

# ANNUAL REPORT 2022-23

**Towards Sustainable Development  
of Sponsored Families**



**CHETANA FOUNDATION FOR  
CHILDREN AND AGING (CFCA)**

*Where  
We Work*



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# Message from Director of International Program, UNBOUND



## Note of Appreciation

Chetana Foundation for Children and Aging (CFCA) sponsorship program provides sponsored families with a path out of poverty through small but continuous support to specific families over the course of several years. The program is a way for sponsors to express their admiration for the heroic struggles of sponsored families. CFCA's program in Bhagalpur serves thousands of children, elderly people, and their families.

CFCA's core values of integrity, accountability, the dignity of the person and respectful relationships guide our decisions each day and help us to focus the program on the expressed, felt needs of sponsored families. The "9 Program Characteristics" program is a way of describing CFCA's program at its best. The nine values set a goal for all of us to work towards our service to sponsored families.

Sponsored families are the center of the sponsorship program. The mothers of sponsored children are their greatest advocates, and the program gives the mothers's encouragement and support in their efforts to raise the next generation of leaders.

The "9 Program Characteristics" program gives women a space to grow and express themselves, which also increases their ability to help their children. CFCA's work in Bhagalpur would not be possible without cooperation from the Indian government, both at the national, state and local levels. The program also depends upon the cooperation of many banks and local businesses. The government agencies and businesses have been valuable partners in CFCA's work in Bhagalpur, and we humbly express our appreciation to them.

Looking towards the future, CFCA plans to continue its work in India and serve more families as we are able to get sponsors of good will. We extend our deepest appreciation to the staff of Chetana Foundation and to the sponsored families for their daily struggle to make life better for their children in India.

Daniel Pearson  
Director of International Program  
UNBOUND - Kansas





# Message from Managing Trustee



Chetana Foundation for Children and Aging stands committed to addressing the key global challenge of poverty. With our unique “The 9 Programme Characteristics ” approach we empower and create sustainable livelihoods for the rural poor, especially women. We work in 7 districts of Bihar and Jharkhand. Our working model uses an integrated approach that tackles child's basic education to job oriented higher technical studies, social issues, and economic factors.

This Annual Report encapsulates our work in the year 2022-23 across the areas of women empowerment, job creation, community based village upliftment, and youth goals on soft skills and career preparation. Our vision continues to be upon alleviation of poverty with a focus on access to education, skill development, entrepreneurship, and financial inclusion with human dignity.

We work hand in hand with poor women, children, and communities to provide them with dignity, hope and choice for sustainable family upliftment.

I thank the leadership team, senior management from UNBOUND, and the entire CFCA staff for their positive attitude, commitment and teamwork during this entire year. They embodied the true CFCA spirit of passionate work! I sincerely thank our esteemed Board of Trustees for their time, unflinching support, and guidance through the year.

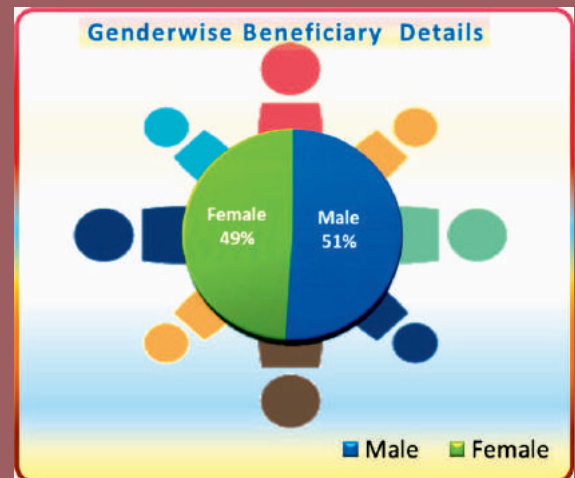
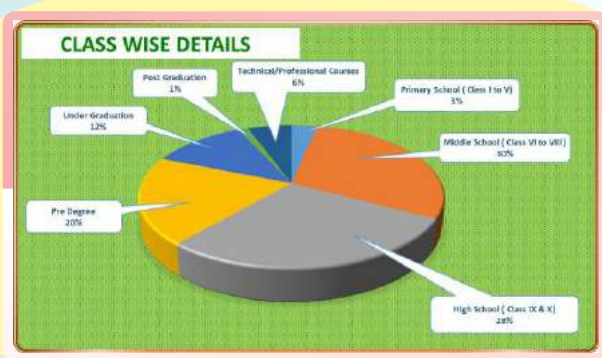
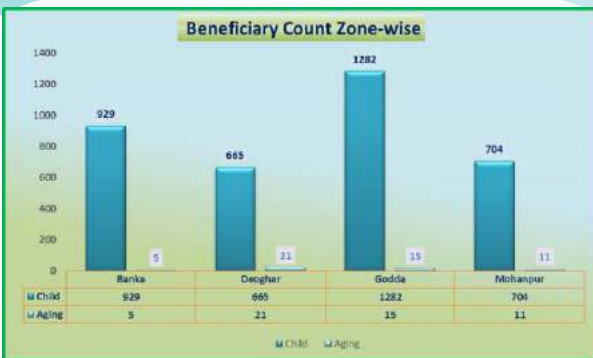
P. Selvaraj  
Managing Trustee,  
Chetana Foundation for Children and Aging.

# Preface

In CFCA, our families lead the way. CFCA partners with families living in poverty, empowering them to become self-sufficient and fulfill their desired potential. Through a sponsorship model we invest in personalized benefits that support goals chosen by the sponsored individual and their family. We give people the tools, support and freedom to bring their ideas to life.



Our team listens to the children, elders and families we serve, helping them develop personalized plans based on their unique challenges, needs and skill sets. We partner with sponsored friends as they set and achieve their own goals.





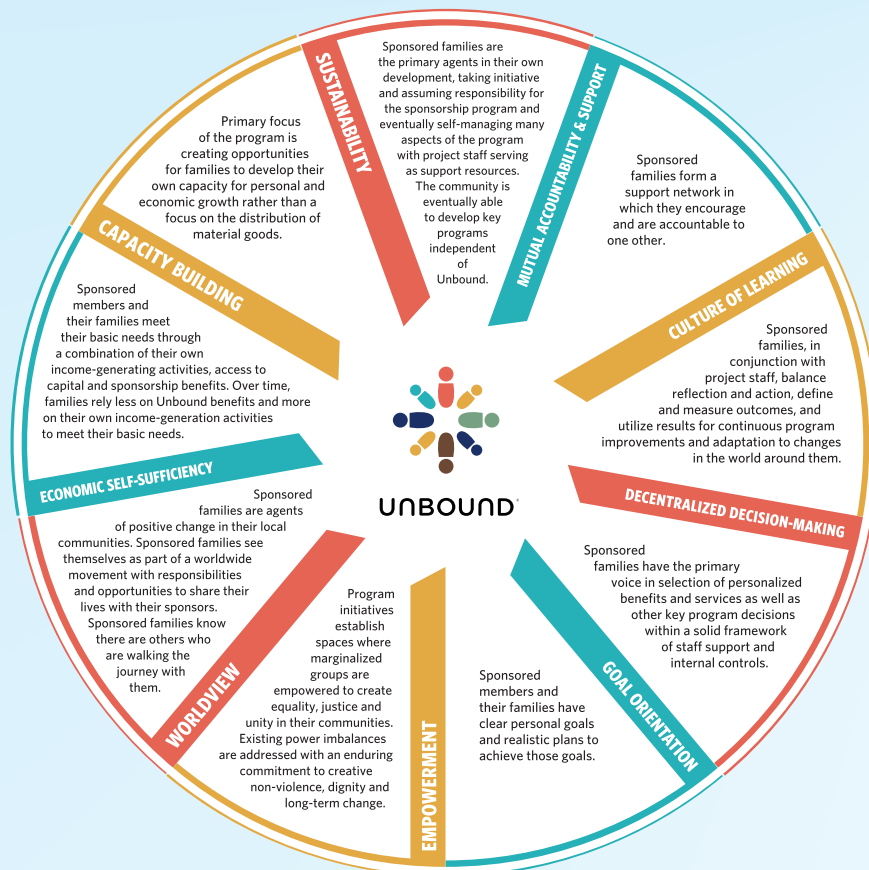


No one understands what a family needs to overcome their challenges better than that family. That's why CFCA helps them set personal goals. With social workers' support, sponsored friends and their families determine how to use their sponsorship funds to achieve those goals.

Parent groups work to foster leadership skills, learn new trades and start businesses. Over time, families become agents of change in their local communities.

Cash transfers give sponsored friends and their families the most flexibility in how and when to use their benefits. They promote dignity, leverage the ingenuity of mothers in stretching their family budgets and create greater economic stability for families.

## The 9 Program Characteristics



**UNBOUND AIMS TO ACHIEVE THESE CHARACTERISTICS** in partnership with sponsored families in the communities we serve.



# ZONE / SUB PROJECT DETAILS

Banka Zone - Subproject Particulars					
SL	Subproject Code	Full Name	No. of Child Beneficiaries	No. of Aging Beneficiaries	Total Beneficiaries
1	BBL	Babumahal	141	-	141
2	BEN	BEN	63	-	63
3	BKA	Banka	80	-	80
4	BST	Basmata	100	-	100
5	DMA	Dumaria	165	-	165
6	HRA	Harimohra	151	2	153
7	KGP	Kharagpur	66	1	67
8	KKT	Kaniket	163	2	165
<b>Total</b>			<b>929</b>	<b>5</b>	<b>934</b>

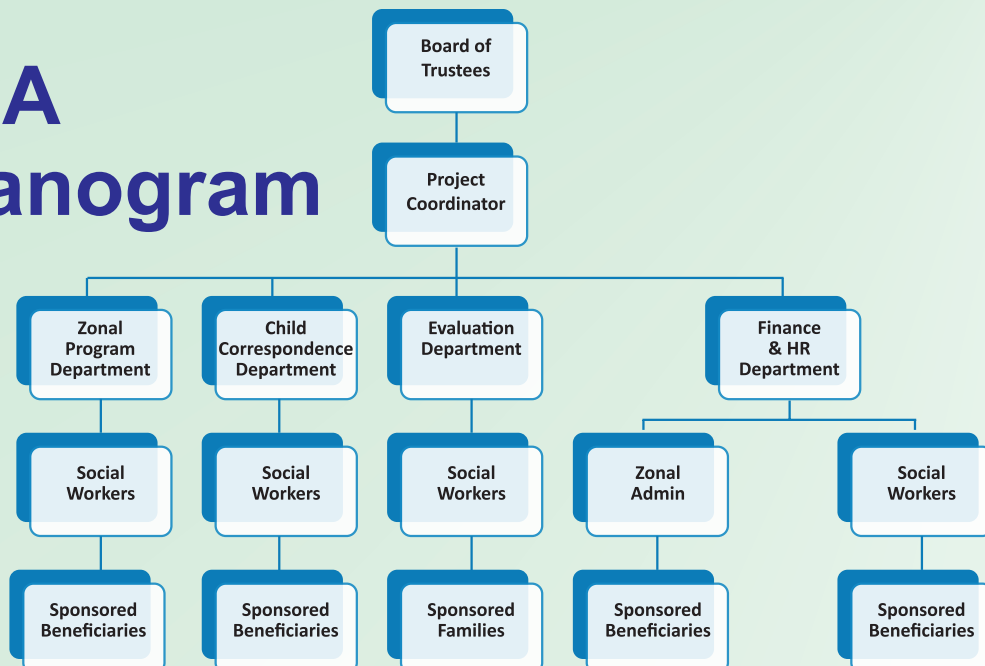
Deoghar Zone - Subproject Particulars					
SL	Subproject Code	Full Name	No. of Child Beneficiaries	No. of Aging Beneficiaries	Total Beneficiaries
1	BLA	Bhalua	143	6	149
2	CHI	Chakai	123	4	127
3	CPR	Charkapathar	83	2	85
4	JAJ	Jhajha	75	-	75
5	JSD	Jasidih	87	9	96
6	MPI	Mariampahri	83	-	83
7	SKO	Sokho	71	-	71
<b>Total</b>			<b>665</b>	<b>21</b>	<b>686</b>

Godda Zone - Subproject Particulars					
SL	Subproject Code	Full Name	No. of Child Beneficiaries	No. of Aging Beneficiaries	Total Beneficiaries
1	AGR	Agiamore	113	3	116
2	CAN	Chandana	96	1	97
3	DMT	Damruhat	119	3	122
4	GDA	Godda	84	2	86
5	KBR	Katibari	127	-	127
6	MBN	Manikbathan	90	-	90
7	PRO	Poro	88	1	89
8	PRT	Poreyahat	222	-	222
9	SKT	Siktia	156	2	158
10	SNR	Sundermore	91	3	94
11	SSI	Susni	96	-	96
<b>Total</b>			<b>1282</b>	<b>15</b>	<b>1297</b>

Mohanpur Zone - Subproject Particulars					
SL	Subproject Code	Full Name	No. of Child Beneficiaries	No. of Aging Beneficiaries	Total Beneficiaries
1	BAR	Baromasia	78	1	79
2	BCH	Baccha	98	-	98
3	BSA	Basaha	31	-	31
4	DKT	Dakaitia	59	-	59
5	GKL	Gokhala	79	3	82
6	KUA	Kusumba	41	-	41
7	LEA	Leela	93	3	96
8	MGR	Mangra	48	-	48
9	PVA	Phulvaria	31	-	31
10	RTP	Ratanpur	82	-	82
11	SKL	Saurichakla	64	4	68
<b>Total</b>			<b>704</b>	<b>11</b>	<b>715</b>

<b>Total Number of Child Beneficiaries</b>	<b>3580</b>
<b>Total Number of Aging Beneficiaries</b>	<b>52</b>
<b>Total Beneficiaries</b>	<b>3632</b>

## 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.

## UNBOUND Characteristics:

UNBOUND is the resource sharing organization, which financially supports CFCA a total of 3632 children, youth and aging, primarily for education and health in Bihar & Jharkhand. UNBOUND was established in 1981 by brothers Bob, Bud and Jim Hentzen, their sister Nadine Pearce and friend Jerry Tolle. They developed the sponsorship program to help people living in poverty and to help form real friendships between people from different cultures and economic circumstances.

UNBOUND's head office is in Kansas city at U.S.A., the organization works with underprivileged individuals and communities of diverse faith traditions across 18 countries, India being one of them. The organization invites people of goodwill to live in daily solidarity with the world's poor through one-to-one sponsorship through the "9 Program Characteristics" program.

It aims at building Communities by fostering relationships of mutual respect, understanding, and support that are culturally diverse, empowering, and without prejudice.



# Empowering Rural Women through Sustainable Livelihoods Training



In rural villages the lack of access to livelihood opportunities for women without a higher education results in an enormous difficulty to sustain themselves and their families. Livelihood training aims to empower rural women through sustainable livelihoods, and thus improve their living conditions.

There are many women in rural areas, who have not finished even their high school education for various socio-economic factors. Due to this situation, many women don't have access to a decent job and lack a voice in their families and in society, facing economic and independence challenges.

To address this problem, CFCA is teaching women capacity-building skills by conducting livelihood training on Beekeeping, Mushroom cultivation, vegetable cultivation, fruit tree plantation, seed nursery, poultry farming, vermi composting etc so they can increase their livelihood options and improve their socio-economic situation.





The majority of women in our project are working as farm laborers, but due to the lack of rainfall, they don't have regular work, which causes economic hardships, including poor nutrition.

Our livelihood training program has a very positive impact on improving the living conditions of women and their families in rural communities. This training program is very important also to increase women's self-confidence. It has an additional benefit for children as with additional resources for the family, they will have more opportunities to continue their education and break the cycle of poverty.



During the year, over 800 women have participated in similar programs promoted by CFCA to improve women's livelihoods. Sessions conducted by trainers addressed the challenges they may face while adopting this new way of earning a livelihood. By offering such training programs, the aim is to empower rural communities, particularly women, and help them meet their daily needs while becoming self-reliant.

In addition to the workshop sessions, the training program includes an orientation session, field visits, and advanced-level discussions. These activities will further educate the participants about the various challenges involved in livelihoods and provide them with practical knowledge.



The participants have expressed their enthusiasm for this type of training, recognizing it as a means for empowerment and self-reliance.





# Health Camp for women

Rural women pay little attention to their health. Hence, a medical camp was organised by CFCA for women at multiple location in Godda, Mohanpur, Banka, and Deoghar. About 1500 rural women participated in it. The women underwent specific tests like HB, BP, sugar, and eye check-up during the medical camp. Doctors gave health awareness talks in all the four venues. The medical camp provided free health



check-ups and proper medical advice to women. It was well-received by the rural community, as many women had never undergone medical tests. The camp also educated the women about the importance of taking care of their health and having periodic medical checkups.



A team of doctors and nurses conducted the tests. They shared the results with the women. Then, the doctors gave advice and suggestions to rural women on how to lead a healthy lifestyle. The camp also provided information on accessing healthcare services in the local area.





The medical camp was a success, with many women taking up the opportunity to get their health checked. It was a positive step towards improving health awareness and access to healthcare in rural areas. The local community was also grateful for the initiative and the service provided.

By spreading awareness, these camps empower women to take charge of their health and make informed decisions. Such health camps serve as platforms for preventive measures. Participants learnt about health practices, leading to a better health outcomes, and knowledge about menstrual hygiene. These gathering encourage positive behaviour change and foster healthier communities.



These efforts are critical in addressing the lack of healthcare infrastructure and promoting preventive healthcare in rural areas. By extending health camps, CFCA can create healthier and more resilient communities.



# MOTIVATING YOUTH TO ILLUMINATE THEIR FUTURE



**Youth motivation** is a powerful force that can shape the future. Motivation helps young people overcome societal, financial, and personal challenges. Youths are the backbone of a community. However, most young people are prone to get demotivated these days due to mental pressures relating to society, academic and personal issues etc. Younger folks can easily be entangled within fears that can shatter their future. This is one of the main reasons behind the youth not being sometimes bold enough to take on new ventures.

Keeping the present scenario in mind, CFCA conducted youth seminars in 4 locations at Godda, Mohanpur, Banka, and Deoghar. Almost 1300 CFCA sponsored youth have participated in it. They are students from class IX and above till Graduates. They were so happy to participate in the seminar.



CFCA understands that motivation serves as a universal force for self-realization, and it is considered as one of the most essential factors for achieving a successful life for an individual. Motivation is also one of the key elements for igniting self-determination and self-belief. Enabling youngsters to recognize failure as a lesson instead of a setback is extremely important.

In today's world, many young adults are not ready to put in the amount of hard work it takes to

succeed in life. More and more teens and young adults with great potential are performing relatively little to tap into their abilities and talents. When young adults are not motivated, they may get caught into an entanglement of negativity, low self-esteem, lack of hope and no drive to succeed. Youngsters that are not motivated can plunge into a life of apathy. Youth needs to consistently motivated to have high ambitions and perseverance for the same.



Without Motivation, there is No Ambition. CFCA tries to help motivate and encourage them by providing them with opportunities and understanding the alternative paths that can be chosen according to their skills and interests.

Motivation can come in diverse forms. Many teens and young adults don't perceive education as relevant until they set a goal in mind. Challenging young people to dream, set goals and achieve, can build self-worth in them and help them see how education is a means to get them to their desired goal.



Providing youth with the chance to speak their mind and listening to who they want to be and what they hope to achieve, can truly stimulate their self-esteem and self-belief. CFCA youth seminars help young people to disregard societal, financial, political and other personal forces by building confidence and a sense of belief that their opinions and choices matter; that their life is worth living and they can achieve extraordinary feats. For any person to be motivated, they must first possess an element of self-belief.



Today's youth are smarter and sharper but lacks motivation and determination. The CFCA youth seminars stimulate in them to never fear failure and encourage them to take up new challenges. Often, fear of failure prevents us from attempting something different or venturing on to a new project that might put us at the pinnacle of success.



# GENDER EQUITY IS VERY IMPORTANT TO THE ELIMINATION OF POVERTY

Gender equality seems like a faraway dream these days. Gender Equity and equality is Important because of their lack of empowerment and resources in many places, women and girls face life-threatening risks. Bringing a gender equity into discussions allows women to play a bigger role in their own protection. In general, women receive worse medical care than men. There are many reasons for this, including lack of education and lower incomes. When women are equal in society, their health will be impacted positively.

When women receive the same education and job opportunities as men, they can improve any organization they join.



When women make their own reproductive choices, they provide better care for the children they do have. With income options equal to men, mothers can offer education, healthcare, and healthier food to their children.

Under the law, women aren't well-protected from domestic sexual and economic violence. Both of these types of violence affect a woman's safety and freedom. Increasing women's legal rights keeps them safe and able to build productive happy lives.



Poverty rates are the highest among young girls. As boys and girls get older, the gender gap in poverty gets larger. This is likely because girls don't receive the same education and job opportunities as boys, and when girls marry, they often don't work. Gender inequality keeps women and their families trapped in cycles of poverty. When women receive better education, healthcare, and job opportunities, they can thrive. Investing in gender inequality is a sustainable, highly-effective way to reduce poverty.

With better education and job options, women and girls don't end up in trafficking situations as often. Gender equality can also help strengthen rural communities reducing poverty and instability. Gender equality is critical to the elimination of poverty.

A quality education for girls would also improve child nutrition, reduce child marriages and teen pregnancies, and reduce the pay gap between men and women. Not to mention offering women a pathway to financial independence.

We can't break the cycle of poverty without breaking the cycle of gender inequality



# Widow Empowerment



Widows in remote communities face immense challenges through enduring abuse, discrimination, and poor financial opportunities. CFCA widows' empowerment program started by providing informal financial literacy training to widows, and then helped the poor widows with start-up capital assistance. The widows were also provided training as well as group and private counselling.

The focus was on **financial and economic empowerment**, particularly through small start-up business. Those who were willing were given Rs.25000/- for their start-ups as encouragement money. The CFCA was propelled by a belief that economic resourcefulness was an effective way of ensuring social protection. We believe that the most effective component of women's empowerment efforts is economic defined through a widow's income, primary activity, independent savings, investment in home improvements, confidence to meet financial crisis and arranging of credit, and is twice as effective as developing a woman's autonomy (independent management and decision making).



The widows are provided follow-up support through monthly meetings led by social workers. In addition to basic support for undertaking livelihoods activities, CFCA offers informal private counselling where widows are able to debrief with their program facilitators, particularly around domestic stressors and their mental wellbeing. CFCA also assess the kinds of skills, attributes, and material gains resulting from their start-up involvement.





Through this widow's empowerment program, widows gain empowerment and financial security, which helped improve their social standing and relationships. Importantly, honing financial skills and gaining financial security provided opportunities for independence for widows facing a context of stigma and distrust. The start-ups help widows earn money to pay for household expenses and other necessities like school uniforms and books. They have now developed a sense of connection and engagement with their community. Improved financial status has empowered widows to independently plan and aspire for their families.

CFCA believes that when a woman's financial status improves, she gets visibility in her community... Earlier people considered them worthless but now people buy the products or other things from them. When a woman is able to sell a grocery or cloth and earn money, she gains a rise in social status too. It is very much human-centered approach to empowering widows.



# Community Empowerment through Community Toilets, bathing space and Tube wells



People live without access to latrines in rural communities, and millions more practice open defecation. Prevalent open defecation remains a major public health concern. To eliminate open defecation CFCA has built 12 community toilets with bathing spaces, and Deep Tube well and gave access to sanitation resources for “geographically marginalized populations in remote areas”

In the pursuit of community empowerment, initiatives centered around community toilets and

tube wells play a pivotal role. These efforts not only enhance sanitation and access to clean water but also foster social transformation and empower local communities.



Community toilets, bathing space, and tube wells not only address basic needs but also empower communities by involving them in decision-making, maintenance, and sustainable practices.

CFCA recognize Sanitation as a human right while paying special attention to the needs of women and girls and those in vulnerable situations.





# Drought Relief



The **CFCA Project, Bhagalpur**, in response to the severe drought that has impacted the state, provided financial assistance to the most impacted sponsored families. The drought has led to the destruction of agricultural and horticultural crops on thousands of hectares of land, resulting in a staggering loss of income.

To alleviate the situation, the CFCA spent Rs.1855000/- in relief funds under the Critical Need Assistance. This assistance aimed to provide much needed support to 371 affected sponsored families during this challenging time. The drought has caused significant

distress, with agricultural crops and horticulture crops being destroyed across 7 districts of Bihar and Jharkhand between December 2022 and March 2023.

The CFCA organization's efforts to provide financial aid were crucial in addressing the immediate needs of families struggling due to water scarcity and crop losses. While the situation remained critical, this assistance helped provide relief to those affected by the drought, allowing them to purchase essential groceries and sustain their families during this difficult period.

The CFCA's commitment to seeking aid from Unbound donor underscored the urgency of supporting vulnerable communities facing the impact of natural disasters. Remember that every little effort counts.



Our initiative to help families with Rs. 5,000 for groceries during this challenging time made a significant difference.





# Strengthening Resilience through Small Livelihoods

## “Small Steps, Big Impact: Unleash the Power of Sponsored Families in fetching income”

To promote sustained, inclusive, and sustainable economic growth, full and productive employment, and decent work for all living in rural communities CFCA empowered women power to unleash inherent potentials. Women-led entrepreneurship development is a key element in CFCA empowerment programs to combat extreme poverty.

*Below are the testimonials of our empowerment program.*

### BAKERY BUSINESS

**Madhuri Murmu**  
**Mother of Nikita Hembrom**  
**CH ID - 752437**

**Bread baking** has been a source of income for Madhuri Murmu, providing both sustenance and financial stability. With minimal initial capital investment, she created a menu, managed orders, prepared baked goods, and gradually expanded her business.

**Madhuri** said, “Starting a home bakery doesn't require substantial funds. A good oven and basic ingredients are the essentials. While home-based businesses don't incur rental costs, having a dedicated baking space is essential. A home baking business requires a primary investment in equipment and tools. To start with, a baking oven, trays, tins, spatulas, mixing bowls, frosting equipment, etc., helps in baking an assortment of items”.



According to her this business is highly profitable and lucrative. She has successfully cracked the market by starting from home.

### DIGITAL BUSINESS

**Milani Soren**  
**Mother of Dipika Hembrom**  
**CH ID - 929282**

Milani Soren acquired basic computer skill from her high school education. For years she had no job. Recently the penetration of smartphones, UPI [Unified Payments Interface], and government schemes have enabled Internet access in this remote Agiaband region. As a result, untapped human potential of Milani found space to realise her true potential.

She purchased a computer set with the CFCA sponsorship and created opportunity for economic activities. Instantly she became a formidable force. Customers flocked to her for the online computer services, printing, mobile accessories, Aadhaar card, PAN card, Ration card making etc. Within no time her online services became a success. Once homemakers, she is now self-made entrepreneur.





## BRICK - MAKING

**Hoponmai Murmu**  
**Mother of Binod Hembrom**  
**CH ID - 907635**

Hoponmai Soren and her husband Ram Shankar Hembrom are from Agiaband village in Godda District earning a livelihood, brick by brick. It is a difficult task. They make bricks in moulds, and dry in the sun. After two or three days bricks are piled up. Depending on the requirement, they create brick kilns for firing the bricks.

Hoponmai said, “we have recently created 3 brick kilns, and earned a huge profit. There is a great demand for our bricks from the local town with 1,000 bricks fetching Rs 4,000 to Rs 5,000. I enjoy brick-making as it is a very profitable business.”

As a capital investment this family withdrew some money from their child's bank account and added sum of money from their savings. Today they are very successful in their venture that they have enrolled two of their kids in an English medium school, and are able to afford the school expenses.

## POULTRY FARMING

**Hoponmai Murmu**  
**Mother of Monica Soren**  
**CH ID - 788438**

Poultry farming is the viable income source for Hoponmai Murmu. Poultry farming has provided her income, and employment opportunities, making it a valuable livelihood option.

She says, “Poultry farming presents several challenges that need to be addressed for successful and sustainable operations. Some of the key challenges are Infectious Disease, High Feed Costs, and Market Volatility etc.



I am thankful to CFCA for the poultry farm training that it gave us a couple of years before. It gave me all required skill set and confidence to address these challenges through proper management, bio security, and sustainable practices. Now that my poultry farming is running very successfully that I am able to earn a decent income out of it. Thanks to CFCA”



## A Restaurant at Rural Setup

**Sanjay Hembrom**  
**Father of Anisha Hembrom**  
**CH ID - 822276**

In rural areas, establishing a **restaurant** can indeed be a viable way to generate income. Sanjay Hembrom basically a marginal farmer from Sarjom Beda a very remote hamlet amid thick forest about 35 kms from the main road under Chakai block Jamui runs a local restaurant with great passion and confidence. He rented the space and established a local restaurant in the year 2021. Within short period he is a big success.



He embraced the local culture and culinary traditions. He offers dishes made from locally sourced ingredients. He highlights regional specialties to attract both locals and travellers.

According to Sanjay what sets his restaurant apart is - local cuisine and flavors, simple and affordable Menu, and scenic location. He said, "My focus is on comfort food that resonates with the community. Offering daily specials or thali-style meals is very appealing. I am thankful to CFCA for motivating me to begin this business. My hotel is very successful and it generates me good income. Now I am able to send two of my kids to English Medium School at Chakai".

Sanjay took a small loan from Gramin Bank as startup capital. He purchased utensils and furniture. He further created an outdoor seating area. Such a warm atmosphere dining in natural surroundings too contributed to the success of his rural restaurant.



## Roadside Tea Vendor

**Teresa Hembrom**  
**Mother of Anna Mary Besra**  
**CH ID - 769681**

A tea stall in rural settings provides not only financial stability but also serves as a vital community space, connecting people and contributing to their well-being. Tea is a popular beverage here and people from all walks of life enjoy it.

Knowing that there is no cafes or restaurants, **Teresa** set up a tea stall. The steady demand for tea ensured a

consistent flow of customers. Setting up a tea stall required relatively low investment. A simple setup with a stove, utensils, tea leaves, sugar, and milk is sufficient.

She said, "Tea has a high-profit margin. The cost of ingredients (tea leaves, sugar, milk) is low compared to the selling price. I earn a decent profit even after covering expenses. My daughter Anna Mary is now pursuing medical degree in general nursing and midwifery. I am thankful to CFCA for their constant support".

She operates Tea stall from early morning till late evening. Customers often return to her tea stall because of the personal touch and rapport. With the increased profits she diversified the offerings by selling snacks, biscuits, soft drinks or other small items. This additional income stream enhances overall earnings.



## Saree Seller at Local Market

**Sunita Marandi**  
**Mother of Vikas Besra**  
**CH ID - 812983**

Rural areas often have a strong connection to tradition and customs, making sarees a sought-after attire. Understanding this strong market base Sunita created a detailed business plan that outlined her goals, target market, pricing strategy, and marketing approach. Having a clear plan guided her business a great success.



Sunita understands the local demand for sarees. She is good in Identifying the types of sarees that are popular in the area. She considers factors like fabric, design, and price range. She smartly chooses suitable location to operate her business a stall at a local market, or even her home. She ensures it's accessible to potential customers.

She said, "Starting a saree business is one of the most lucrative business options. I do it from home without much risk. I directly make my purchase from the saree's wholesalers. I am happy that this business generates me good income. At times I get bulk orders from family ceremonies. I am thankful to CFCA for teaching me the marketing skill. Now four of my kids are learning in good school".

## Seed Nursery : A Technique for Generating More Income

**Jayram Hembram - CH ID : 930970**

**Savitri Hembram - CH ID : 897107**

**Rakesh Hansda - CH ID : 897106**

Seed nurseries play a crucial role in generating income at villages. This activity can be sustained for developing women entrepreneurship. Three women (**Rani Marandi, Sadmuni Marandi, and Talo Tudu**) from a remote village - Murliken under Katoria block, Banka received training in nursery techniques. After training, they established nursery unit in their village. They invested a sum of Rs.21000/- as start-up capital to buy seeds, Cocopeat, poly bags, and a buy-back system.

This unit produces only those seedlings which can tolerate the transplanting shock e.g., tomato, chilli, capsicum, brinjal, onion, cauliflower, cabbage, Chinese cabbage, broccoli, lettuce etc. There is a consistent demand for quality vegetable seedlings. So this nursery is becoming very popular.

They said, "Seed nursery significantly empowered us with livelihood, providing income opportunities, and supporting sustainable agricultural practices. We carefully manage the cost and returns from nursery raising. We earn more than Rs 72,000/- by utilizing free land and our labour. We are thankful to the CFCA organization for their encouragement and great training opportunities".





## FISH SALE

**Putilal Tudu**  
**Father of Ajay Tudu**  
**CH ID - 930922**

This family is the residents of Dahugacha village under Katoria block. Rupa was a homemaker and her husband Putilal Tudu was a daily wage labourer. The irregularity of fetching daily labourer work caused immense struggle.

The family participated in one of the CFCA organised parent support meetings. The family learnt about the locally available profit business. Putilal

decided to sell fish locally or to nearby markets. It ensured them a steady flow of revenue.

He adapted innovative practices selling fish door to door, and thus connected with the local communities with ease. It created a very good customer base generating good profit margin.

Putilal says, “Fish and fish products have a **huge demand** in the neighbourhood market. The easily available market, low-cost labour, and good customer base contributes to profitability. It creates income and employment. Thanks to CFCA for the constant support”.

Putilal now understands what types of fish the local market is interested in. The business also developed his negotiating skill. He negotiates good prices with suppliers. With the profit the family is going to dig a pond for fish farming.

## FRUIT STALL

**Premlata Devi**  
**Mother of Pratima Kumari**  
**CH ID - 835593**

Starting a roadside **fruit stall** can indeed be a profitable venture, especially in Bihar where street food is immensely popular. Premlata Devi selected a crowded and strategic location at Radhanagar market under Katoria block for her fruit stall.

To set up the stall she invested in basic equipment such as a sturdy cart, display stands, and storage containers. The stall offers a variety of fruits based on seasonal availability. It displays fresh and appealing fruits attractively.

She is very friendly and attentive to customer needs. She provides high-quality, fresh fruits, and maintains cleanliness and hygiene at all times. Within a couple of months, the fruit stall became famous and successful because of the consistency, quality, and customer satisfaction.

Premlata said, “As the startup costs are minimal, the profit potential is great and the demand for fresh, in-season fruits is high this business generates me a very good income. My family is thankful to CFCA for motivating us”.

She offers special discounts to repeat customers to encourage repeat business. She is the first women from her village to be involved in such business. With the profit she is educating 3 of her kids in renowned school.







## MEAT VENDING

**Simiti Hembrom**  
**Mother of Sharmila Murmu**  
**CH ID - 801122**

Sunita Kisku, a housewife from Balathar village in Jharkhand, began her journey with a dream and determination, and transformed herself into a successful meat vendor. She set up a small stall in the village market and began to sell chicken meat.

They also operate mobile meat carts. They travel to different villages, selling meat directly to consumers. This approach allowed them to reach a wider customer base and adapt to market demand. Gradually they explored value-added products such as cooked meats, or ready-to-cook marinated cuts. Processing meat into cooked products fetched higher prices. During festivals or special occasions, they earn a lot.

Sunita says, "Building a loyal customer base is essential. Providing fresh and hygienic meat, along with good customer service, attracts repeat customers. Since I participated in the CFCA programme I ended up learning several tricks to start this small business. It is very profitable business and the investment cost is very little. Thanks to CFCA for motivating us towards such profitable business".

## Vegetable Buying and selling through rural Market

**Miramuni Hembrom**  
**Mother of Sudhir Besra**  
**CH ID - 783072**

Vegetable selling provides an additional stream of income alongside traditional agricultural activities for Hiramuni Hembrom from Poreyahat block in Jharkhand. This business empowered her economically and socially.

It helped her to mitigate risks associated with crop failures or market fluctuations. Income from vegetable sales supplements other agricultural

activities, providing a safety net during lean periods. Increased income leads her to improved social status and better access to education and healthcare.

Hiramuni said, "I learnt efficient vegetable marketing networks with the help of the CFCA groups. They connected me to consumers and helped me to access wider markets. Buying and selling vegetables tend to bring me higher profit margins compared to staple crops like grains. This business not only generates income but also contributes to uplifting my family from poverty."

Hiramuni raises 3 of her children. Her elder daughter is pursuing medical diploma, and her son Sudhir will be enrolling himself soon for the college studies with the aim to become a professor.







## TENT SUPPLIER

**Basanti Baskey**  
**Mother of Sanatan Besra**  
**CH ID - 859675**

Sanatan Besra's family operate a tent supply business in a rural setting under Poreyahat block in Jharkhand. Tents are being hired in local festivals, fairs, and cultural events. It is also being hired for weddings, religious gatherings, and community celebrations.

Basanti said, "Building strong relationships with local communities, understanding their needs, and maintaining reliable service are key to our success. CFCA community here is very supportive; and they promote our services. We are their preferred supplier. They hire our services for event rentals and festivals, social functions and gatherings. Besides tents, we also provide related accessories like chairs, tables, and lighting. It is a very rewarding and profitable business."

As for start-up capital Basanti pooled resources from various available sources. The family is happy that it is creating regular income to the family. Their son Sanatan Besra aims to become an engineer.

## TAILORING

**Shanti Sunita Kisku**  
**Mother of Gulshan Murmu**  
**CH ID - 905188**



Tailoring is a valuable source of income for Shanti Sunita kisku, tribal women from Balathar village in Godda district. CFCA provided her with training in advanced techniques, modern designs, and quality control to enhance her capabilities. Such trainings empowered her to keep up with changing trends and improve her tailoring skills.

As she grew in confidence she turned Tailoring into a small-scale entrepreneurial venture. She took orders for stitching clothes, making bags, cushion covers, and other fabric items. By offering customized services, she catered to local needs and preferences. By creating her own tailoring businesses, Shanti generated regular income to become economically self-reliant.

She said," Tailoring is a powerful tool for me to earn a livelihood, gain financial independence,

and contribute to my families' prosperity. By combining traditional skills with modern techniques, I can create a sustainable income source. I am grateful to CFCA for their constant motivation, support, and training."





## COSMETIC SHOP

**Sunita Kisku**  
**Mother of Sahil Murmu**  
**CH ID - 755981**

Sunita established a successful cosmetic shop in a rural village Chandana at Sunderpahari block in Goddato generate income. She had education till high school, but was jobless. She is very good in building relationships with customers. She understands the local community's preferences and needs. Accordingly, she started to keep a mix of products in her cosmetic shop that cater to customer's specific requirements. The local consumers appreciate reliable and effective products in her shop considering budget-friendly options.

She said, "Since I understand the local context better, I am able to adapt to the specific needs of the community. This is how I got success meeting customer expectations. I am happy that my cosmetic shop thrives and contributes me a good income".

Her child Sahil Murmu currently reads in Class IX. His aim is to become an Engineer. Sunita is very confident of supporting her child to reach the goal because of the steady income she is fetching from the cosmetic shop.

## FOOTWEAR

**Paklu Marandi**  
**Mother of Deepak Tudu**  
**CH ID - 860348**

With a drive to be an independent earner and an aim to uplift her family from poverty Smt. Paklu Marandi began selling footwear in villages. Sadly she does not know cycling. Her elder son assists her in transportation of goods. She buys slippers from wholesale market and sells it at village market with good profit margin.



Her son Deepak reads in class VIII. He has the modest aim to become a college professor. Paklu Marandi is determined that with the income she earns from her small footwear business she will help her son to reach his dream profession.

Paklu said, "I am grateful to CFCA for their constant motivation. Had I not been a member of CFCA I would never venture any business of such nature. Today I have grown confident to support my children for higher education."





## TRACTOR

**Roshni Tudu & Stephen Kisku**  
**Parents of Sumit**  
**CH ID - 860346**

Tractors play a crucial role in rural areas, especially in agriculture. Roshni purchased 3 years used tractor with a small capital pooled from their savings and other sources like CFCA. Her husband drives the tractor. The family offer their machine (tractor) for custom hiring services to neighbouring farmers. This includes ploughing, sowing, and other tasks. Charging a fee for these services generates income.

Roshni said, “We get sustainable income from the tractor by charging a fee. We give the tractor for custom hiring services not only to farmers but also non-agricultural activities like transportation of goods, people, or construction materials etc within local area. We are very happy that CFCA guided us to understand our potentials through various parent support meetings. Now that we charge for these services improved our income prospects. We are now confident of supporting our son Sumit to reach his goal. He wants to fetch a job in government banks. Currently he is in class IX”

## Bicycle repair and maintenance business

**Suresh Prasad**  
**Father of Amar Kumar**  
**CH ID - 861050**

Suresh Prasad runs a bicycle repair and maintenance business in a rural village called Bamdah under Chakai block. He started his repair shop out of a small loan issued from CFCA community groups. Eventually, he expanded to include a storefront and repair shop to grow his business. Offering repair services for bicycles brings him a steady source of income. Cyclists often need maintenance, tune-ups, and fixes for their bicycle. By providing efficient and reliable repairs, he attracts repeat customers and builds a loyal clientele.

Suresh Prasad says, “It is a profitable venture, especially given the increasing popularity of cycling as a mode of transport and recreation in this area. Additionally, customization services such as stock and sell bicycle accessories, spare parts, and components. Items like helmets, lights, locks, pedals, and tires get me profitable extra income.”

With the profit he set up a general store near to the cycle repair shop. His wife Sunita Devi runs the shop very successfully. Two of his daughters are pursuing graduation. Amar is currently in grade XII and is very confident to attain his goal as teacher.

Suresh Prasad's story demonstrates how entrepreneurship and dedication can thrive even in rural areas. His passion for bicycles and commitment to quality service have made him very popular valuable asset to the community.





# Unbound Directors Monitoring the Program:



Sir Daniel Pearson, Ate Malou, and Mr. Rey from Unbound Donor organization, have visited our program in April 2022. They visited the sponsored communities in villages to know, learn, and assess sponsorship benefits. They interacted with sponsored children and families and offered them encouragement and hope for better future.

They were absolutely elated to see the progress made by the families. They also conducted sharing sessions with the sponsored families and staff members. They also participated in the Governing Body meeting of CFCA, and shared their insights of the program with everyone.





# Independence Day 2022

Independence Day is significant as it commemorates the valour and spirit of the freedom fighters who fought for the independence of the nation.



on August 15, As the country celebrated its 75th Independence Day this year, CFCA sponsored communities celebrated this day with great fervor. The festivities included flag-hoisting ceremonies, drills, cultural events, and the singing of the Indian National Anthem. People were made aware of the great history and significance of this honourable day.



Great speeches were given to reflect on the valour and spirit of the freedom fighters who fought tirelessly for our nation's independence.



# Service to Aging Beneficiaries

We serve about 52 elder beneficiaries through this sponsorship program. To our knowledge, they are the pearl of the program. Most of the sponsored aging people are widow/ widowed and have nobody to take care of them. Being weak and feeble, they often fall sick. Added to its misery there are hardly any medical facilities available in villages. CFCA is the only HOPE to their survival.



The love and affection they bring to this program has immense value. Everyone has a bank savings account in their name. A regular monthly contribution of Rs. 1500/- to their bank account through CFCA ekes them out with basic necessities like food, medicine, cloth, and shelter. Although they are at the sunset of life the zeal and vigor they bring to program participation is a treat to watch. They have a lot to say and share. They realize the goodwill and generosity of the sponsors. They know CFCA has brought radiance to their face slowly but surely wiping out the gloom.

Service to elder beneficiaries is indeed a service to humanity at its helm! They are the stories of perseverance, resilience and ingenuity. They remind us the virtue of simple living.





# Program Evaluation

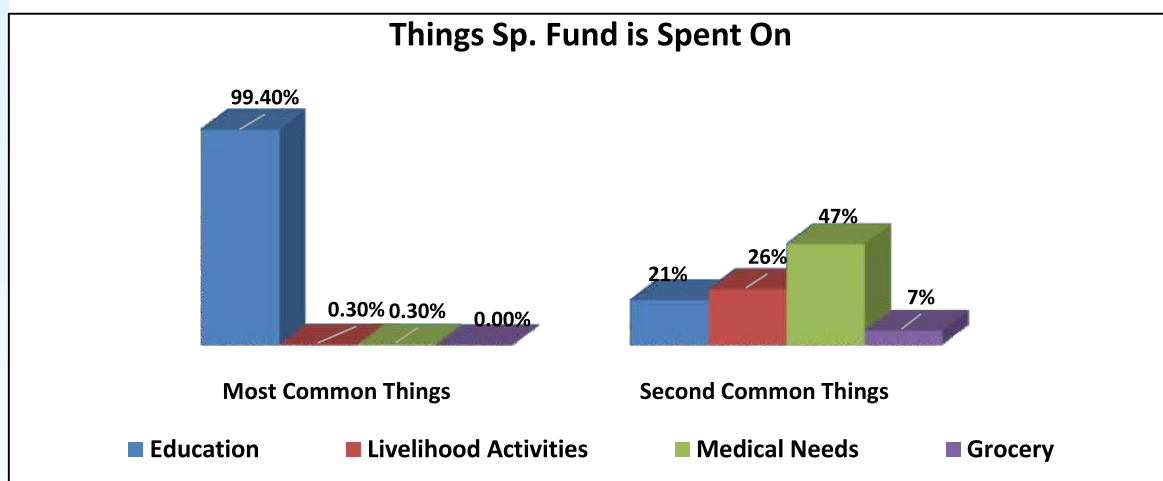
The project initiated two evaluations during the Fiscal year 2022-23. One was on The Effectiveness of Child account, and other was on Outcome of parent group as support network (*Decentralized Decision Making*)

The Unbound Principles and Fundamental states, The Unbound core values of integrity and accountability require honesty and transparency in all aspects of financial management and financial reporting. Unbound considers all financial resources under its responsibility as being owned by and for the benefit of sponsored members. (Ref. Unbound Financial Policies Manual 2022).

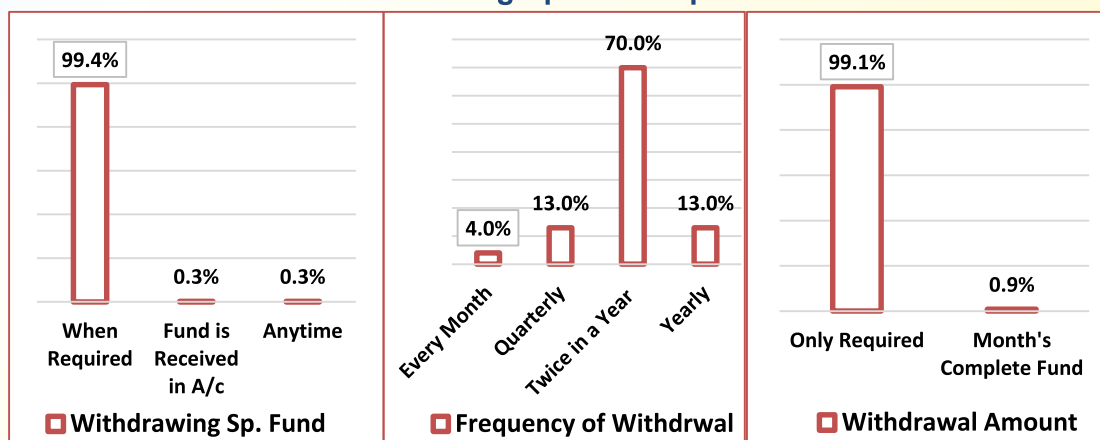
Based on the above principle 'Chetana Foundation for Children & Aging, Bhagalpur' has been practicing direct transfer of benefits to Individual Child Accounts for many years. Transferring benefits to Individual Child Accounts bring more transparency in Financial Matters.

Sponsored members need to open the bank Accounts for the purpose of receiving the CFCA sponsorship Funds. The process is applicable to all the sponsored members. Every sponsored member has a 'Basic Savings Bank Account', in his/her name jointly with his/her mother preferably, in mother's absence, with the father or legal guardian.

The project provides complete access to sponsorship funds and place decision making power in the hands of sponsored families through individual child accounts. Individual child accounts also allow beneficiaries to save their unutilized benefits for future needs.



## Withdrawing Sponsorship Fund:





## The second evaluation we conducted on the Decentralized Decision Making The findings show that :-

### 9. Key Findings and Conclusions

#### Q.1 Does Parent Group's bottom-up approach promote a family-driven livelihood?

Interview with participants brought following details :

➤ The Primary cause that motivates families to initiate income generating activity is the willingness to improve family's economic situation. Second cause is to save enough money for their children's higher education which is possible only through increase in income. The regular participation in monthly meetings, continuous hearing about how IGAs can help them increase their income, how others are running IGAs successfully and benefiting from them and accessibility to different livelihood trainings & required knowledge and constant support & guidance given by the community field worker altogether motivate families to have their own IGA.

➤ Families are happy running their IGAs. Profit in their small endeavor encourages them and loss is little discouraging also. Although families are hesitant and feel little fear before initiating the IGA but the feeling of ownership i.e. own IGA, own Income make them feel capable, independent and optimistic.

Hence it can be concluded that sponsored families willingly choose an IGA for their betterment. The Parent Group definitely provides them a support network to help them initiate their own start-ups. It gives families a platform to share knowledge and ideas and encourages family-driven livelihood.

#### Q.2 Do Sp. Families participate & contribute in Parent Groups' discussion related to various key programs decisions?

➤ The parent group discusses the queries and concerns raised by a member during the meeting. If a member shares her problem in the group, the parent group suggest her possible solutions and reach out to help her if it is under their capacity. If the problem cannot be solved by the group then it is reported to the Project Coordinator.

➤ Majority do not feel dominance & biases from leadership.

➤ Majority says that group discussions are quite inclusive. Each member is given opportunity to talk, to express their opinion.

➤ Majority feel happy to participate in the parent group discussions. It provides them a platform to share their ideas, opinions, and to learn from others. It helps them to come up with solutions and motivates and encourages them to become economically independent. It gives them opportunity to interact with others and gain knowledge and information and to learn something new from other's experiences.

Majority of the Sp. Families participate in discussions related to various program activities. They play an important role in short listing required applications/proposals. Many participants are satisfied with the way leaders impart their responsibilities.

### Learnings

The aim of this evaluation is to learn how Decentralized Decision Making is being achieved through Parent Group.

❖ Parent Group do provide a solid framework of staff support and internal control. The group runs effectively and fulfills its purpose under the leadership of Community Field Workers. In terms of Income Generating Activity and Capacity Building Trainings we found that sp. Families' willingness and interests are given priority. They have *freedom to choose* a particular IGA that is encouraged by *staff support and internal control*. Demands for Capacity building trainings are also fulfilled with well explored, planned and effectively execution of livelihood trainings at subproject levels by the zonal teams.

❖ In terms of key program decision, the evaluation reflects that all decisions are made in the parent group after thorough discussions.

***Hence it can be concluded that project has been successful to a great extent in implementing the 'Decentralized Decision Making' program characteristic in Parent Groups.***



# Financials

**CHETNA FOUNDATION FOR CHILDREN & AGEING-BHAGALPUR**  
(Account-Foreign Contribution)  
**INCOME & EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31ST MARCH,2023**

Expenditure	Amount	Amount	Income	Amount	Amount
<b>Welfare of Children &amp; Aged</b>			<b>Foreign Contributions</b>		121548871.7
Direct Disbursement to Sponsor Child Account	9,60,98,430.00		<b>Interest from Bank</b>		3,76,435.00
Direct Disbursement to Aged Scholarship	13,89,830.00		Interest on I.T. Refund		712.00
Social Needs	9,00,000.00		Scrap Sales		11,500.00
Crisis Intervention	7,24,702.40				
Livestock/Vegetation Farming Program	18,55,000.00		<b>Excess of Expenditure over Income</b>		11,45,597.54
Widows Empowerment Programme	1,25,629.00				
Health Camp	14,75,000.00				
Gender Equity Training Programme	2,82,675.00				
Salaries	1,76,594.50				
Staff Welfare	96,12,220.00				
Photo Expenses	20,97,017.00				
Training Programme Expenses	31,255.00				
Seminar & Meetings	42,896.78				
Fuel & Electricity Expenses	2,94,866.76				
Printing & Stationery	36,757.00				
Rent	2,71,799.00				
Repairs & Maintenance	4,85,820.00				
Travelling & Conveyance	1,11,432.00				
Postage & Courier	4,79,810.00				
Celebration Expenses	100.00				
Internet Expenses	33,621.00				
Office Expenses	8,224.00				
	352.00	11,65,34,031.44			
<b>Administrative Charges</b>					
Bank Charges	177.00				
Postage	1,504.00				
Fuel & Electricity Expenses	95,019.00				
Printing & Stationery	99,257.00				
Audit Fee	1,86,440.00				
Rent	4,65,600.00				
Repairs & Maintenance	1,25,607.00				
Salaries	40,16,021.00				
Staff Welfare	8,37,570.50				
Internet Expenses	30,680.00				
Telephone Expenses	41,229.27				
Travelling & Conveyance	19,545.00				
Special Visit Expenses	60,717.00				
Vehicle Maintenance	30,730.00				
Office Expenses	5,938.00				
Celebration Expenses	990.00				
Web Site Expenses	29,356.00				
Seminar & Meeting Expenses	22,799.00	60,69,179.77			
Loss on Sale of Assets		27,129.49			
Depreciation		4,52,775.52			
		<b>12,30,83,116.22</b>			<b>12,30,83,116.22</b>

As per our report of even date attached herewith;

For, **Kejriwal & Co.**

Chartered Accountants

FRN:505052C

(C.A. Ravi Prakash Sah)

Partner

M.No.:073731

Place: Bhagalpur

Date: 21st August, 2023

UDIN: 23073731BGUIDB4338







## CHETNA FOUNDATION FOR CHILDREN & AGEING-BHAGALPUR

(Account-Foreign Contribution)

Balance Sheet as at 31ST March,2023

FUNDS	Amount Rs.	Amount Rs.	ASSETS	Amount Rs.	Amount Rs.
Funds			<b>Fixed Assets:</b>		
As per last account	77,97,512.25		As per Schedule 'A'		28,47,426.25
Less: Excess of Expenditure over Income	-11,45,597.54	66,51,914.71	T.D.S.		1,107.00
			<b>Cash and Bank Balances</b>		
			Cash in Hand	343.00	
			With Bank in Savings Account	38,03,038.46	38,03,381.46
		<b>66,51,914.71</b>			<b>66,51,914.71</b>

As per our report of even date attached herewith;

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

(C.A. Ravi Prakash Sah)  
Partner

M.No.:073731

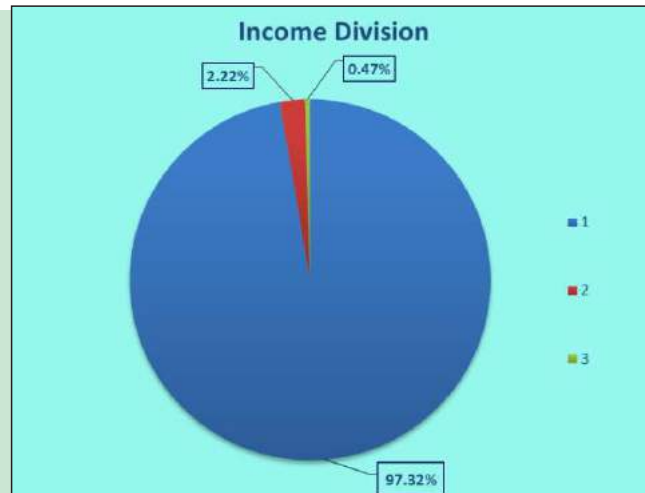
Place: Bhagalpur

Date: 21st August, 2023

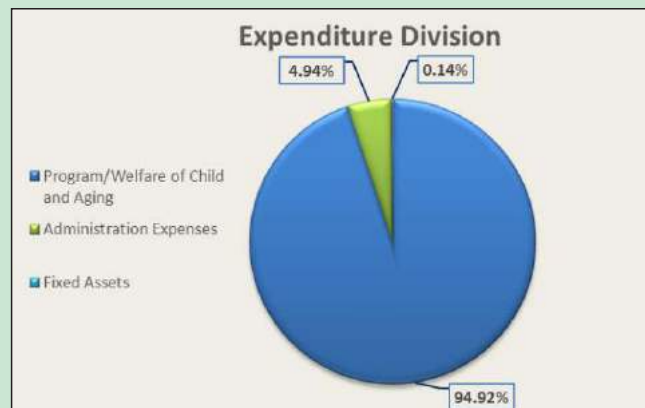
UDIN: 23073731BGUIDB4338



Income Division			
SL	Income	Amount (Rs)	Amount (Rs)
1.	a Regular Sponsorship Fund	113703092.13	
	b Birthday Fund	2081778.02	
	c Holiday/Festival Fund	2213270.65	
	d Scholarship Fund	842375.77	
	e Sponsored Family Need Fund	0.00	<b>118840516.57</b>
2.	a Additional Grants	2708355.11	
	b Sponsored Community Need Fund	0.00	
	c Sponsored Most in Need Fund	0.00	<b>2708355.11</b>
3.	a Bank Interest	376435.00	
	b Income Tax Returns & Interest	10290.00	
	b Sale of Assets/Scraps	181500.00	<b>568225.00</b>
<b>Total Income</b>			<b>122117096.68</b>



Expenditure Division			
SL	Expenditure	Amount (Rs)	Amount (Rs)
1	Program/Welfare of Child and Aging		
	Child & Family Benefit	113054329.04	
	Scholarships to Sp. Students	900000.00	
	Crisis Intervention	1855000.00	
	Social & Community Assistance	724702.40	<b>116534031.44</b>
2	Administration Expenses		<b>6069179.77</b>
3	Fixed Assets		<b>173988.00</b>
<b>Total Expenditure</b>			<b>122777199.21</b>









# ANNUAL REPORT 2022-23

## *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)**

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