



ANNUAL REPORT

2019-20

**Towards Sustainable Development
of Sponsored Families**



Chetana Foundation for Children and Aging (CFCA)

PROJECT LOCATION



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Message from Director of the Unbound International Program

Note of Appreciation

Chetana Foundation for Children and Aging (CFCA) sponsorship program provides sponsored families around the world 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 India 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 "Hope for a Family" 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 mother's encouragement and support in their efforts to raise the next generation of leaders.

The "Hope for a Family" program gives women a space to grow and express themselves, which also increases their ability to help their children. CFCA's work in India 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 India, 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

Daniel Pearson
Director of International Program
UNBOUND - Kansas



Message from Managing Trustee



CFCA is on continuous mission of transforming the lives of children, families, and communities. Our search for new ways and quest for creative structures that can help us, to restore dignity of the people in disadvantaged situation, has been a steadfast effort.

CFCA has grassroots connectivity with the people and has moved beyond structures. Human dignity is the core value of CFCA, and Participation is the Key principal.

Change begins with education... be it healthcare, livelihood, or empowerment. Chetana Foundation for Children and Aging (CFCA) has always believed that education of children is the cornerstone of any development.

In the same way, bringing positive change in the family would really strengthen the individual. We have hundreds of stories to show how children fight the battle of poverty to carve out a bright future for them, and eventually the families turn around and succeed.

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.

As always, we look forward to your feedback, suggestions, advice and support.

Warm Regards

A handwritten signature in black ink, reading "P. Selvaraj".

P.Selvaraj
Managing Trustee
Chetana Foundation for Children and Aging

A Preface

Chetana Foundtaion for Children and Aging (hereafter will be referred as CFCA) partners with families living in poverty, empowering them to become self-sufficient and fulfill their desired potential.

CFCA works to address the problem of illiteracy and poverty by providing personal attention and direct benefits to children youth, aging and their families so they may live with dignity, achieve their desired potential and participate fully in society.

CFCA seeks to build a community of compassion made up of self-sufficient, empowered families where all people live with dignity and have the ability and opportunity to achieve their potential.

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, sometimes 18 years or more.

Outcomes are locally tailored and may include educational attainment, leadership, improved health and nutrition status, dignified housing, skill development and increased income through livelihood opportunities for families.

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.



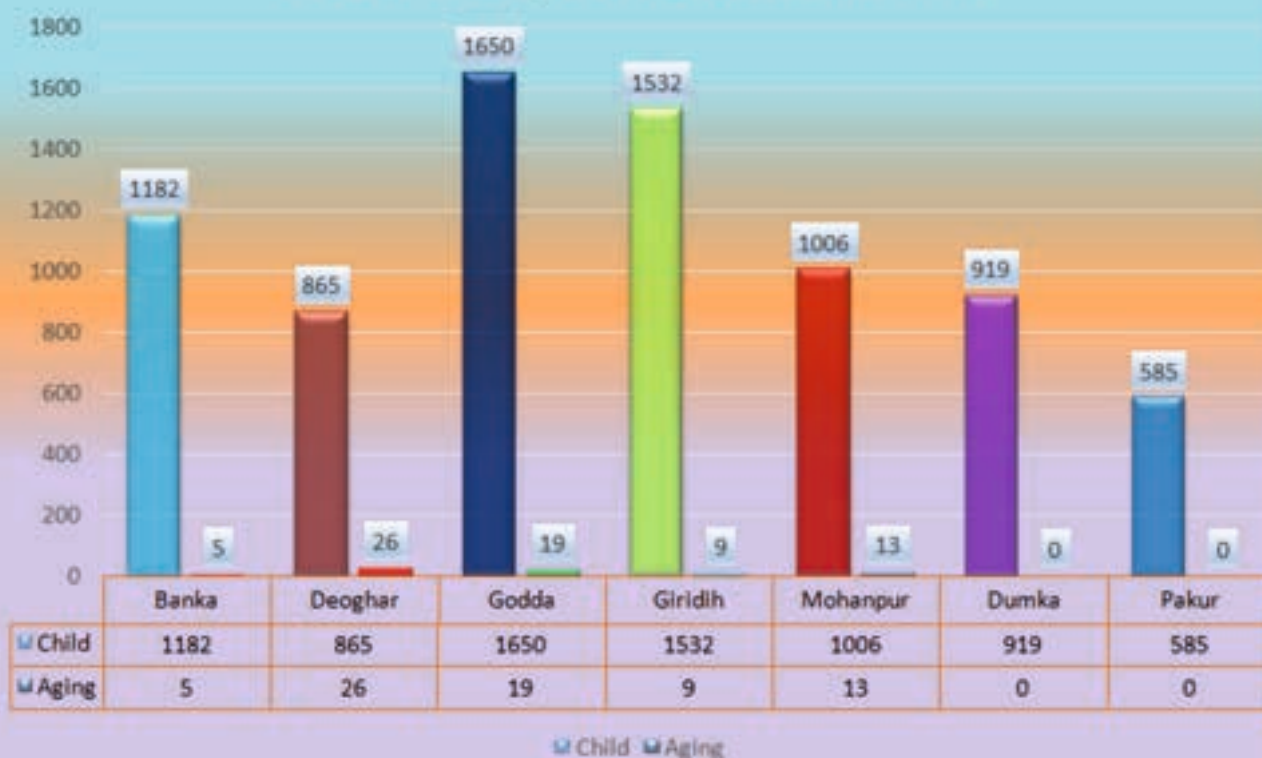


Today, many CFCA staffs were sponsored as children, making them uniquely qualified to serve in their communities.

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.

Participating families utilize financial assistance to help achieve their personal life goals through education, assistance with basic needs, and leadership and economic development programs (e.g. financial literacy, youth programs and skill development for parents).

Beneficiary Zone with Details



Beneficiary Gender Details



Sponsorship requires active participation from families as they take a central role in selecting benefits for their children and building stronger communities.

Sponsors – through financial contribution and letters—experience a true exchange of cultures, understanding and love.

CFCA STRUCTURE

UNBOUND Characteristics:

UNBOUND is the resource sharing organization, which financially supports CFCA a total of 7739 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 "Hope for Family" program.

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

Theological CORE VALUES are:-

Dignity of the Person

The dignity of each person is an important consideration in the structure and activities of Unbound. 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

Unbound 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 Unbound's mission. As this bond is between the families from different cultures and societies signifies the values of this humanitarian organization.

BANKA ZONE - SUBPROJECT PARTICULARS

SL	Subproject Code	Full Name	No. of Child Beneficiaries	No. of Aging Beneficiaries	Total Beneficiaries
1	BBL	Babumahal	165	-	165
2	BEN	BEN	102	-	102
3	BKA	Banka	103	-	103
4	BST	Basmata	124	-	124
5	DMA	Dumaria	215	-	215
6	HRA	Harimohra	183	2	185
7	KGP	Kharagpur	96	1	97
8	KKT	Kaniket	194	2	196
		Total	1182	5	1187

Deoghar Zone - Subproject Particulars

SL	Subproject Code	Full Name	No. of Child Beneficiaries	No. of Aging Beneficiaries	Total Beneficiaries
1	BLA	Bhalua	180	7	187
2	CHI	Chakai	155	4	159
3	CPR	Charkapathar	126	3	129
4	JAJ	Jhajha	89	-	89
5	JSD	Jasidih	117	11	128
6	MPI	Mariampahri	109	1	110
7	SKD	Sokho	89	-	89
	Total		865	26	891

Giridih Zone - Subproject Particulars

SL	Subproject Code	Full Name	No. of Child Beneficiaries	No. of Aging Beneficiaries	Total Beneficiaries
1	BLR	Belatnar	148	-	148
2	CKI	Chirki	175	3	178
3	DBT	Dulabitha	126	-	126
4	GRD	Giridih	100	1	101
5	GRH	Garhi	157	1	158
6	KMA	Khorimahua	128	1	129
7	MDA	Mahesh Munda	120	-	120
8	TBI	Tilabani	125	1	126
9	TLA	Tilaiya	122	1	123
10	TMN	Tilkimaran	188	-	188
11	TSI	Tisri	143	1	144
	Total		1532	9	1541

Godda Zone - Subproject Particulars

SL	Subproject Code	Full Name	No. of Child Beneficiaries	No. of Aging Beneficiaries	Total Beneficiaries
1	AGR	Aglamore	135	3	138
2	CAN	Chandana	120	1	121
3	DMT	Damruhat	158	3	161
4	GDA	Godda	106	2	108
5	KBR	Katibari	180	1	181
6	MBN	Manikbathan	112	-	112
7	PRO	Poro	105	1	106
8	PRT	Poreyahat	275	2	277
9	SKT	Sikla	199	2	201
10	SNR	Sundermore	134	4	138
11	SSI	Susni	126	-	126
	Total		1650	19	1669

Mohanpur Zone - Subproject Particulars

SL	Subproject Code	Full Name	No. of Child Beneficiaries	No. of Aging Beneficiaries	Total Beneficiaries
1	BAR	Baromasia	98	1	99
2	BCH	Baccha	123	-	123
3	BSA	Basaha	45	-	45
4	DKT	Dakaitia	70	-	70
5	GKL	Gokhala	102	3	105
6	KUA	Kusumba	68	-	68
7	LEA	Leela	151	4	155
8	MGR	Mangra	82	-	82
9	PVA	Phulvaria	49	-	49
10	RTP	Ratanpur	104	-	104
11	SKL	Saurichakla	114	5	119
		Total	1006	13	1019

Dumka Zone - Subproject Particulars

SL	Subproject Code	Full Name	No. of Child Beneficiaries	No. of Aging Beneficiaries	Total Beneficiaries
1	ASN	Asanbani	97	-	97
2	BAN	Bandarjori	102	-	102
3	DUD	Dudhani	168	-	168
4	HAN	Hansdiha	95	-	95
5	MDP	Madhupur	112	-	112
6	SKP	Shikaripara	114	-	114
7	SUS	Susnia	95	-	95
8	TLD	Taldangal	136	-	136
		Total	919	0	91

Pakur Zone - Subproject Particulars

SL	Subproject Code	Full Name	No. of Child Beneficiaries	No. of Aging Beneficiaries	Total Beneficiaries
1	BEL	Belpahari	99	-	99
2	JAP	Jiapani	101	-	101
3	SBG	Sahibganj	104	-	104
4	TIN	Tinpahar	169	-	169
5	TRI	Torai	112	-	112
	Total		585	0	585

Total Number of Child Beneficiaries	7739
Total Number of Aging Beneficiaries	72
Total Beneficiaries	7811

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 one other.

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.

Sponsorship Selection Criteria & Process

Criteria for sponsorship:

- Economical Situation of the family - Income less than Rs.6000/- per month
- Age 5-12 yrs in Child Record, Age 13 & above Student Record, Age 50 & above Aging record.
- Parent/ child responsibility – willingness to participate in the program and improve upon their situation.
- Number of children in a family
- Distance to school
- Girl child Priority (at least of 50 percentage)
- One child policy. (Exceptions are given if economic condition is too bad) (The idea is to reach out many more families because practically everyone in the village is poor)

Process of Sponsorship:

The families can apply for sponsorship to neighborhood CFCA mother groups.

The CFCA mother groups nominate a committee to sit over the selection process.

This elected committee oversees this process by following Project Selection Criteria policies.

The application is approved if the child/ family is within the criteria. If not, the application is rejected.

The approved applications are being submitted to the zonal office for further follow up.

The zonal coordinator sends two staff members to visit the families to verify whether they selected child/ family is truly deserving, and willing to participate in the program activities.

If found, family is poor and deserving, the "Family Assessment Form" is filled in and photo is taken.

It is further scrutinized and verified by the zonal coordinator before he/she submits it to the project office.

The "Family Assessment Form/record" is being digitally processed in the Project office, Bhagalpur in a presentable format..we call it "Family Record". Along with the family record we attach the beneficiary photo.

The digitally processed family record and child photo is being sent to UNBOUND, Kansas, USA to seek new sponsorship.

The rest of the responsibility seeking sponsorship is the work of UNBOUND, Kansas, USA.

Once they fetch sponsorship for a particular individual they intimate us through Welcome Letter alert. We inform the concerned family/child that he/she is sponsored.

Now that the child/ family know their sponsor, they begin writing exchange of letters between them (Sponsored and sponsor).

Besides writing letters it is also mandatory for the child/family to open a bank account in their name (child & mother/ guardian joint a/c) in any bank which is accessible to them, and they let us know the bank account number to which the sponsor contribution is being sent regularly until the child retires.

The reason for retirement of the child could be of graduated, working, discontinued studies, non-cooperation, economically situation improved, migrated etc.

The sponsorship benefit stops while the child retires, and the sponsor is intimated of the same through a farewell letter from the child/ family which is forwarded to his sponsor through Unbound, Kansas, USA.

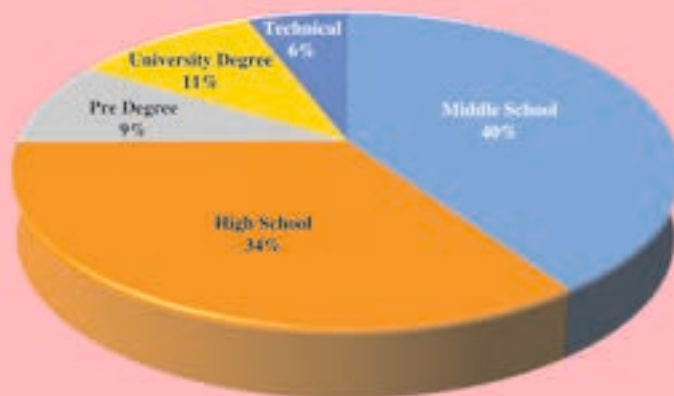
CFCA Mother Group Selection Committee



OUR Activities

Education towards stronger communities:

CLASSWISE DETAIL



Education is uncovering the untapped potential of children living in poverty every day; so that they can push the boundaries of tomorrow and the next day, and evolve as leaders who become the face of the next generation.

In CFCA we extend support to 7739 (March 2020 list) children to accomplish their education in whatever level they can. Children continue to be with the program until they accomplish higher level education.

I am happy to note that majority of them are progressing well to the next levels of education, and set goals to fetch desired jobs.

The progress made by the children in continuing education is a great sign for improving their future. Education builds stronger communities. This year we awarded scholarships to 94 students from special scholarship fund. Scholarships are awarded to those sponsored students who pursue higher technical education like nursing, teaching, engineering, vocational, management etc. As the scholarship fund that we received was insufficient, we could not reach out many more students who are in the similar level of education.



Children Going to School

Specialized (Preventive) Health Camp for Women

A team of doctors led by Dr. Josia MBBS, D.G.O facilitated the health camp, with the help from lab technicians; and a team of volunteers from Krist Raja Hospital, Godda.

Sources of common infections and high risk areas according to various age groups for which all women need to take precautions were discussed, and suggestions were exchanged on how to deal with these vulnerabilities. Some women from the community also shared their individual problems with the doctor.

Maternal health was one of the major aspects covered during the workshop, which highlighted the dietary needs of expecting and lactating mothers. A demo diet chart was





prepared, with active involvement of the participants, who also volunteered to share the same with other women from the community.

Mothers were educated on pertinent issues such as nutrition, personal hygiene, reproductive health, and antenatal and prenatal checkups.

Later, each one of them made verbal presentation based on their understanding of the session. They also volunteered to share the learning with their neighbors and peers from the community.

Eye check-up, dental check-up, blood glucose and hemoglobin etc. were part of the primary health check-up.

Similar trainings were also conducted in Deoghar, Giridih, and Mohanpur.



Training in Agriculture and Allied Subjects

A chain of livelihood trainings like Honey, pickle making, silk worm training, tree plantation, livestock farm, agriculture, mushroom cultivation, etc were conducted for our sponsored families at local and district level. We also take support of "Krishi Vigheyan Kentra" (Govt. Training Centers) to educate our families with the knowledge of Agricultural and livestock farming. The expertise from agricultural scientist does increase the skill of families. Staffs coordinate and communicate the training requirements with the officials.





The chief objective of promoting such activities is to Strengthen Rural Livelihood. The families should lead a decent life meeting all the basic requirements of the family by relying less on the CFCA benefits over a span of time. CFCA has the privilege to work with the families for about 10 to 15 years. During this prolonged period of intervention, we want to ensure that family achieves economic self sufficiency and is self-reliant.



Development of livelihoods:-

We promote women entrepreneurs with various skill building. Our goal is to sustain them with required skills to become small scale entrepreneurs. There are numerous ways families upgrade their skills. The village community groups help one another. Successful mothers share their experience of IGAs with other members. They also undertake exposure trips to nearby subprojects for learning new IGAs. Trainers from outside also hired to teach families with

Pot Making



Cosmetic Shop

Cloth Shop



relevant knowledge asset. Small communities in villages are the frontline training force. With this approach women become job promoters rather than job seekers. Today several women in our program are engaged with small business like grocery shop, rice mill, growing and selling vegetables, tailoring, honey production, cloth shop, Mushroom cultivation, chicken farm, selling fish etc.

Tailoring



Selling Vegetables



Silk worm (Cocoon) Production

Chicken Shop



Imparting Knowledge and confidence is the key to success of our sponsored families. Promoting livelihoods for women enhances sustainability of families.



Fish Merchant

Honey Production



Selling eggs

SUCCESS STORY

Owning Small Transport & Grocery Shop



Grocery Shop

The sponsored child, **Priyanka Tudu CHID: 819400** from DMA subproject, Bhagalpur project, student of class IX at Poraiyahat is availing good education for academic development and opportunities to sharpen her skills and talents for character building. Earlier the situation wasn't same. Priyanka's parents were daily wage laborers with irregular and meager income. Only thing they managed was to send Priyanka to village's governmental school but still she had to go for grazing others' domestic animals to support her parents. Their lives transformed when Priyanka got Unbound sponsorship in April 2016 Priyanka got enrolled in a good private school and **mother Bahamuni Hansdak** became member of Jeevan Baha mother's group. In

the group, learnt about savings and various livelihood activities to lift up family's economic condition.

With support & encouragement of fellow mothers, information & knowledge by livelihood trainings of CFCA and counsel & ideas from project leaderships; Bahamuni started a grocery shop investing Rs.8000 of loan from mother's group. The initiative proved to be successful, the shop ran successfully. The fear of failure diminished from mindset of Bahamuni & her husband.

Again they took loan of Rs.20000 in succession to expand their shop. After sometimes Priyanka's father purchased an auto rickshaw in installments and transporting people and things increased their income. He is running the auto rickshaw from his village to nearby local town.

Priyanka's mother **Bahamuni** said, "Owning a small transport and a village grocery shop yields us a daily income of Rs.500/- to Rs.1000/-. Such income helps us to save sum of money to support my child's future education to fulfill her goal as nurse. Thanks a lot to CFCA /Unbound for the support".



Authorickshaw

From ordinary mother to Entrepreneurs: 1

Child Name: Prity Priya Baski CH #: 867702 BBL Subproject



Pinki Kisku, mother of Prity Priya Baski CH ID -867702 from subproject BBL of CFCA Bhagalpur project creating a better life for herself and family with the support of Unbound. When her girl got sponsored in 6th October 2017, she and her husband Dhruv narayan Baskey didn't have a job & it was tough for them to meet family's expenses. By attending mother group's meetings regularly, Pinki learnt about various livelihood activities to lift up family's economic status. She participated in livelihood trainings by experts, provided by CFCA. The cooperation and encouragement from fellow mothers of the group and guidance by project staffs pushed her to start own grocery shop investing Rs. 5000. The shop ran successfully and again she invested Rs. 20000 of sponsorship fund in shop. She sells groceries, eggs and fuels in shop and everyday earns Rs. 1000-1500.

One day she learnt about lemon grass farming, something new apart from traditional crops cultivation. She dared to give it a try and invested Rs.40000, purchased lemon grass

seeds and cultivated in barren fields. She sells lemon grass leaves and its oil. The oil is sold at Rs.1200 per liter and is used in medicines. She earns double of the investment. Now she feels empowered and finds herself in economically stronger position. She showed that it's never too late to start & learn something new to make progress in life and with enough determination and courage to take risks you are bound to be successful.



From ordinary mother to Entrepreneurs: 2

BBL subproject, CH#: 835115 Child Name: Nasib Hembram

Rani Murmu, mother of Nasib Hembram CH ID:-835115 BBL subproject of Bhagalpur project got sponsorship in 6th May 2016 is an example of how effective CFCA programs are, in bringing positive changes in mind sets & ways of living of families & supporting them to become economically self-reliant. The livelihood trainings, proper guidance, continue support & cooperation from mother group's meetings and CFCA leaderships encouraged her for silk worm farming, investing Rs.5000 of loan from mother's group and Rs.10000 of sponsorship fund. First time she earned about Rs. 60,000 more than she imagined. In current year she earned Rs.1,80,000, three times bigger amount than first income. Silk worm farming completes in 90 days so she started a grocery shop and utilized her remaining time. Meanwhile her husband



Satish Hembram started tailoring and earns well from his tailoring skill. Rani & her husband are running three different livelihood activities simultaneously utilizing their talents, time, lands and resources wisely and productively. They are providing good education to their two children and now capable of facing unexpected financial needs also through their hard earned income & savings. They are heading towards becoming economic self-sufficient but before that they have already become an ideal and inspiration for many such families through their hard



work and determination. The precious support of Unbound program helped Rani to recognize her capability and gave a boost to her enthusiasm to carry out livelihood activities. Rani inspires us to dream big and to work hard using our resources wisely to turn our dreams into reality.

Overcoming Poverty through pisciculture

Subproject : DMA, CH#: 834313 Child Name: Kusum Kumari

Rekha Devi & her husband Milan Yadaw from DMA subproject, Bhagalpur were daily wage laborers with three children. Their only concern was to provide meals twice a day for family. With uncertain income it was unimaginable to provide for a quality education to three children. They had a small piece of barren land with a big borrow pit filled with rain water but neither had they capital nor ideas to utilize that productively. Their oldest daughter Kusum Kumari, CHID-834313, got sponsored from Unbound on 11th July 2016, and then events took a different turn. Rekha Devi was introduced to mother's group and came in contact with fellow mothers filled with visions for a better life, having plan, determination and enthusiasm to become



economic self-reliant. Rekha learnt about different income generating activities mothers were involved in and borrowed a loan of Rs.8000 from mother's group and started fish farming on their barren land's borrow pit. The return they gained from such a small investment encouraged them to take a bigger loan of Rs.15000 and never looked back. Sometimes later the borrow pit was dug into a



big pond under Village Panchayat Scheme. Kusum has completed pre degree successfully and now she is going to pursue GNM course. Rekha and Milan are building own house with their earning and have also enrolled two younger children in a good English medium school. **Rekha said,** "We find ourselves economically empowered and we are happy being part of the sponsorship program. Now that our daughter Kusum is going to pursue medical course(GNM) as Nurse

we feel relieved and happy. Again thanks a lot to CFCA- Unbound for helping us to overcome the bad days".

Fetching Job Leads to Self - Reliance

Sunita Paku Tudu, CHID-290532, Sub-KBR



Employed as Teacher

My name is SunitaPakuTudu, CHID-290532 from subproject Katibari. I belong to village BargachaHariyari in Godda district of Jharkhand state. I was born on 10th September 1993 at my maternal parent's home at Katibari, Godda. My schooling started from St Francis School, KadatanHariyari. When I was in grade I my father left mother and married another woman. It made our lives helter-skelter. Then mother, sister and I went to live with maternal grandmother. Mother started doing daily wage work and continued my education. When I was in grade II, I got CFCA sponsorship and got support and encouragement for further education. It lessened mother's burden a lot and I studied well but when I was in grade V, mother fell very ill and passed away on 7th July 2005. This made our condition worse. Sister and I stayed with maternal grandmother only. That time CFCA was like God to us. It gave us courage and maternal grandmother also did not give up and helped sister and me to continue studies. I was studying in 10th class and preparing for the board exam and at such time my maternal grandmother also passed away. It shattered me. No one was there to look after me and my sister. Then paternal uncle and aunt adopted us and we started living with uncle, aunt and paternal grandmother. I continued study, prepared well and wrote the

Matriculation exam and passed with first class marks. I had no one to guide me for further education. Only support I had was CFCA and I took admission in 'SurajMandal Inter College, Poraiyahat'. I was overjoyed for the first time in life. I studied well and passed pre-degree with second class marks. Then I took admission in 'SidoKanuMurmu University' for Bachelor's in Science Degree and started living in hostel. My all expenses were met through the sponsorship only. I studied diligently and passed B. Sc. with first class marks. I was able to pay education fees because of the sponsorship fund and I saved some also for higher education. Then I got enrolled in B.Ed. course in 'Binod Bihari Mahto Koylanchal University, Dhanbad'. My uncle, aunt also encouraged me to pursue the course. Their encouragement and CFCA's financial support made me able to continue study and currently I am in 2nd semester. Whatever I am today is all because of CFCA. I had no one to pay my fees. CFCA supported me to improve my life. If I had not got the sponsorship, I would have been working as a domestic helper. I could get good education till now only because of CFCA and I am very happy. Now I can live a happy life. I am thankful to all CFCA staffs who encouraged me for education. I am grateful to all. Thank you! – SunitaPakuTudu

Dream Comes into Reality

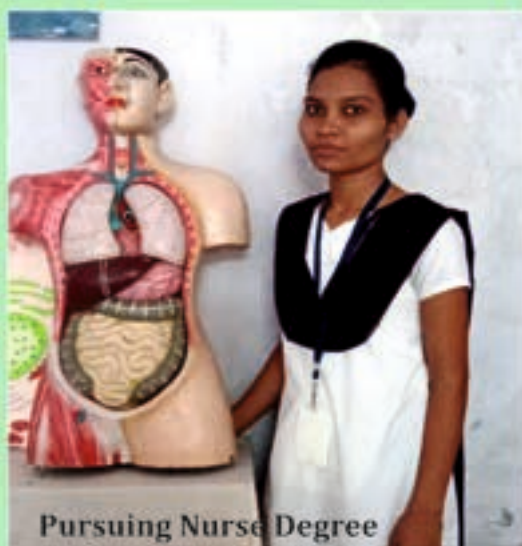
Mary Marcella Kisku, CHID- 660950, Sub- AGR

I am Mary Marcella Kisku, CHID-660950 from subproject AGR. I belong to village Kharkhachiya. My father's name is CarlusKisku and mother's name is Susana Hembrom. I have two brothers and one sister. I became part of CFCA/Unbound when I was studying in class III on 15th June 2011. That time our family's condition was pitiable. Father cultivated crops but we did not have enough grains for the whole year. Mother was just a house wife. We had difficulty in buying grains and clothes also. Parents were not able to provide for my siblings' education. After getting CFCA sponsorship mother started attending mother group's meetings, livelihood trainings, parents support meetings and many more. Then my parents started growing vegetables using new techniques and hybrid seeds and fertilizers and earned good money by selling vegetables. Mother had got pig farming training from



CFCA so they used

earnings from vegetable selling and started piggery. They started having good earnings and it enabled them to enroll all my three siblings in a good school.



Pursuing Nurse Degree

I regularly attended Youth Career Guidance Seminars organized by CFCA. I followed specialists' guidelines and aimed to become a nurse. I studied diligently focusing on my goal. I passed Matriculation with first class marks from St Mary's High School, Agiamore in year 2017 then I passed class 12 with second class marks in Science stream in year 2019. Currently I am pursuing Nursing

course from Dileep Nursing College, Nellore. I got scholarships twice from CFCA and it encouraged me a lot.

After completing my nursing course successfully I will be qualified to render my services anywhere in all over India.

I express my gratitude towards CFCA/Unbound. CFCA/Unbound has commendable role in my success and in my family's progress.

Thank you! – Mary Marcella Kisku



Nursing is my Dream Profession

Martha Maku Murmu, CHID-511251, Sub.-PRO

My name is Martha Maku Murmu, CHID-511251. I am from Dhamni Village in Godda District of Jharkhand. I have a younger brother. Earlier our financial condition was pitiable, parents were daily wage laborers and



Nurse

managed to provide one time meal a day. However they managed to enroll me into a school in kindergarten. At this juncture father got tuberculosis. Mother sold out trees and started father's treatment. Father's condition was not improving so mother mortgaged our cultivation lands for 10 years for money. Troubles increased and mother decided to discontinue my schooling. At such time I got CFCA sponsorship and continued study. Mother was happy because it lessened her burden a bit. Meanwhile father's condition worsened and when I was in class IV, he passed away. It shattered mother, she didn't know how to raise me and brother. Our cultivation lands were in mortgage. In such situations CFCA mothers consoled and encouraged her to initiate piggery farming taking loan of Rs.10000. Slowly family's condition started improving and we got back cultivation lands too. My schooling continued, I passed out from 'St Mary's School' and took admission in 'St Maria Goreti High School, Torai' in class 7. I lived in hostel and all educational needs fulfilled through sponsorship. I passed Matriculation in year 2016 with second class marks and Intermediate with Arts stream from Godda College in 2018. My dream was to become a nurse so I am pursuing the final year of my ANM course from Christ Raja Health Center, Godda. The cost of ANM

course was Rs. 1, 30,000 and I paid it through sponsorship fund and our piggery business. I am very hopeful of fetching a job immediately after the completion of my nursing course. I love serving people and I am very happy of the profession I have chosen. - Martha Maku Murmu

Lazarus Mathi Murmu, CHID - 292160, Sub. - KBR:



Pursuing Mechanical Engineering

I am Lazarus Mathi Murmu, CHID-292160 from subproject KBR. My village's name is Kita Makash. My father's name is Joseph Murmu. When I was small we were very poor. Father ran family by daily wage work and it was difficult to pay for my education. Every day he used to go for daily wage works. Then I got CFCA sponsorship and I started studying. I passed Matriculation from St Francis High School. I continued further studies and passed class 12th from Suraj Mandal Inter College. Then I completed I.T.I. course from 'Gandhian Institute of Technology' in year 2019. I was able to continue study through CFCA's support and I did not have any difficulty. Now I am pursuing **Mechanical Engineering** from 'Girija Institute of Polytechnic College'. I am in VI semester. The course will complete in November 2022. All my educational expenses are met through CFCA sponsorship fund. CFCA has a great role in my life. - Lazarus Mathi Murmu

Women in Leadership Training:

To enhance Leadership among women we conduct various training program at micro and macro level. It is important to imbibe confidence and leadership among all household women of CFCA to carry out the “Hope for a Family” values. We tried to give leadership responsibilities to all members of the small communities, thus we created 4 different leadership groups within small communities. They are Education committee, Livelihood committee, Supervisory committee, & Credit committee. It is working well so far but a long way to go. We initiate trainings time to time to help develop their leadership skill.



Each group is given small targets to excel in their capacities. The goal is to help support communities to grow in human values of love and compassion, thus to create cordial relationship and entrepreneurships.

Majority of women are illiterate but that does not stop them from developing inherent skill. As years pass by women are becoming the beacon of hope for families and communities. Her voice now earns due respect in family decisions. Women are now no more mere spectators but have become workforce and earning member.



Strengthening Rural Livelihood:

Goat Farming



Capacity Building for rural people is one of the goals that we always strive towards. Our sponsored families overcome Poverty by engaging themselves with various rural livelihoods.



Milk Business



Broom Making

By Rural livelihoods we mean sources of income for rural people to live their lives. There are various ways in which sponsored families can earn their livelihood in rural areas. There are various farm and non-farm activities that are present which people generally use in rural areas to live their lives.

Farming is the major source of livelihood but not the only one. Majority of our sponsored families keep Livestock used to sell the milk of cows, buffalo or goats, etc. Not only this, but beekeeping is also done in rural areas most frequently for the production of honey. Fishing and handicraft also yield them income.



Bricks Making



Rice Mill



Agriculture



Goat Farming



Honey Making

There are a lot of other sources of income our sponsored families engaged as well in rural areas such as

- Silk production of wool production by keeping silkworms and sheep etc.
- Teaching opportunities for educated people.
- Having small general or grocery shops / rice mills
- Broom making or bamboo crafts making.
- Brick making on a larger scale.



General Shop



Pisciculture

***“Overcoming POVERTY
is not a
gesture of Charity .
It is an act of JUSTICE!”***

-Nelson Mandela



Fruit Tree Plantation



Vegetation

Community Development

(AoC -Agent of Change Program)



AoC Selection Panel

CFCA has received from Donor Agency this year a special grant (Agents of Change grants) with said goals. It is to encourage CFCA community groups to find ways to positively impact their local communities, embodying the Unbound program worldview characteristic that, which says, *"Sponsored families are agents of positive change in their local communities."*



Irrigation Borewell

Applications for community needs were received from CFCA village community groups across the project. Further, project level selection committee (Two elected mothers from each zone) scrutinized these applications, and the community members executed the process.



Borewell at TBI



Under AoC we have supported village communities with the followings:

- Borewell
- Urinal for Students
- Irrigation Borewell



Urinal for Students



Parent Support Meetings:

We conduct Community Meetings to empower parents towards knowledge building, aim at motivating them towards better future. Majority of our parent are illiterate, and less privileged to know the scope of education. Children at villages are generally pushed into grazing cattle. Poverty shifts from generation to generation leaving them handcuffed with inequalities and hunger. Our meetings also aim at supporting parents to know the importance of:-

- Family values
- Education of children
- Gender equalities
- Livelihoods
- Savings & start-ups towards a better future.

Families are the central focal point of our program. We believe in their abilities. We know that they have the power to be the agent of Change that we are wishing for.



Home Visits

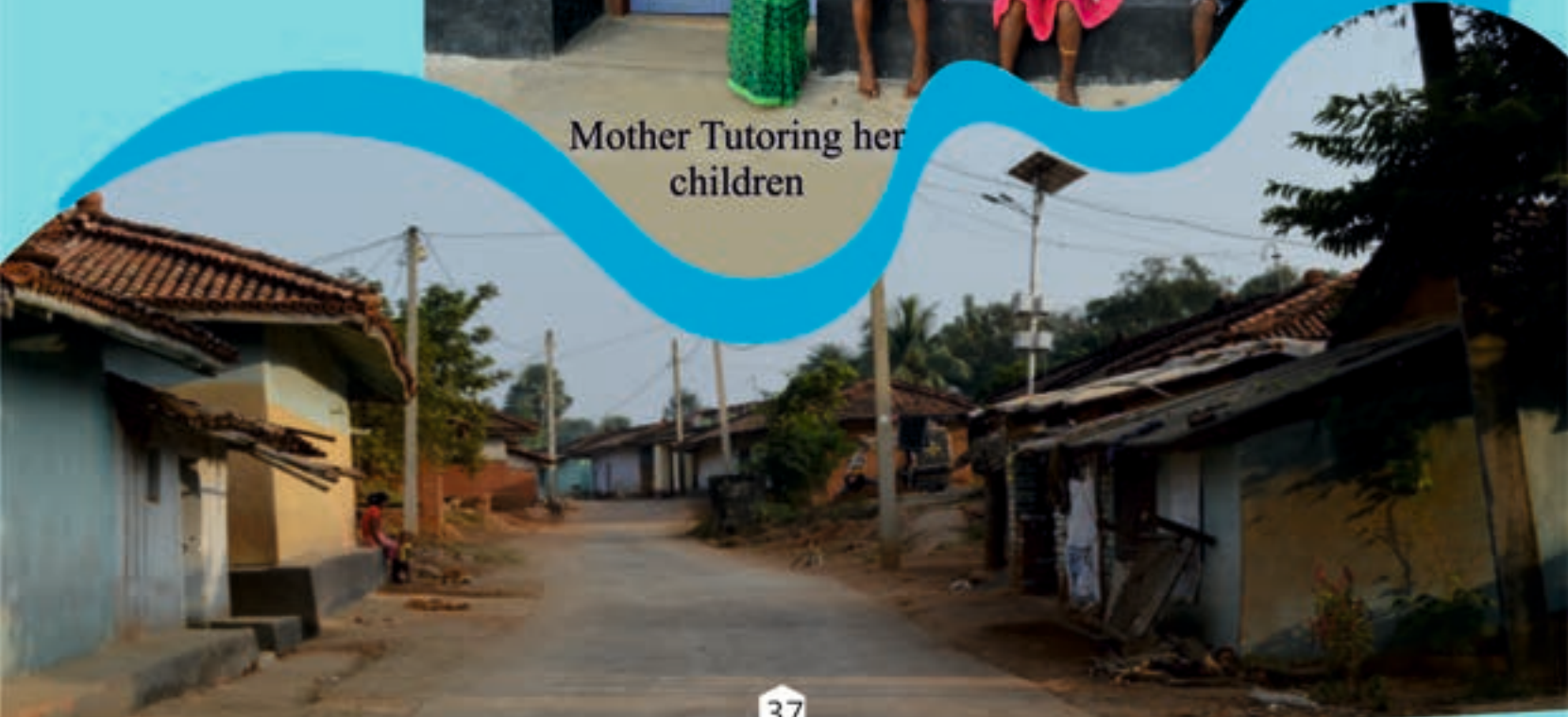
(Individual Outreach):-

The CFCA's outreach program through home visits connects us with the poor at grassroots. It brings amazing experience. We are able to know their situation and support accordingly in areas like health, nutrition, education, and livelihoods. Village life amid epidemic diseases and malnutrition appears to be cruel but families stand with; and we experience their beautiful smiles. Participation in family struggles and offering support is one of our program values.

The CFCA staffs reach out to sponsored families walking through rice fields and crossing rivers. They make an assessment of family's growth. They listen to the family's struggles and goals. Such visits make it possible for us to assess the progress made by families in Education and Livelihood. It is said, "Rich walk miles to digest; Poor walk miles to earn"



Mother Tutoring her children



Special Fund Utilization

Helping the Most In Need

"There is no exercise better for the heart than reaching down and lifting people up."

Sponsored Families who are most heavily impacted by acute health issues, destitute homes, affected by natural calamities, lose of life /properties have been helped out with this special Most In Need fund. This year we have helped about 31 poor sponsored families with life giving timely support.





With the Community need fund we have helped some of the villages with drinking water, & irrigation bore well. These villagers suffered years having no bore well to fetch safe drinking water. Some of the villages we have helped them to set up irrigation bore well are able to utilize the land for cultivation of vegetables and other crops like rice, wheat etc. It is fetching them regular income to support their families.



Writing Letters

Exchanging letters is a great way to learn about each other's family and culture, hopes and dreams. We often hear from both the families we serve and our sponsors that the letters and photos they receive become cherished possessions. A few words of encouragement can go a long way.

Here are some points children generally include in their letters:

- Let sponsors know that you care and think about them often.
- Talk about school, neighborhood and hobbies.
- Tell them what progress you and your family made being in the CFCA program.
- Share about your background and family.
- Ask them about their family members, friends and pets.
- Talk about your favorite holiday tradition and ask how they celebrate holidays.
- Tell them what the weather is like where you live.
- Ask about their favorite foods, sports or activities.



Children Writing letters to their sponsors



Annual Sports Festival

In memorial of our founder late Bob Hentzen's death anniversary, we organized a Football Tournament at zonal level. Bob Hentzen always believed in the potentials of the poor. His mission was, "to nurture the young talents to fight poverty".

The football tournament was a great opportunity for the young sponsored students to display the budding talents.

The teams were provided with medals, trophies, and participation certificates. The event witnessed immense joy and fun.

The involvement of staffs, students, and families made the event even more memorable and enjoyable.



Unbound Director Monitoring the Program

Sir Daniel Pearson, the director of international programme, Unbound, has visited our program in January 2020. He visited the sponsored communities in villages to know, learn, and assess sponsorship benefits. He interacted with sponsored children and families and offered them encouragement and hope for better future. He was absolutely elated to see the progress made by the families.



He also conducted sharing sessions with the sponsored families and staff members. He also participated in the Governing Body meeting of CFCA, and shared his insights of the programme with everyone.



Unbound Financial Audit:

The Unbound Financial Auditors Mr. José Ortiz, together with Mr. Isaac Márquez and Mr. Rama John visited our project during March 2020 in order to perform a financial audit in accordance with Unbound-Kansas international guidelines and policies.



The purpose of the financial audits of Unbound projects is to help all to sustain and strengthen our credibility with sponsors, fulfill our commitment to all sponsored as well as continue to measure compliance with accounting practices, local laws and regulations as well as financial policies established by Unbound-Kansas.

Elders in the Program

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.

We serve about 72 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.1400/- 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.

Festival Celebrations:



CFCA encourages the families to celebrate all festivals.

The sponsors send special gift to their sponsored children for celebrating their birthdays and for the festival celebration. The gift money is sent to their individual bank account for them to decide upon the choice of dress or any other material required for the function.

CFCA arranges Get-Together event for the children during Christmas on subproject basis. They share a common meal, stage dance programs, and get to know one another better. Children cherish fond memories of this event. They also celebrate their birthdays with their family and friends. For this purpose CFCA supports them with sum of money which is directly disbursed to their child bank accounts.



Annual Staff Meet:

During September we organized a staff camp to discuss various program initiatives and develop correlated activities. It was a great platform for the staff members to share their



experiences and views with one another. There were further discussions on program objectives, policy issues, financial guidelines etc. Group discussions were held to know field level challenges and successes. Overall it was a good experience for one and all.

CFCA BOARD MEET:-

CFCA's leadership, including its Governing Board, is organized to

- Defining the “ends” (outcomes) of the organization, derived from the goals it wishes to achieve, and
- Creating the policies that must be followed in their pursuit of these goals.
- Approving annual budgets and work plans.

CFCA provides monitoring/ annual reports which demonstrate progress toward the board's stated outcomes.

Generally Board meets twice in a fiscal year. Other than this the Board meets whenever required depending upon the urgency of the matter. Currently we have 5 board members.



CFCA Board Members

Program Evaluation Training



For an evaluative thinking, trainings were conducted for program staff members in different locations. It aimed at how to measure program effectiveness and outcomes for sponsored persons and their families. This framework reflects CFCA's commitment to personal relationships and outreach, while recognizing the value of evaluation for program development.



These broad investigations help tell our collective story and understand the effectiveness of our approach in key areas such as educational attainment, economic self-sufficiency, empowerment of mothers and community participation.

Families work with program staff to define and measure outcomes and utilize the results for continuous program improvement. With training and technical support from evaluation team, these locally directed evaluations ask questions like: What is the program accomplishing? How are families different now? What could we do better?

Specific program evaluations allow communities to adapt and grow in their specific context. And evaluations collectively help fill the basket of evidence of CFCA's impact around the communities.



Staff Exposure Learning trip

As part of learning we participated in the "Gender Equity" Training conducted by Unbound at Hyderabad. Three staff members from Bhagalpur project took part in it. The three day training was very much educative and we benefited a lot. Going forward, the project will require implementing Gender Equity throughout the sponsored communities.

We also went to Delhi for inter project learning. A group of 9 staff members visited Delhi. The interaction with the sponsored communities gave us a glimpse of IGAs the families are involved. It was a huge learning experience as the sponsored communities shared with us their success of livelihoods. We were encouraged to see the empowered women shouldering responsibilities.



Staff Interacting with mothers

Our Financials (Audit Report 2019-2020)

Direct Transfer to beneficiary bank accounts is the system that we follow. Every beneficiary has a bank account jointly operated with their parent or guardian. We disburse Rs.1300/- per month per beneficiary as direct disbursement.

CHETNA FOUNDATION FOR CHILDREN & AGEING-BHAGALPUR
(Account-Foreign Contribution)
RECEIPTS & PAYMENTS ACCOUNT FOR THE YEAR ENDED 31ST MARCH,2020

Receipts	Amount Rs.	Amount Rs.	Payments	Amount Rs.	Amount Rs.
Opening Balance		1,61,53,995.51	Welfare of Children & Aged		
Foreign Contributions		19,05,37,738.97	Direct Disbursement to Sponsor Child Account	14,36,70,899.00	
Interest from Bank		13,91,450.00	Help to Sponsor Children Family	15,83,900.00	
Sale of Equipment		12,000.00	Celebration Expenses	8,55,063.00	
			Medical Expenses	5,18,143.00	
			Photo Expenses	80,444.00	
			Salaries	1,63,06,795.00	
			Scholarship	20,62,500.00	
			Social Needs	6,74,156.00	
			Livestock Farming Programme	4,28,703.00	
			Training Programme Expenses	4,30,347.00	
			Welfare of Aged	18,47,650.00	
			Courier Charges	2,77,055.00	
			Fuel & Electricity Expenses	47,396.00	
			Printing & Stationery	4,13,853.00	
			Rent	6,50,200.00	
			Repairs & Maintenance	2,29,438.00	
			Staff Welfare	35,49,101.00	
			Seminar & Meeting Expenses	3,04,676.00	
			Travelling & Conveyance	10,35,787.00	
			Internet Expenses	20,223.00	
			Telephone Expenses	1,180.00	
			Office Expenses	4,814.92	17,49,92,323.92
			Administrative Charges		
			Bank Charges	9,682.98	
			Courier Charges	1,725.00	
			Fuel & Electricity Expenses	1,35,381.00	
			Printing & Stationery	2,26,952.00	
			Audit Fee	1,77,000.00	
			Rent	5,74,500.00	
			Repairs & Maintenance	3,71,399.00	
			Salaries	74,76,468.00	
			Staff Welfare	14,73,428.81	
			Seminar & Meeting Expenses	15,56,210.26	
			Telephone Expenses	45,049.00	
			Travelling & Conveyance	86,998.00	
			Vehicle Maintenance	2,82,632.00	
			Office Expenses	29,921.36	
			Internet Expenses	48,675.00	
			Special Visit Expenses	23,550.00	
			Training Programme Expenses	1,55,665.00	1,26,75,237.41
			Fixed Assets		
			Equipment	3,38,500.00	
			Furniture	1,02,790.00	4,41,290.00
			Closing Balance		1,99,86,335.15
		20,80,95,184.48			20,80,95,184.48

As per our report of even date attached herewith;

For, Kejriwal & Co.
Chartered Accountants

FRN-505852C

(C.A. Ravi Prakash Sah)

Partner

M.No.:073731

Place: Bhagalpur

Date: 2nd September, 2020

UDIN:20073731AAAAEX9053



CHETNA FOUNDATION FOR CHILDREN & AGEING-BHAGALPUR

(Account- Foreign Contribution)

INCOME & EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31ST MARCH,2020

Expenditure	Amount	Amount	Income	Amount	Amount
	Rs.	Rs.		Rs.	Rs.
Welfare of Children & Aged			Foreign Contributions		19,05,37,738.97
Direct Disbursement to Sponsor Child Account	14,36,70,899.00		Interest from Bank		13,91,450.00
Help to Sponsor Children Family	15,83,900.00				
Celebration Expenses	8,55,063.00				
Medical Expenses	5,18,143.00				
Photo Expenses	80,444.00				
Salaries	1,63,06,795.00				
Scholarship	20,62,500.00				
Social Needs	6,74,156.00				
Livestock Farming Programme	4,28,703.00				
Training Programme Expenses	4,30,347.00				
Welfare of Aged	18,47,650.00				
Courier Charges	2,77,055.00				
Fuel & Electricity Expenses	47,396.00				
Printing & Stationery	4,13,853.00				
Rent	6,50,200.00				
Repairs & Maintenance	2,29,438.00				
Staff Welfare	35,49,101.00				
Seminar & Meeting Expenses	3,04,676.00				
Travelling & Conveyance	10,35,787.00				
Internet Expenses	20,223.00				
Telephone Expenses	1,180.00				
Office Expenses	4,814.92	17,49,92,323.92			
Administrative Charges					
Bank Charges	9,682.98				
Courier Charges	1,725.00				
Fuel & Electricity Expenses	1,35,381.00				
Printing & Stationery	2,26,952.00				
Audit Fee	1,77,000.00				
Rent	5,74,500.00				
Repairs & Maintenance	3,71,399.00				
Salaries	74,76,468.00				
Staff Welfare	14,73,428.81				
Seminar & Meeting Expenses	15,56,210.26				
Telephone Expenses	45,049.00				
Travelling & Conveyance	86,998.00				
Vehicle Maintenance	2,82,632.00				
Office Expenses	29,921.36				
Internet Expenses	48,675.00				
Special Visit Expenses	23,550.00				
Training Programme Expenses	1,55,665.00	1,26,75,237.41			
Depreciation		6,64,510.29			
Excess of Income over Expenditure		35,97,117.35			
		19,19,29,188.97			19,19,29,188.97

As per our report of even date attached herewith;

For, Kejriwal & Co.

Chartered Accountants

FRN:5050525

(C.A. Ravi Prakash Sah)

Partner

M.No.:073731

Place: Bhagalpur

Date: 2nd September, 2020

UDIN:20073731AAAAEX9053



CHETNA FOUNDATION FOR CHILDREN & AGEING-BHAGALPUR

(Account-Foreign Contribution)

Balance Sheet as at 31ST March,2020

FUNDS	Amount	Amount	ASSETS	Amount	Amount
	Rs.	Rs.		Rs.	Rs.
Funds			Fixed Assets:		
As per last account	1,96,86,584.53		As per Schedule 'A'		32,97,368.73
Less: Excess of Income over Expenditure	<u>35,97,117.35</u>	2,32,83,701.88	Cash and Bank Balances		
			Cash in Hand	8,724.00	
			With Bank in Savings Account	<u>1,99,77,609.15</u>	1,99,86,333.15
		<u>2,32,83,701.88</u>			<u>2,32,83,701.88</u>

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: 2nd September, 2020

UDIN:20073731AAAAEX9053



HEARTY WELCOME



CFCA PROJECT OFFICE

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