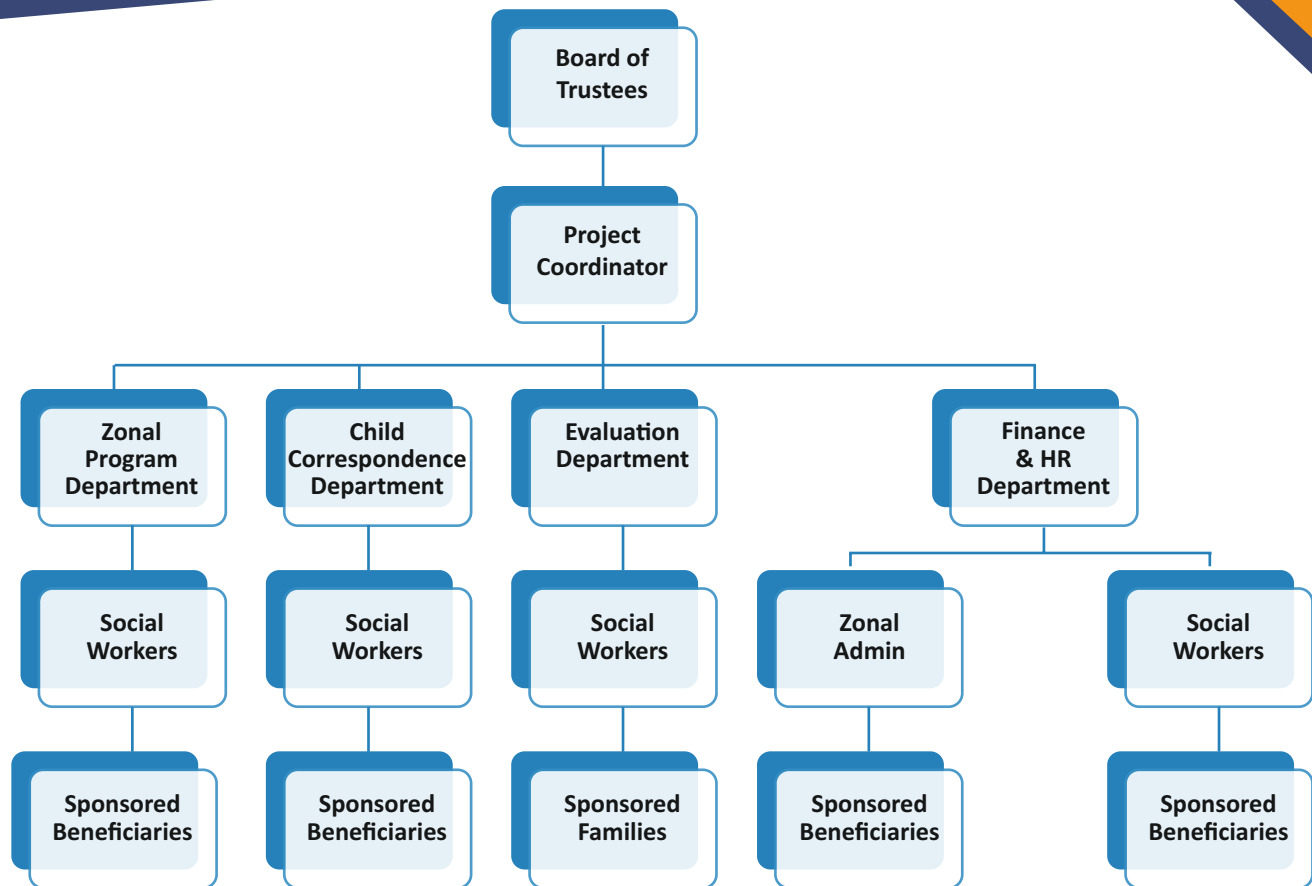
| SL | Subproject Code | Full Name | No. of Child Beneficiaries | No. of Aging Beneficiaries | Total Beneficiaries |
|--------------|-----------------|-------------|----------------------------|----------------------------|---------------------|
| 1 | ASN | Asanbani | 96 | - | 96 |
| 2 | BAN | Bandarjori | 101 | - | 101 |
| 3 | DUD | Dudhani | 169 | - | 169 |
| 4 | HAN | Hansdiha | 104 | - | 104 |
| 5 | MDP | Madhupur | 124 | - | 124 |
| 6 | SKP | Shikaripara | 115 | - | 115 |
| 7 | SUS | Susnia | 99 | - | 99 |
| 8 | TLD | Taldangal | 131 | - | 131 |
| Total | | | 939 | 0 | 939 |

PAKUR ZONE

| SL | Subproject Code | Full Name | No. of Child Beneficiaries | No. of Aging Beneficiaries | Total Beneficiaries |
|--------------|-----------------|-----------|----------------------------|----------------------------|---------------------|
| 1 | BEL | Belpahari | 102 | - | 102 |
| 2 | JAP | Jiapani | 114 | - | 114 |
| 3 | SBG | Sahibganj | 104 | - | 104 |
| 4 | TIN | Tinpahar | 170 | - | 170 |
| 5 | TRI | Torai | 123 | - | 123 |
| Total | | | 613 | 0 | 613 |

| | | | | | |
|--|--|--|--|--|-------------|
| Total Number of Child Beneficiaries | | | | | 7681 |
| Total Number of Aging Beneficiaries | | | | | 68 |
| Total Beneficiaries | | | | | 7749 |

CFCA Organogram



Theological CORE VALUES are:-

Dignity of the Person

The dignity of each person is an important consideration in the structure and activities of CFCA. The people's participation in society, along with having adequate food and housing, an opportunity towards education and to develop skills forms a complete outlook towards the dignity of person.

Integrity and Accountability

CFCA is responsible with the resources that the organization is entrusted with, and is consistent with the business practices.

Respectful Relationships

A relationship of mutual respect between sponsor and sponsored person is central to CFCA mission. As this bond is between the families from different cultures and societies signifies the values of this humanitarian organization.

HOPE FOR A FAMILY

“**Hope for a Family**” sponsorship program aims for the following characteristics in partnership with sponsored members and their families:

Mutual accountability and support: Sponsored families' form a support network within this; families encourage and are accountable to the fund that they receive.

Decentralized decision-making: Sponsored families are encouraged to take the lead in the selection of personalized benefits and services as well as other key program decisions with the help of CFCA's support network and internal controls.

Economic Self-Sufficiency: Enables sponsored members and their families meet basic needs through income generation activities, access to capital and sponsorship benefits. Over a period of time, families become self-sufficient through income generation activity.

Sustainability : CFCA's sponsorship program aims to develop sustainable communities, who themselves take initiative and responsibility for the sponsorship program and eventually self-manage many aspects of the program with project staff serving as support resources.

Empowerment: CFCA's main program initiative is to empower marginalized groups to create equality, justice and unity in their communities, which are addressed with an enduring commitment towards non-violence, dignity and long-term sustainable development.

Capacity building: Primary focus of the program is to create opportunities for families to develop their own capacity for personal and economic growth rather than focus only on the distribution of material goods.

Goal orientation: Through CFCA's regular interaction with sponsored members and their families, it is ensured that they have clear personal and realistic plans to enhance their capability to achieve dignified status in the society.

World View: CFCA sponsorship program aims to bring the marginalized people to a better position in their Communities and they act as agents of positive change in their local communities. These sponsorship programs help them realize that they are a part of bigger movement in the world with responsibilities and opportunities to share their lives with their sponsors. They realize that there are others who are walking the journey with them and helping them to realize their dreams.

Culture of learning: CFCA's project centre act as a cultural centre of learning, not only for the sponsored members, but also for their families and communities, where they balance their reflection and action, define and measure outcomes and utilize results for continuous program improvements and adaptation to changes in and around them.

The Community is trained in such a manner that they are eventually able to develop key programs independent of CFCA.

Our response towards Covid-19 pandemic :

The world hasn't been the same since March 2020. We have all been impacted in some way or the other. COVID-19 impacted not just the health and well-being of millions but caused huge loss of lives, livelihood and productive assets. The distress in the economy — wages, jobs, production, investments and consumption — was too noticeable to be dismissed.



These were testing times yet our frontline staffs like Community Field workers were ill-equipped to protect themselves and others in the local community, yet went about their work, in remote places provided training and a kit containing critical items like masks, gloves, sanitizers, liquid soap and an information booklet. Such initiatives are important in recognizing the sheet anchor role that we have to play in a pandemic situation.



From the time we witnessed lakhs of migrant workers undertake long and tortuous travel on foot after the lockdown, we swung into action to provide dry ration and PPE kits in Bhagalpur, Godda, & Mohanpur areas.



But the most crucial aspect is that we were on the field braving an unknown virus and an unprecedented health emergency that turned into a humanitarian crisis. We were rendered immobile due to the lockdown yet we helped in the last mile delivery of food kits and safety kits, to reach hundreds of migrants as well as stranded communities with food and safety kits.

With the vaccines came its fair share of vaccine hesitancy. We with our grassroots presence, played and continue to play, a major role in busting the myths and misconceptions around the pandemic and vaccines, using a traditional mode of communication to impart correct and science-based information on COVID19 prevention, care and treatment.



Covid -19 Awareness Campaign



Our campaign to the target communities was to join the fight in defeating the spread of the virus. Awareness raising for behavioral change is key to fighting COVID-19 pandemic. We developed awareness materials in Hindi and local language focusing on social and behavior change by raising awareness about symptoms and prevention, busting myths, providing information on mental well-being and care at home under lockdown, and encouraging social distancing.

The awareness materials include printed posters and stickers for display, short videos, wall paintings with key messages, door-to-door mimes, weekly community challenges, audios of poems, jingle and folk songs, announcements and interviews.

With the help of the awareness materials developed under the campaign #CovidPeVijay, community workers and project staff spread awareness on social distancing, hand hygiene and use of face masks to slow the spread of the virus.

Helping Heavily Impacted sponsored families:-

Under the nationwide corona virus lockdown, most had no work and no income, and their life tumbled into the depth of misery.

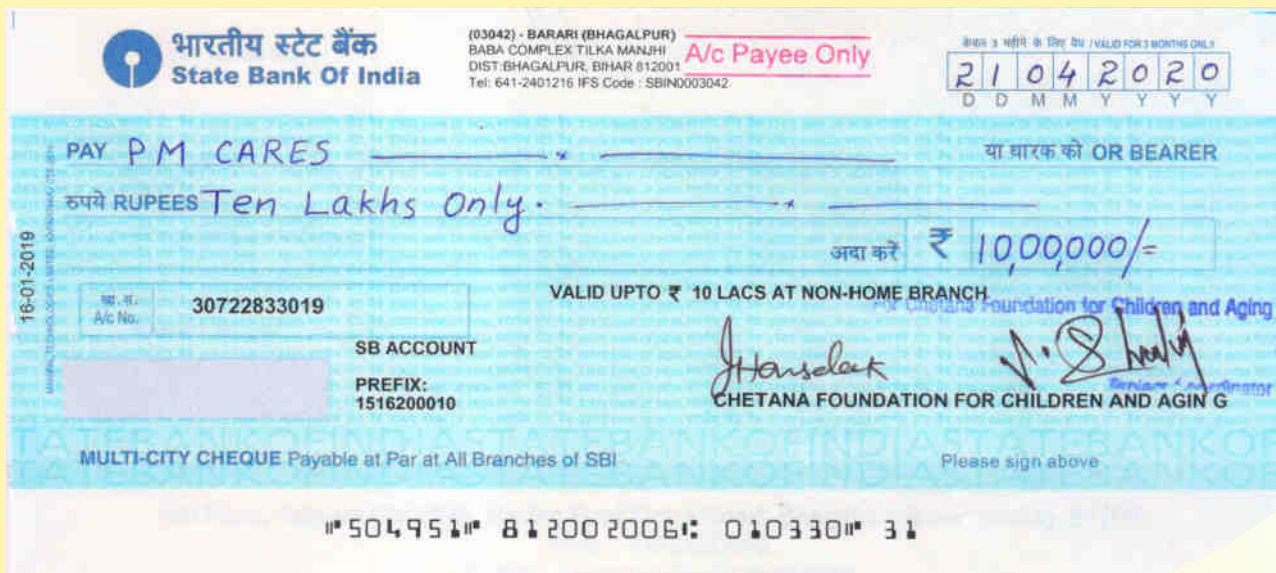
Unbound our donor agency responded to this humanitarian crisis by providing timely intervention of support to the sponsored needy families. Besides the regular sponsorship income they sent us “**Covid-19 Intervention support fund**” thrice during the year to reach out to the most heavily impacted sponsored families. Our grass root communities supported us in identifying the most heavily impacted sponsored families. With their support we could reach out to those families with the timely help. The support fund was disbursed to those deserving families through individual bank accounts.

During the year we have reached out almost 3000 sponsored families throughout the project area. Most of our working areas are remote villages where families generally live hand to mouth. The Covid-19 pandemic struck them with hunger. More than the Covid variant, hunger and anxiety hunted them. Our periodic timely intervention and financial support helped them to buy groceries and other basic amenities for their family survival.

As the schools and colleges were shut down our sponsored students were struck with no education. At villages our students did not have any mobile devices for attending the online classes. In order to meet such requirements students were given a free hand to withdraw money from their bank accounts to purchase mobile handsets. This move worked well for students to benefit from online learning.

Contribution to PM Covid relief fund:

When the Covid pandemic was at its peak; some of our co-workers were at risk; we however wanted to support several families in hospitals with the able support but sadly couldn't do it, so the management took a quick decision to transfer Rs.10,00000 (Ten Lakhs Rupees only) to the PM FUND for the relief / response Covid activities. CFCA in its effort to fight Covid did support people in all the ways possible.



Work from Home:

Whenever there was a lockdown we shifted to work from home environment. Initially it was very challenging as we did not have basic equipment facilities. We continued to explore many ways to put ourselves into the new environment trying to live to the expectations. Team did an excellent job with reasonable performances. It is because of this we could do justice to our sponsors, communities, youth and children in the program. "Work from Home" was a safe option for all staff and communities taking precaution from the corona virus. We connected to one another via virtual meetings from time to time.



Community Support through Agent of Change (AoC) program:

AoC program is executed from the grassroots levels and the top priority laid on the needs of the community; thus the voice of the poor gains prominence.

Under AoC we have supported village communities with the followings:

- Solar street lights
- Toilet / urinals
- Fixing fan for school children
- Drinking water (Hand pump)
- Irrigation well (for agriculture)
- Community stage (for village functions)
- Water Purifiers etc



Well Repair

Villagers suffered years due to lack of basic amenities. Now through CFCA (AoC Program), access to basic necessities are made available to the villagers like drinking water, toilets, street lights etc. One can easily witness the smiles of the villagers who waited years for this.



Toilets



Hand Pump



Bathroom



Street Light

All doubts put to rest when they successfully executed the AoC program. Mothers surpassed all odds to successfully execute the program with all in one unified efforts. They knew the AoC program is highly beneficial not only for the sponsored community but to the entire village community, irrespective of caste and creed. Everyone felt that this is the best way to build communities of compassion.

Success Stories

Pushpa Punita Marandi – CHID – 290326 Sub : CHI

My name is Pushpa Punita Marandi, CH Id - 290326 from subproject Chakai. MY father's name is Remi Marandi and mother's name is Sarita Murmu. I have one sister Sunita and two brothers Subham and Sumit. My schooling started at the age of 4 from Sacred Heart Middle School, Chakai. The school was 4km away from my village and I enjoyed walking to the school on an unpaved road along with my elder sister Sunita.



Pushpa Punita Marandi while tutoring village kids



I loved going to school but I did not have nice clothes to wear to the school. We did not have proper meals and I would fall sick every now and then. My parents were very much worried about me and they were even thinking about discontinuing my schooling. I got CFCA sponsorship on 7th June 2001 when I was in class 2 and then I began to study in Carmel Balika Bhawan boarding. All my needs like food, uniform, school fees and education materials were fulfilled through CFCA sponsorship. Life was unfamiliar in the hostel. I was homesick. Slowly I made friends there and activities like sports, dancing, and singing and drawing kept me engaged and helped me to enjoy my stay in the boarding. I completed Matriculation in the year 2012 then completed Intermediate with Commerce stream in the year 2014 from Rama Devi Mahila Bajla College, Deoghar and completed B. Com in 2018. Then I pursued ITI

course from 2018-2020 and after that I took admission in D. El. Ed. course in the session 2020-22. I will join teaching profession after I complete the course successfully. My family & I are grateful to CFCA / Unbound program for supporting us in our time of needs. I completed my studies successfully with the help of sponsorship fund. I am very much thankful to CFCA/ Unbound.

Mary Meena Murmu, CHID- 442829, Sub:-JAJ

My name is Mary Meena Murmu. I am from Prembathan village of Jamui, Bihar. I was born in an ordinary family. My father is a farmer and mother a housewife. Cultivation was the only source of income for us. With less family income it was difficult for my parents to enroll me into a good English medium school but somehow they managed to enroll me in St Joseph's School, Jhajha. I got CFCA sponsorship on 18th August 2014 at the age of 6 and thereafter my family did not have to worry about my school fees. It helped me to focus on my studies. I have always been active in studies and co-curricular activities like cultural program, games, speech presentation, paintings etc. I always obtained first class marks throughout my school because I wanted to make my sponsor and family proud of me and to give rewards to their time and effort that they put into my future. I passed Matriculation with first class marks and then took admission in St Xavier's College, Ranchi for Further studies. I completed Intermediate also with first class marks and then successfully completed



Mary Meena Murmu

B.Com also from the same college. Along with my study my family's condition also improved with time. My sponsor Anne Heard always sent me special funds for family needs. My father invested the fund on a startup business as poultry farming & a grocery shop. It increased our family's income and it became possible through the support of my dear sponsor. My mother also benefited from the sponsored community. She received livelihood trainings in animal husbandry and various other income generating activities. Now she is rearing goats and growing vegetables to add up in our family's income. Now my siblings also are well educated.

I also participated in youth seminars conducted by CFCA. These seminars always gave me knowledge and motivation and I found them very useful. They inspired us in creating unique skills. I am humbly thankful to CFCA for their tireless efforts for the betterment of our future.

CFCA played a vital role in my journey of education and in my family's uplifting. It full-filled my dream through regular monetary support. I will always remain grateful to dear sponsor Anne for constant support and love.

– **Mary Meena Murmu**



Chotki Hembrom (Mother) taking care of her poultry business

Mary Ansila Hansda, CHID – 457016, Sub : - BCH

Mary Ansila was born on 06th January 1999. She is from village Kherwa. Her father's name is Sebastian and mother's name is Teresa. Mary has two brothers Amit and Suman. Younger brother Suman is handicapped. Mary started schooling at the age of 4 from St. Savio Middle School. She got the CFCA sponsorship on 27th April 2005 when she was in grade 1. Mary wanted to stay in boarding with other girls and after getting sponsorship she started living in the school's hostel. Her parents were happy that Mary was getting a good platform of education. Mary's first sponsor was church society of America. After some time she got Glenn & Kitty, as her new sponsors. Mary and her sponsors are regularly in touch with each other through letters. Glenn & Kitty love Mary, support her for education and want her to stand on her own feet. Earlier family's situation was pitiable. Her parents had to work hard to provide meals twice a day for the family.



Mary Ansila (leftmost) with her peers of B. Ed course

As Mary grew up she progressed in studies. After grade 7, she went to 'St Michael +2 Girls' School Gokhla' for further studies. She was an average student in middle school but in high school she turned into a bright student. She always scored good marks and secured a rank between 1st, 2nd & 3rd. The good academic performance made her selected as the class leader and then as the school captain.

Mary carried school captains' responsibilities nicely & made her teachers very happy. In grade 8 she got interested in sports & performed exceptionally well in boxing, Archery and fencing. She won a silver medal in boxing at state level games, a bronze medal in archery in under-17 national level games and a gold medal in fencing at Bihar state level games.

Mary passed Matriculation with first class marks and opted for Science with Mathematics stream in Senior Secondary. Mary loved solving Math sums and she always scored full marks. She completed Senior Secondary in 2017 and then went to 'Santal Pargana College, Dumka' for studying Bachelor of Science. She studied Physics as honors subject and Math as subsidiary subject. Till now sponsorship fund was enough to provide for all her educational needs but it wasn't sufficient for higher education. Therefore her parents got engaged in income generating activities like livestock rearing and vegetable farming to increase family's income. Along with that Mary started tutoring children to pay off her own tuition fees. She completed B. Sc. In 2020 and then she took admission in Bachelor in Education, a teaching course. The admission cost was Rs. 1,50,000. She managed to pay the amount together with sponsorship fund and her parents' income from livestock rearing & vegetable farming. At present she is in second semester and studying sincerely and diligently to reach to her goal. She is preparing to appear in Jharkhand Teacher Eligibility Test after completing B. Ed. Course to get a teaching job in government education sector. Mary is fully confident to achieve her goal. Mary climbed the stairs of success because of sponsorship. It helped her to complete her schooling without any hindrance and lessened her parent's burden a lot. The CFCA sponsorship is a blessing for Mary Ansila and her entire family.

Nirmala Hembrom, CHID-177571, Sub:-GKL

Nirmala is a sponsored beneficiary from subproject Gokhla. She comes from a joint family. Her father Ignatius Hembrom and mother Sushila Murmu are literate farmers. Nirmala has one sister and three brothers. It was a challenging task for parents to fulfil family's needs and to provide good quality education to all children without any job. At such time, Nirmala got sponsored on 29 January 1999 in CFCA/Unbound program. That time she was in grade 2. The sponsorship helped her to continue her schooling without any hindrance and she completed Senior Secondary successfully and then went to 'Nightingale School of Nursing, Ranchi' for a diploma in Auxiliary Midwifery course. The CFCA/Unbound provided her scholarships for higher education and helped her to complete course nicely.



Nirmala while performing her duties in hospital

The successful completion of the course enabled her to fetch a nursing job in Devpushpa Maternity Hospital, Munger. She is earning well from the job and is quite happy. CFCA/Unbound program motivated and guided her parents also to get engage in livelihood activities to increase family's income. They grow and sell vegetables and earning good from that work. Family's condition too has improved a lot and Nirmala's all siblings are studying well. Nirmala and all her family members are grateful to CFCA/Unbound program for all support and guidance.



Jisudas while working in hospital

Jisudas comes from a poor family. The occupation of his parents is agriculture. Jisudas has three younger sisters and it was really tough for his parents to educate all their children with the meager income from agriculture. Jisudas got CFCA/Unbound sponsorship on 25 July 2007 and then his mother got opportunity to learn about various income generating activities from the sponsored community. She also availed loan twice from the sponsored community. First time she took loan of Rs. 10000 and second time she took loan of Rs. 12000 and started goat rearing and piggery. The sponsorship had lessened family's burden a lot and the income from livestock rearing helped Maria and her husband to send Jisudas' sisters also to school. After few years Maria got job in village's Aanganwadi center and it gave them much relief. The sponsorship fund helped Jisudas to continue his education and he passed Matriculation with 2nd division marks from St Joseph High School. He passed Senior Secondary with 2nd division marks in Science with Biology stream.

While writing the senior secondary exam he had applied for admission in para medical course. He passed the entrance test for that and qualified counselling also. Then he studied Diploma in Operation Theater Technology (D.O.T.) from 'Institute of Education and Technology' under 'B.I.T. Mesra Ranchi'. He completed the course successfully and now he is doing a part time job and along with that he is preparing for NEET exam also. Now he is able to pay off his study fees through his own income. His parents are no longer paying for his higher education.

Jisudas is doing a part time job under the supervision of a civil surgeon. In future he can start his own laboratory. Jisudas can provide for his younger sisters' education to make them able to stand on their own feet. Jisudas and his entire family are thankful to CFCA/Unbound for bringing positive changes and financial improvements into their lives.

Livelihood Success Stories

Esther Marandi - (Mother of Rejoy Murmu, CHID – 849160 SUB : PRO.)

My name is Esther Murmu, mother of Rejoy Murmu a sponsored child from subproject PRO. Our income was not enough to provide a quality education to our son in a good private English medium school and we felt highly favored when Rejoy was chosen for sponsorship from subproject Poro, Sunderpahari on 26th October 2016. His generous sponsor Todd Schmitmeyer chose to support Rejoy for education. At present, Rejoy is studying in grade VI in Bethel Mission School, Godda. The school is located around 42 km from our village so Rejoy lives in a rented house with his aunt near school.



Esther Marandi (Leftmost) in her cloth shop

I got opportunity to attend various livelihood trainings conducted by CFCA for sponsored communities and my husband & I got motivation & guidance to get engaged in income generating activities to improve family's economic growth. Consequently we started cloth selling business. I availed a loan of Rs. 10000 of loan from the sponsored community and we invested Rs.12000 in our cloth selling business in the year 2020 and our small business ran successfully. We sell women's apparel, men's apparels & kids' apparel in a small shop at our home and we go to nearby villages also for selling clothes. We are earning average Rs. 5000 every month. Now we are able to save some for future and we are hopeful that our son Rejoy also will complete his education successfully with no obstruction. My husband, Rejoy and I are very much thankful to CFCA sponsorship program to help us overcome poverty and to improve our quality of life.

Marangmay Hansda, (mother of Pintu Kisku, CHID – 788466, RTP)

Marangmay Hansda, mother of a sponsored child Pintu from subproject Ratanpur is running a grocery shop in a rural area with no modern facilities available and earning Rs. 500 - 600 daily. She is educating all her children and able to fulfill daily basic needs of the family on her own.. Earlier the family's condition was not good. Marangmay and her husband would work as daily wage laborers with no fixed income to survive. With great difficulty they were sending their children to school for formal education. Their son Pintu

got sponsorship on 29 May 2015 and after that Marangmay started attending sponsored community's meetings. She got opportunity to learn about various income generating activities and also availed loans thrice of Rs. 5000, Rs. 7000 & Rs. 10000 from the mothers group to start a grocery shop to increase family's income. Their initiative proved to be fruitful and now they are reaping a harvest of their hard work, determination and diligence. Now the entire family takes care of the shop and slowly they are expanding the shop adding more items into it. Pintu's father also goes to local market on weekends to sell things. Along with that they are investing in other livelihood activities also. They are also raising ducks, country chicken and pigeons to add up to their income. At present, Pintu is studying in grade 8 in 'St Joseph School, Baramasia'. Marangmay and her family are doing well and they are willing to continue their grocery shop. Marangmay and her husband never thought they could do any other work apart from working as daily wage laborers but after becoming part of CFCA sponsored community they received guidance, inspiration and support and it helped them to enhance & utilize their skills and capability for starting a livelihood activity for their own economic growth.



Marangmay Hansda in her Grocery Shop

Sureshlal Hembrom (father of Jyoti Kiran Hembrom, CHID - 758016) GKL

I am Suresh Lal, my daughter Jyoti is a CFCA sponsored child & currently studying in senior secondary in 'St Michael School, Gokhla'. We were not well economically before joining the CFCA sponsorship program. I desired to provide quality education to my daughter but due to unfavorable situations, I was not able to do so although Jyoti had keen interest in studies.

We enrolled Jyoti in a good boarding school after she got CFCA sponsorship on 8 July 2013 and after that we could see improvements in her academics. I have three more children other than Jyoti. I am an ordinary farmer and somehow I managed to provide for their education. Jyoti's mother Sohagini started attending sponsored communities' meetings and trainings and learnt about ways of self employment. She shared everything with me that she learnt from her fellow women and in livelihood training programs conducted by CFCA and we both decided to start vegetable farming & selling.



Sohagini Tudu (Mother) with harvest of Ivy Gourd



Suresh Lal Hembrom (at Right) while selling harvest of Ivy gourd to vendors

We started growing vegetables like potato and others in 16 katha land (11,520 sq. ft.). From the money that we earned from it we bought more land and started growing ivy gourd being inspired seeing others. In the beginning we did not have much profit but we continued growing ivy gourd and other green vegetables for 2-4 years and now we are earning more than our expectations. We sell vegetables once or twice in a week to vegetable vendors. Every week we get harvest around 7-8 full sacks. The income is enough to fulfill our basic needs and educational needs of all children. We earned so much that we have constructed a small pucca house of cement and concrete. Earlier we had a small mud house. Our family grew financially with the help of CFCA. All our children are getting good education and we are living in a pucca house. The entire credit of our economic improvement goes to CFCA sponsorship program. I express my heartfelt gratitude towards the organization.

Introduction to Digital letters :

Because of the restrictions on mobility that have accompanied the Covid-19 pandemic, and because some families have relocated during this time we have begun providing digital tools and other flexibility to help project teams resume these core activities in ways that are safe for both project staff members and sponsored families.

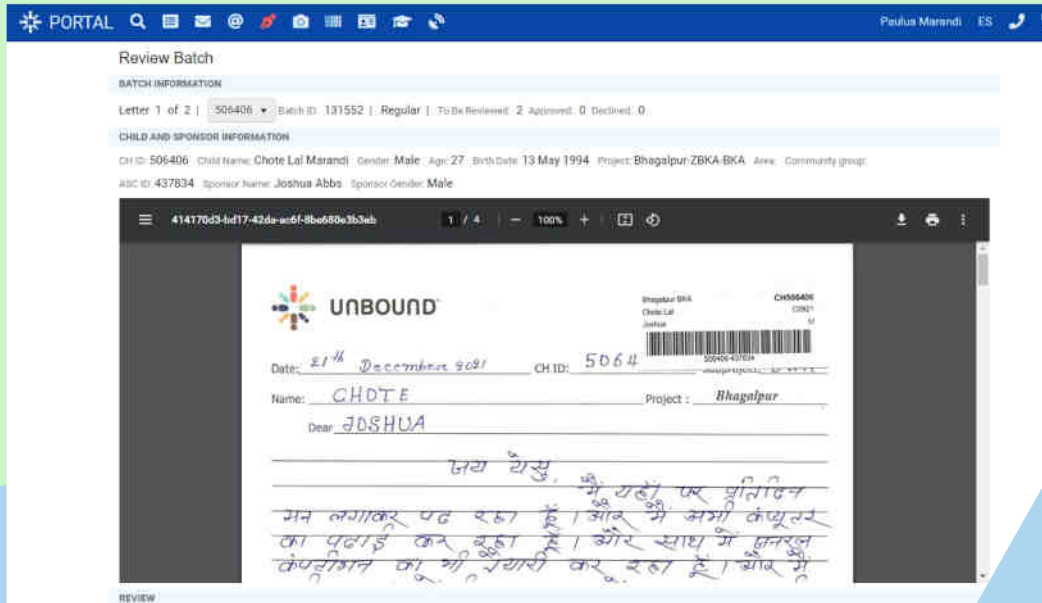
In the midst of this global pandemic our first priority is the health and safety of project teams and sponsored families.

The screenshot displays the 'Digital Letters' web application. At the top, there is a navigation bar with 'PORTAL' and user details 'Paulus Marandi ES'. The main interface is divided into 'UPLOAD LETTERS' and 'VIEW LETTERS' sections. The 'UPLOAD LETTERS' section includes a dropdown menu for 'Bhagalpur', a 'Select' button, and a 'Regular' dropdown. There is a checkbox for 'Translate in TM' and a 'Select files...' button. A file named 'Bhagalpur_Regular_20220314_14.pdf' (2 MB) is listed in the upload area. Below this, there is a 'Clear' button and an 'Upload' button. An 'or' separator and a 'Create batch' button are also present. The 'Batches recently uploaded' section features a table with the following data:

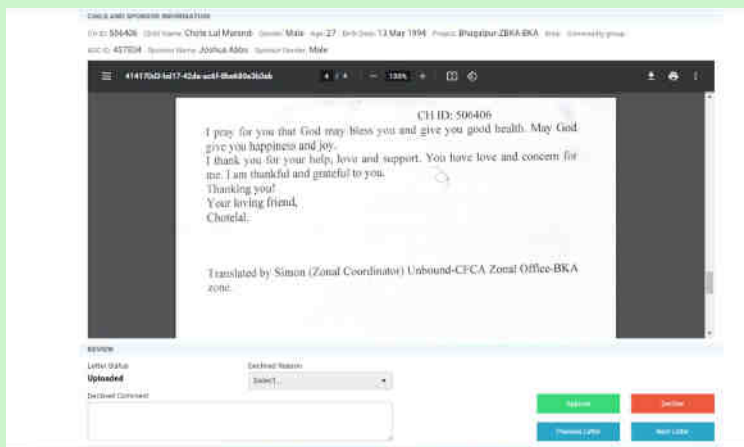
| File Name | Project | Zone | Subproject | Letter type | Batch Status | Translate |
|----------------------------------|-----------|------|------------|-------------|--------------|-----------|
| Bhagalpur_Regular_20220224_4.pdf | Bhagalpur | | | Regular | Printed | No |

The table includes a pagination control showing '10 items per page' and a '1' indicator. At the bottom right, there are buttons for 'Print cover sheet', 'Review batch', 'View detail', and 'Delete'.

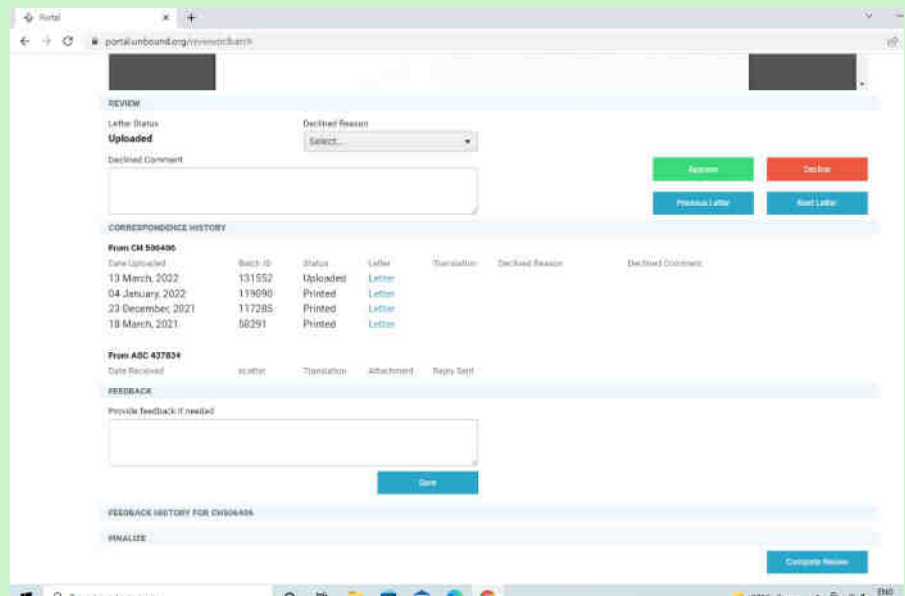
As the coronavirus has been affecting all parts of the world all staff members are asked to work remotely from their homes. So we modified our work in various ways:-



- ❖ We stopped sending packets of physical letters to Unbound-Kansas.
- ❖ Physical letters that have been sent to sponsors got stopped.

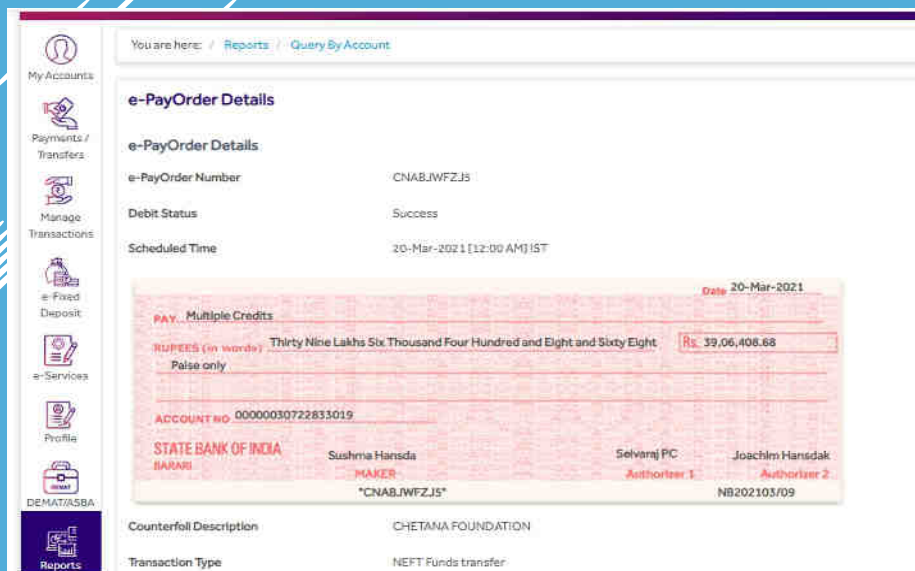


- ❖ We asked the sponsored children to send e-Letters/ e-photo through their mobile phone which we submitted via Digital Letters in Portal to Unbound.
- ❖ We decided that there will be no retirements for no letters / no photos until the Covid-19 pandemic situation improves.



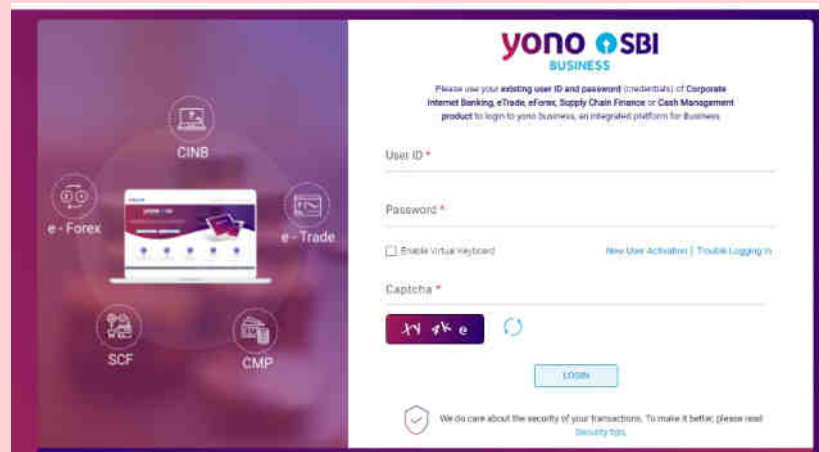
Introduction to Internet Banking

The countrywide lockdown and the spread of Coronavirus forced us to change the mode of financial transactions from physical banks to online banking systems. During the pandemic we were unable to continue the physical cheque payments to the beneficiaries. Even banks were not willing to accept physical cheque for various reasons. We were unable to reach out to the project locations to hand over the physical cheque due to travel restrictions imposed by the State.



Trying to reach out to the sponsored families with timely financial support the management took a wise decision to switch on to online banking systems. Thereafter the project team did a commendable job in collecting the beneficiary bank details required for the online banking. We reached out the bank to complete the process and policies to begin with new way of beneficiary fund disbursement through online banking.

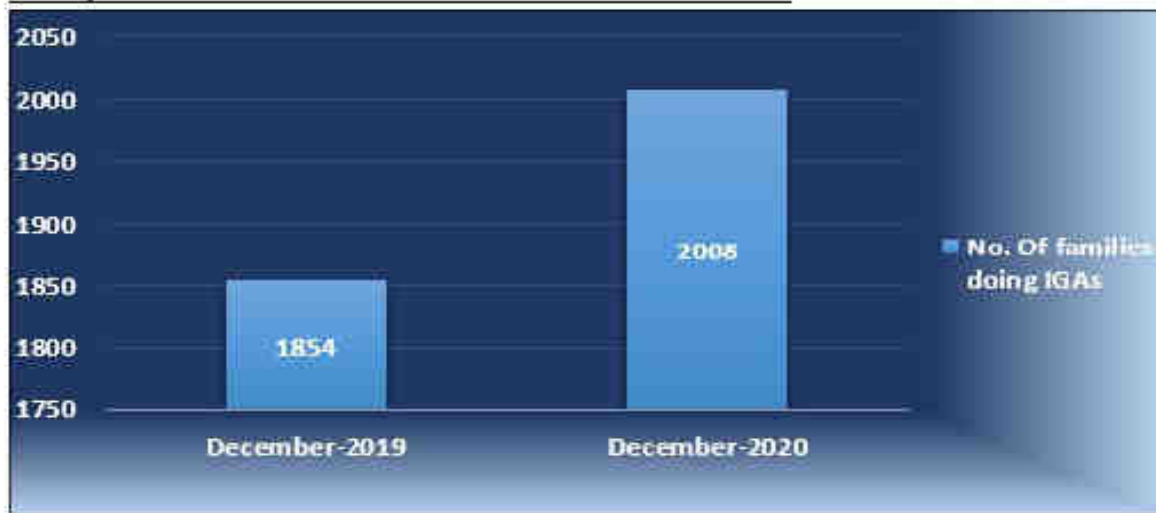
We succeeded in our endeavor to reach out the sponsored families with ease and swift mode. We find now the online transactions are efficient, instantaneous, and convenient that we are able to disburse funds to families on a time bound manner. The speed of online banking is incredible when compared to physical banking.



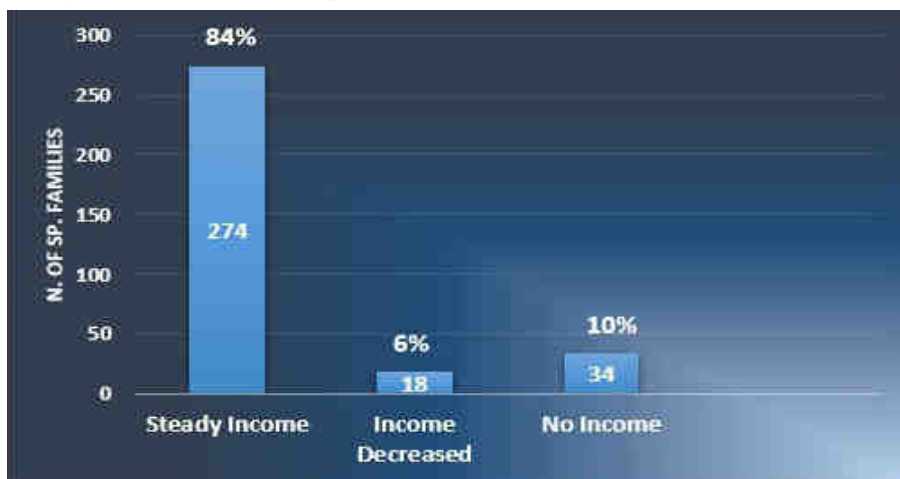
Outcome Evaluation – Impact of Covid-19 on Outcomes of Sponsored families IGAs

The main purpose for conducting this evaluation is to know how the pandemic impacted our sponsored families on economic front during lockdown; and to learn difficulties faced by sponsored families in carrying out their Income generating activities during the pandemic and to initiate necessary steps to support them efficiently.

Analysis of IGAs – Pre Covid-19 Vs. Post Covid-19

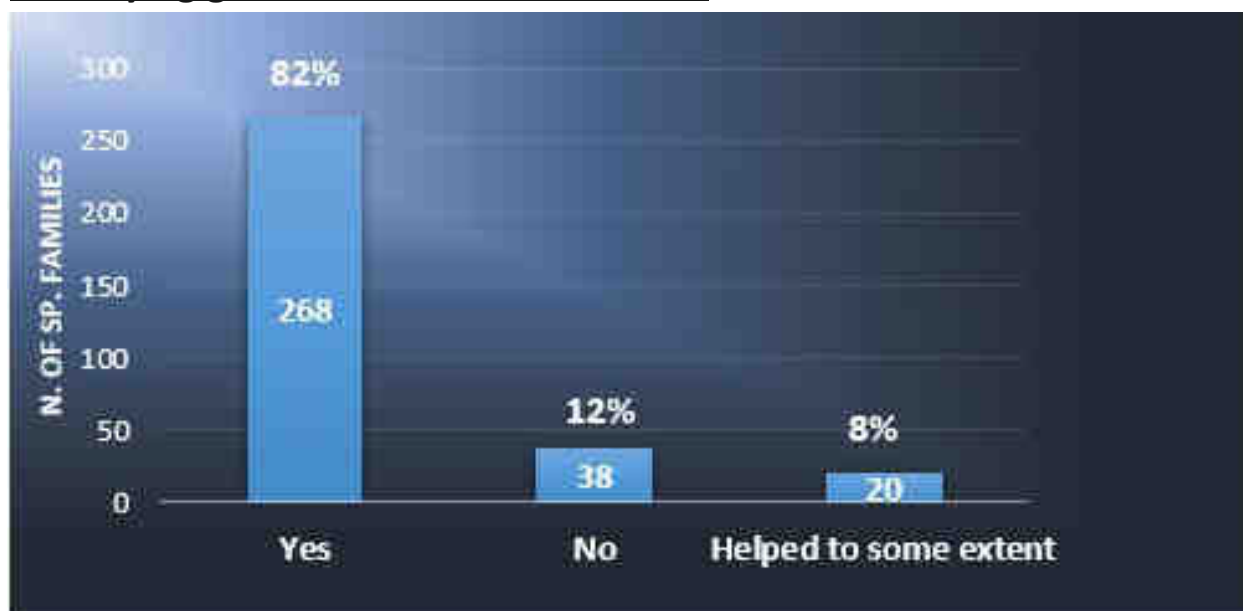


Analysis of Income through IGAs:



Most of the sponsored families were able to run their IGAs during pandemic. Before lockdown the number of sponsored families running IGA was 1854 till December-2019 which increased by about 8% to 2008 in December-2020 after the lockdown period.

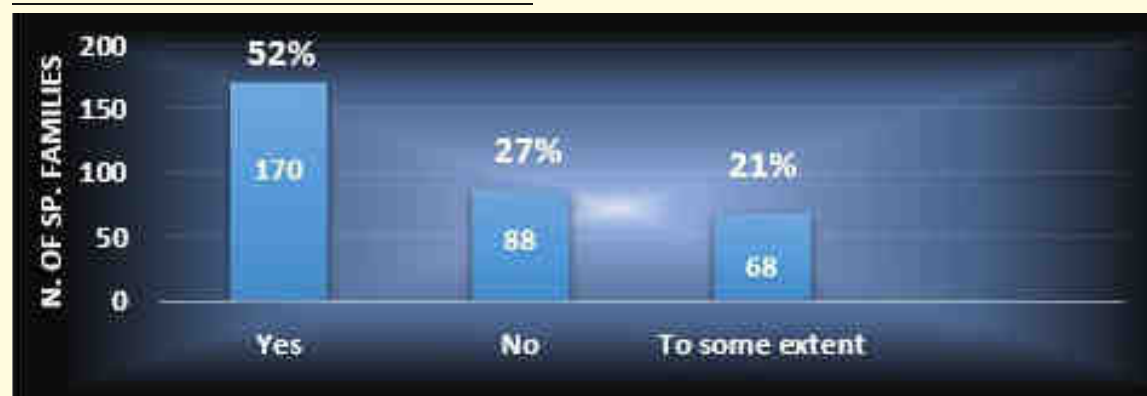
Analysis of IGAs Income Efficacy:
For buying groceries & other essentials:



However families have also faced some challenges during pandemic such as :

- activities were closed during lockdown,
- lack of Transportation, unavailability of stock,
- sale of firsthand products like vegetables & milk decreased,
- unavailability of customers,
- sickness in livestock,
- products sold in less prices,
- unavailability of seeds for next season,
- no Income during lockdown, and
- sickness in the family etc.

For Child's Educational Needs:



Audit Report 2020-21

CHETNA FOUNDATION FOR CHILDREN & AGEING-BHAGALPUR
(Account-Foreign Contribution)
INCOME & EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31ST MARCH,2021

| Expenditure | Amount | | Income | Amount | |
|--|-----------------|------------------------|--------------------------|--------|------------------------|
| | Rs. | Rs. | | Rs. | Rs. |
| Welfare of Children & Aged | | | Foreign Contributions | | 20,28,90,452.02 |
| Direct Disbursement to Sponsor Child Account | 16,36,35,582.28 | | Interest from Bank | | 12,96,456.37 |
| Help to Sponsor Children Family | 1,72,131.00 | | Profit on Sale of Assets | | 2,46,941.07 |
| Salaries | 1,95,36,094.78 | | | | |
| Scholarship | 19,30,295.57 | | | | |
| Social Needs | 15,61,005.00 | | | | |
| Medical Expenses | 52,965.00 | | | | |
| Covid 19 Relief | 49,75,044.90 | | | | |
| Contribution to PM Relief Fund | 10,00,000.00 | | | | |
| Training Programme Expenses | 51,120.00 | | | | |
| Welfare of Aged | 17,96,190.82 | | | | |
| Courier Charges | 1,305.00 | | | | |
| Fuel & Electricity Expenses | 38,428.00 | | | | |
| Printing & Stationery | 3,13,573.00 | | | | |
| Rent | 6,56,390.00 | | | | |
| Repairs & Maintenance | 80,802.00 | | | | |
| Staff Welfare | 47,08,748.98 | | | | |
| Seminar & Meeting Expenses | 6,646.00 | | | | |
| Travelling & Conveyance | 6,34,986.00 | | | | |
| Internet Expenses | 32,442.00 | | | | |
| Legal Expenses | 485.00 | | | | |
| Telephone Expenses | 70,439.00 | | | | |
| Office Expenses | 3,216.80 | 20,12,57,891.13 | | | |
| Administrative Charges | | | | | |
| Bank Charges | 10,704.96 | | | | |
| Courier Charges | 1,187.00 | | | | |
| Fuel & Electricity Expenses | 88,474.00 | | | | |
| Printing & Stationery | 41,302.50 | | | | |
| Audit Fee | 2,15,940.00 | | | | |
| Rent | 6,30,240.00 | | | | |
| Repairs & Maintenance | 3,12,431.00 | | | | |
| Salaries | 79,20,628.00 | | | | |
| Staff Welfare | 19,25,321.16 | | | | |
| Telephone Expenses | 73,751.70 | | | | |
| Travelling & Conveyance | 1,53,375.00 | | | | |
| Vehicle Maintenance | 97,778.00 | | | | |
| Office Expenses | 39,275.00 | | | | |
| Internet Expenses | 43,955.00 | | | | |
| Training Programme Expenses | 33,598.00 | 1,15,87,961.32 | | | |
| Depreciation | | 7,79,287.97 | | | |
| Excess of Income over Expenditure | | -91,91,290.96 | | | |
| | | 20,44,33,849.46 | | | 20,44,33,849.46 |

As per our report of even date attached herewith;

For, Kejriwal & Co.
Chartered Accountants
FNN:505052C

(C.A. Ravi Prakash Sah)

Partner

M.No.:073731

Place: Bhagalpur

Date: 3rd August, 2021

UDIN: 21073731AAAAH29656



CHETNA FOUNDATION FOR CHILDREN & AGEING-BHAGALPUR
(Account-Foreign Contribution)
RECEIPTS & PAYMENTS ACCOUNT FOR THE YEAR ENDED 31ST MARCH,2021

| Receipts | Amount | | Payments | Amount | |
|--|--------|------------------------|---|-----------------|------------------------|
| | Rs. | Rs. | | Rs. | Rs. |
| Opening Balance | | 1,99,86,333.15 | Welfare of Children & Aged | | |
| Foreign Contributions | | 20,28,90,452.02 | Direct Disbursement to Sponsor Child Account | 16,36,35,582.28 | |
| Interest from Bank | | 12,96,456.37 | Help to Sponsor Children Family | 1,72,131.00 | |
| Sale of Equipment | | 8,60,010.00 | Salaries | 1,95,36,094.78 | |
| Dumka Branch Direct Benefit Transfer as per Contra | | 1,28,868.00 | Scholarship | 19,30,295.57 | |
| Dumka Branch-Assets Sale Proceeds as per Contra | | 7,59,010.00 | Social Needs | 15,61,005.00 | |
| Gratuity received from PNB Metlife as per Contra | | 20,36,056.00 | Medical Expenses | 52,965.00 | |
| | | | Covid 19 Relief | 49,75,044.90 | |
| | | | Contribution to PM Relief Fund | 10,00,000.00 | |
| | | | Training Programme Expenses | 51,120.00 | |
| | | | Welfare of Aged | 17,96,190.82 | |
| | | | Courier Charges | 1,305.00 | |
| | | | Fuel & Electricity Expenses | 38,428.00 | |
| | | | Printing & Stationery | 3,13,573.00 | |
| | | | Rent | 6,56,390.00 | |
| | | | Repairs & Maintenance | 80,802.00 | |
| | | | Staff Welfare | 47,08,748.98 | |
| | | | Seminar & Meeting Expenses | 6,646.00 | |
| | | | Travelling & Conveyance | 6,34,586.00 | |
| | | | Internet Expenses | 32,442.00 | |
| | | | Legal Expenses | 485.00 | |
| | | | Telephone Expenses | 70,439.00 | |
| | | | Office Expenses | 3,216.80 | 20,12,57,891.13 |
| | | | Administrative Charges | | |
| | | | Bank Charges | 10,704.96 | |
| | | | Courier Charges | 1,187.00 | |
| | | | Fuel & Electricity Expenses | 88,474.00 | |
| | | | Printing & Stationery | 41,302.50 | |
| | | | Audit Fee | 2,15,940.00 | |
| | | | Rent | 6,30,240.00 | |
| | | | Repairs & Maintenance | 3,12,431.00 | |
| | | | Salaries | 79,20,628.00 | |
| | | | Staff Welfare | 19,25,321.16 | |
| | | | Telephone Expenses | 73,751.70 | |
| | | | Travelling & Conveyance | 1,53,375.00 | |
| | | | Vehicle Maintenance | 97,778.00 | |
| | | | Office Expenses | 39,275.00 | |
| | | | Internet Expenses | 43,955.00 | |
| | | | Training Programme Expenses | 33,598.00 | 1,15,87,961.32 |
| | | | Gratuity Paid as per Contra | | 20,36,056.00 |
| | | | T.C.S. | | 9,578.00 |
| | | | Transfer to Head Office | | 7,59,010.00 |
| | | | Transfer to Head Office for Direct Benefit Transfer | | 1,28,868.00 |
| | | | Fixed Assets | | |
| | | | Equipment | 1,05,800.00 | |
| | | | Vehicle | 16,03,485.00 | |
| | | | Computer | 83,000.00 | 17,92,285.00 |
| | | | Closing Balance | | 1,03,85,536.09 |
| | | 22,79,57,185.54 | | | 22,79,57,185.54 |

As per our report of even date attached herewith:

For, Kejriwal & Co.
Chartered Accountants
FRN-5050524

(C.A. Ravi Prakash Sah)
Partner
M.No.:073731
Place: Bhagalpur
Date: 3rd August, 2021
UDIN: 21073731AAAAH29656



CHETNA FOUNDATION FOR CHILDREN & AGEING-BHAGALPUR

(Account-Foreign Contribution)

Balance Sheet as at 31ST March,2021

| FUNDS | Amount | Amount | ASSETS | Amount | Amount |
|---|----------------|-----------------------|-------------------------------|----------------|-----------------------|
| | Rs. | Rs. | | Rs. | Rs. |
| Funds | | | Fixed Assets: | | |
| As per last account | 2,32,83,701.88 | | As per Schedule 'A' | | 36,97,296.83 |
| Less: Excess of income over Expenditure | -91,91,290.96 | 1,40,92,410.92 | T.C.S. | | 9,578.00 |
| | | | Cash and Bank Balances | | |
| | | | Cash in Hand | 873.00 | |
| | | | With Bank in Savings Account | 1,03,84,663.09 | 1,03,85,536.09 |
| | | 1,40,92,410.92 | | | 1,40,92,410.92 |

As per our report of even date attached herewith;

For, Kejriwal & Co.

Chartered Accountants

FRN:505052C

(C.A. Ravit Prakash Sah)

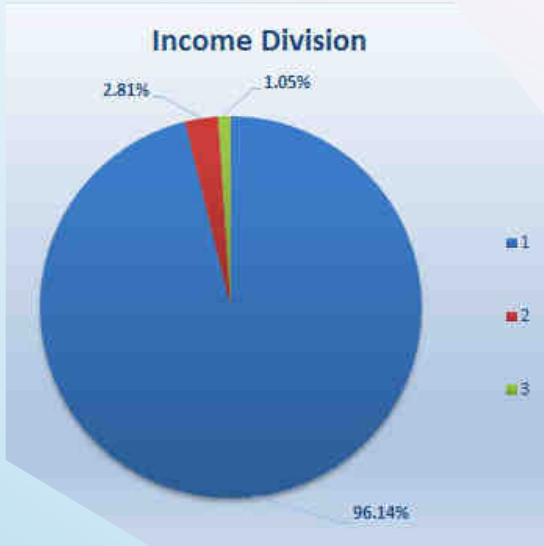
Partner

M.No.:073731

Place: Bhagalpur

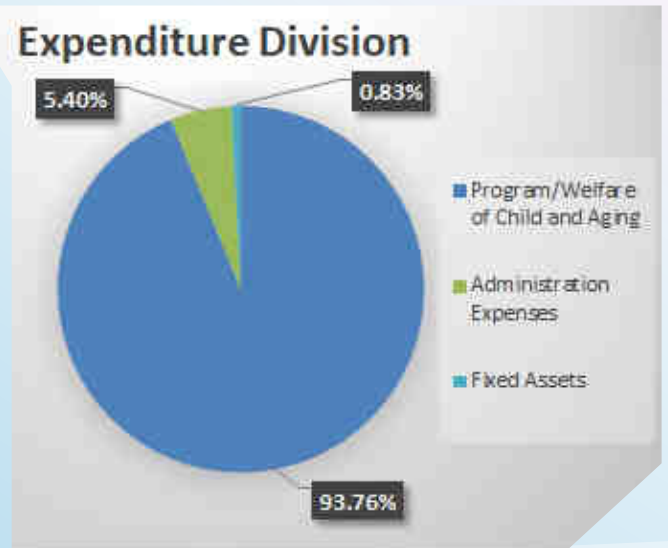
Date: 3rd August, 2021

UDIN: 21073731AAAAHZ9656

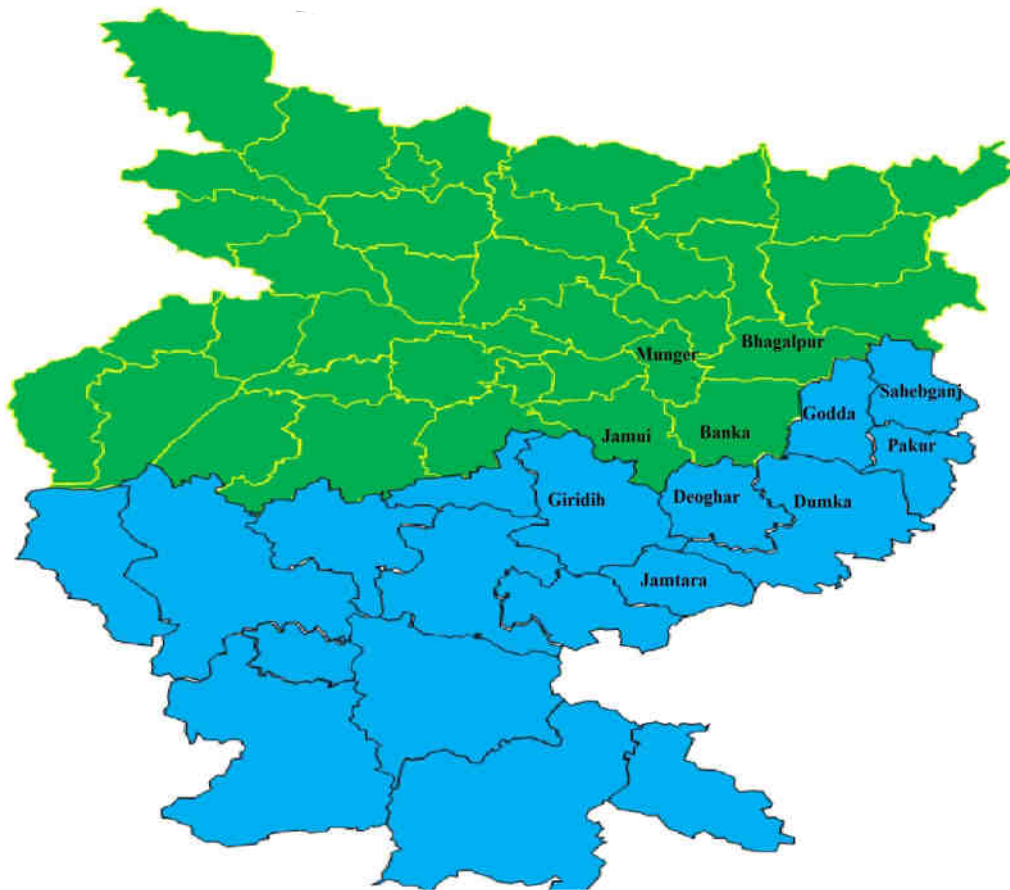


| Income Division | | | |
|-----------------|---------------------------------|--------------|---------------------|
| SL | Income | Amount (Rs) | Amount (Rs) |
| 1. | a Regular Sponsorship Fund | 185495503.95 | 197130522.26 |
| | b Birthday Fund | 3550913.75 | |
| | c Holiday/Festival Fund | 4276819.07 | |
| | d Scholarship Fund | 1180590.43 | |
| | e Sponsored Family Need Fund | 2626695.06 | |
| 2. | a Additional Grants | 5448771.62 | 5759929.76 |
| | b Sponsored Community Need Fund | 57209.76 | |
| | c Sponsored Most in Need Fund | 253948.38 | |
| 3. | a Bank Interest | 1296456.37 | 2156466.37 |
| | b Sale of Assets | 860010.00 | |
| Total Income | | | 205046918.39 |

| Expenditure Division | | | |
|----------------------|------------------------------------|--------------|---------------------|
| SL | Expenditure | Amount (Rs) | Amount (Rs) |
| 1 | Program/Welfare of Child and Aging | | 201257891.13 |
| | Child & Family Benefit | 193721841.23 | |
| | Crisis Intervention | 4975044.90 | |
| | Contribution to PM Relief Fund | 1000000.00 | |
| | Social & Community Assistance | 1561005.00 | |
| 2 | Administration Expenses | | 11597539.32 |
| 3 | Fixed Assets | | 1792285.00 |
| Total Expenditure | | | 214647715.45 |



Project Location



ANNUAL REPORT 2020-21

Care, Share & Empower

With much deliberation commitment and the relentless efforts of CFCA, it is believed that in times to come, individuals, youths and families of CFCA community will be able to step into the mainstream and live a respectable and dignified life of their own.



CHETANA FOUNDATION FOR CHILDREN & AGING (CFCA)

4th Floor, Satyam Complex, R.R. Sinha Road
Adampur, Bhagalpur (Bihar) 812001

Website : www.cfcaunbound.org | e-mail : selvarajpcfca@gmail.com