



ANNUAL REPORT 2021-22

**Towards Sustainable Development
of Sponsored Families**



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

Co-Founder - UNBOUND



Late BOB HENTZEN



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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 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 mothers'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.



A handwritten signature in black ink that reads "Daniel Pearson".

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 “Hope for a Family” 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 2021-22 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. While the pandemic may have stalled some of our plans, we still reached out to almost all our sponsored families with COVID-19 relief measures of cash transfers. Our vaccination awareness drive in rural villages had positive impact on families getting inoculated.

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.

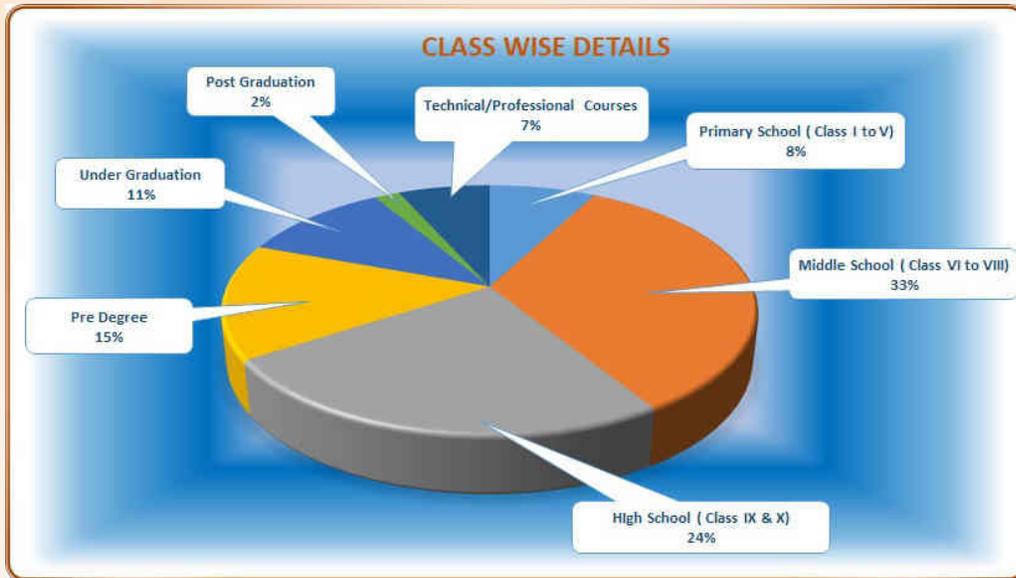
Preface



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.

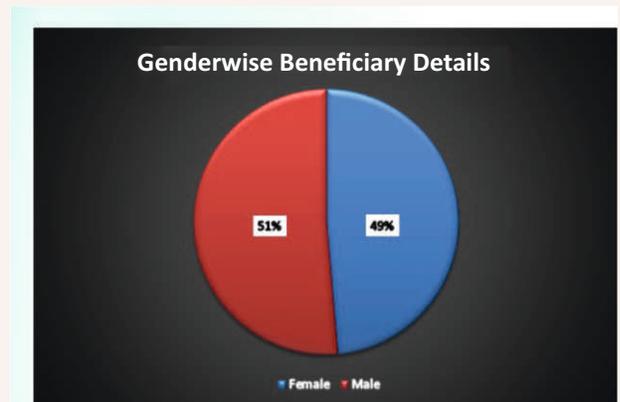
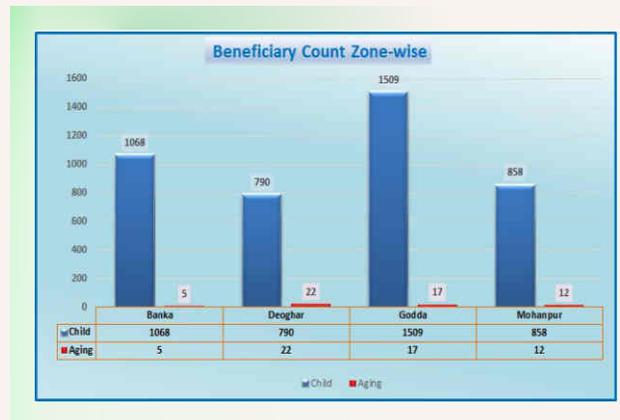


Our team listens to the children, elders and families we serve, helping them develop personalized plans based on their unique challenges, needs and skill sets. We partner with sponsored friends as they set and achieve their own goals.



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.

*Where
We Work*



Banka Zone - Subproject Particulars

SL	Subproject Code	Full Name	No. of Child Beneficiaries	No. of Aging Beneficiaries	Total Beneficiaries
1	BBL	Babumahal	151	-	151
2	BEN	BEN	87	-	87
3	BAK	Banka	92	-	92
4	BST	Basmata	112	-	112
5	DMA	Dumaria	187	-	187
6	HRA	Harimohra	176	2	178
7	KGP	Kharagpur	83	1	84
8	KKT	Kaniket	180	2	182
Total			1068	5	1073

Deoghar Zone - Subproject Particulars

SL	Subproject Code	Full Name	No. of Child Beneficiaries	No. of Aging Beneficiaries	Total Beneficiaries
1	BLA	Bhalua	162	6	168
2	CHI	Chakai	146	4	150
3	CPR	Charkapathar	111	3	114
4	JAJ	Jhajha	81	-	81
5	JSD	Jasidih	105	9	114
6	MPI	Mariampahri	103	-	103
7	SKO	Sokho	82	-	82
Total			790	22	812

Godda Zone - Subproject Particulars

SL	Subproject Code	Full Name	No. of Child Beneficiaries	No. of Aging Beneficiaries	Total Beneficiaries
1	AGR	Agiamore	126	3	129
2	CAN	Chandana	112	1	113
3	DMT	Damruhat	151	3	154
4	GDA	Godda	99	2	101
5	KBR	Katibari	157	1	158
6	MBN	Manikbathan	104	-	104
7	PRO	Poro	93	1	94
8	PRT	Poreyahat	255	1	256
9	SKT	Siktia	181	2	183
10	SNR	Sundermore	118	3	121
11	SSI	Susni	113	-	113
Total			1509	17	1526

Mohanpur Zone - Subproject Particulars

SL	Subproject Code	Full Name	No. of Child Beneficiaries	No. of Aging Beneficiaries	Total Beneficiaries
1	BAR	Baromasia	87	1	88
2	BCH	Baccha	108	-	108
3	BSA	Basaha	38	-	38
4	DKT	Dakaitia	66	-	66
5	GKL	Gokhala	94	3	97
6	KUA	Kusumba	54	-	54
7	LEA	Leela	119	3	122
8	MGR	Mangra	67	-	67
9	PVA	Phulvaria	42	-	42
10	RTP	Ratanpur	91	-	91
11	SKL	Saurichakla	92	5	97
Total			858	12	870

Total Number of Child Beneficiaries	4225
Total Number of Aging Beneficiaries	56
Total Beneficiaries	4281

UNBOUND Characteristics:

UNBOUND is the resource sharing organization, which financially supports CFCA a total of 4281 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 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.

Vaccination Awareness Drive

-Fears around the Covid vaccine



While 2020 heralded in the COVID pandemic that would go on to ravage the globe, 2021 brought in hope for a vaccine, an end to this virus that had brought giants of modern society to its knees.

The vaccines for COVID-19 have seen no difference in hesitancy amongst the majority of the population. Vaccine hesitancy is one of the major threats to achieve global immunity against the virus. When a person is hesitant to take the vaccine and doesn't get vaccinated it affects the whole community trying to attain herd immunity. So the objective of the vaccination drive was to understand what is keeping people hesitant from getting vaccinated, and consequently to support them with vaccination.

There are various factors that make individuals hesitant to take a vaccine. Majority of the time people avoid taking the vaccine because of lack of knowledge, and they do not know if they need to take them. They were more likely frightened of the soreness at the administration site, fever for a few days and the other side effects they might show because of the vaccine and are hesitant to take the vaccine, and would take the vaccine only if it is necessary.



With various incidents of side effects of the vaccine post first and second doses of vaccination the people have doubts about the vaccine. To address the misconceptions and fears of the people and to help people make an informed decision we conducted awareness campaigns. The aim was to increase the awareness about the vaccination against COVID-19 and encourage the community to get vaccinated. Speaking to the community directly and understanding their concerns increased our understanding about their hesitancy and helped us alleviate their fears as well.

A secondary objective was also to make individuals aware about the potential- after effects of vaccination to help them be better prepared for what to expect after getting the injection. On the whole, increasing people's awareness and helping them be more aware and informed about their health status was given priority.



Even after addressing the myths and fears they have about the vaccine, they were still hesitant to take the vaccine because of the conversations they have with the people around them, also involves the exchange of information of various side effects the vaccine has.

The kind of side effects of the vaccine the community hear about are:-

- Normal fever for a few days, sore arms and weakness
- Various scenarios where the vaccinated individual died very soon after getting the Vaccine
- About people required to be hospitalized after getting vaccinated
- The vaccine causing infertility problems in men and women and
- About people testing positive with COVID- 19 even after 2 doses of the vaccine.

The misinformation (especially pertaining to impotence and infertility) plays a major role in reducing the confidence in the vaccine. To that end, focused group discussions also highlighted that community group leaders could be the point of information dissemination to restrict misinformation and foster people's trust in the safety of the vaccine in question.

Starting Vegetable Garden

Vegetables are so easy to grow and you don't need a large yard to build a vegetable garden. Even the tiniest slice of space can be transformed into a lush, thriving garden. Fresh vegetables are a central part of a healthy diet. Vegetables are loaded with essential nutrients that promote better health, including antioxidants and vitamins. Adding fresh vegetables to daily meals is the best way to boost health.



A small packet of seeds costs about a few rupees. Growing vegetables from seeds allow us to plant a huge variety of vegetables. One of the benefits of growing own vegetables is that it allows you to enjoy sustainable vegetables and prepare quality meals while spending less money on food. It can protect families from malnutrition and vitamin deficiency related sickness. It's much harder to waste food when you grew your own food. Building a vegetable garden takes a lot of hard work and commitment but as long as you are devoted to growing your own food, you will reap the benefits of growing your own vegetables.





We distributed to families variety of seeds like tomato, brinjal, ladies finger, pumpkin, radish, beans etc to start with a vegetable garden for fresh vegetables. Social workers with the

help of agri-experts (where ever possible) conducted small training at subproject level to make families understand the planting methods and its importance. To make vegetable garden more sustainable,



they were taught to make own compost pile using kitchen scraps and organic garden debris.

Families are so supportive of the initiative and are so much excited about it. They understand the value of growing vegetables of their own.

Children, in particular, will benefit from the health-giving nutrients of fresh vegetables



Community led AoC program

Agent of Change (AoC) program that we implemented mostly centered on village development. The projects such as:-

- Bathroom
- Tube well
- Irrigation bore well
- Solar Street light
- Check Dam (Water reservoir)
- Village stage
- Motor pump
- Community well Repair etc. were the actual need of the village communities.



Villagers are so happy of CFCA / Unbound for treating mothers as key stakeholders from inception to implementation of AoC projects. Women empowerment was at its best from planning to participation to execution. The entire process displayed mothers as innovative thinkers, decision makers, and role model.



People use to walk miles to fetch water from rivers, now that they own a bore well at their village brings all smile. Safe Water is now available for the village community for the use of drinking, cooking, washing utensils and clothes, and taking bathe. At least 75% of families are expected to be freed from water borne diseases. Previously they were drinking contaminated water from river which caused them diseases like diarrhea, cholera etc.

Irrigation bore well has a lasting effect on marginal farmers. Because of the irrigation bore well villagers are now able to irrigate their farm fields for producing crops and vegetables. Families now can earn better from selling their crops & vegetables at local market.



Solar Street lights: This place used to be dark after sunset due to the lack of street lights. The lack of light caused nightmares to the community folk as it affected their day-to-day activities. The usage of solar street lights has saved the village from snake bite and theft at night. Hence this initiative has made the village self sustaining, environment friendly and energy efficient.



Village stage provides them space for discussing village affairs. A lot of activities like dispute settlement, festivals and ceremonies, evening studies, developmental discussion, resting while they graze cattle, stage drama etc are held very often. Construction of village stage is a pride of the village.



Construction of bathroom in village gives them a sense of dignity and protection. Ladies and young girls particularly feel great relief from the embarrassment of taking bath on open space. It has also reduced sexual harassment.



The motor pump could be easily carried to anywhere for use. Villagers pump out water to irrigate their fields for producing vegetables and crops. Sale of farm products gives them regular income.



Construction of check Dam nearby river has solved the age old water crisis for irrigation of crops. Water reserved in this check Dam suffices the water requirements of 300 families from two villages. They can pump water from the Dam through the rice fields.

So by and large the AoC projects brought a lot of positive changes in the life style of the villagers. They feel now empowered to carry forwards similar programs on their own.

With the AoC fund we have successfully executed 21 such community development projects.



COVID 19 Responses



To assist vulnerable households affected by the socio-economic consequences of COVID-19, CFCA worked at the forefront of social protection efforts to provide cash for groceries, and to ensure that families in need were reached and supported.

During the year 2021-22, we received in three installments COVID 19 Relief fund from Unbound to support our sponsored families who were “mostly impacted by Covid-19 pandemic”. We selected the beneficiaries for 1st and 3rd Installments through applications from parent group vetted by group leaders and recommended by social worker, and for the 2nd installment the amount was fully disbursed among the sponsored families.

4200 sponsored families received direct cash transfers through CFCA Covid-19 response to help them meet their immediate needs and access life-saving commodities, services and support. Our services helped families better cope with the challenges faced during the pandemic.

The impacts of COVID-19, compounded with shocks from multiple hazards in the region, risk pushing vulnerable households into deeper or prolonged deprivation and poverty in the years to come.



Gender Equity Training for staffs

Gender equality is the state of equal ease of access to resources and opportunities regardless of gender, including economic participation and decision making; and the state of valuing different behavior, aspirations and needs equally.

We held training at Godda & Deoghar for all staff on Gender Equity. The purpose of the training was to prepare staff members in order to train the communities at grassroots' level. The staffs were trained on Gender issues; Gender based violence, gender stereotypes, Gender Equity & its importance, gender vs sex, equality vs equity etc.



Gender is something we create as a society. Societal expectations placed on men and women affect them differently but not accidentally. We usually aren't aware of the ways in which gender affects members of the opposite sex. Women are disproportionately affected in negative ways by gender norms.



Without the equal participation of women and men, there cannot be more real, sustainable development. Without creating awareness on gender equality we can not address poverty more efficiently. The realization of women's and men's full potential, the promotion of human rights, the equal opportunities to contribute to the betterment of the society are fundamental development process.

If men and women do not have equality in the social, economic and cultural spheres of life, development will be limited. In order to create an inclusive, equitable and sustainable/ prosperous society it is important that all genders are considered equal and empowered.



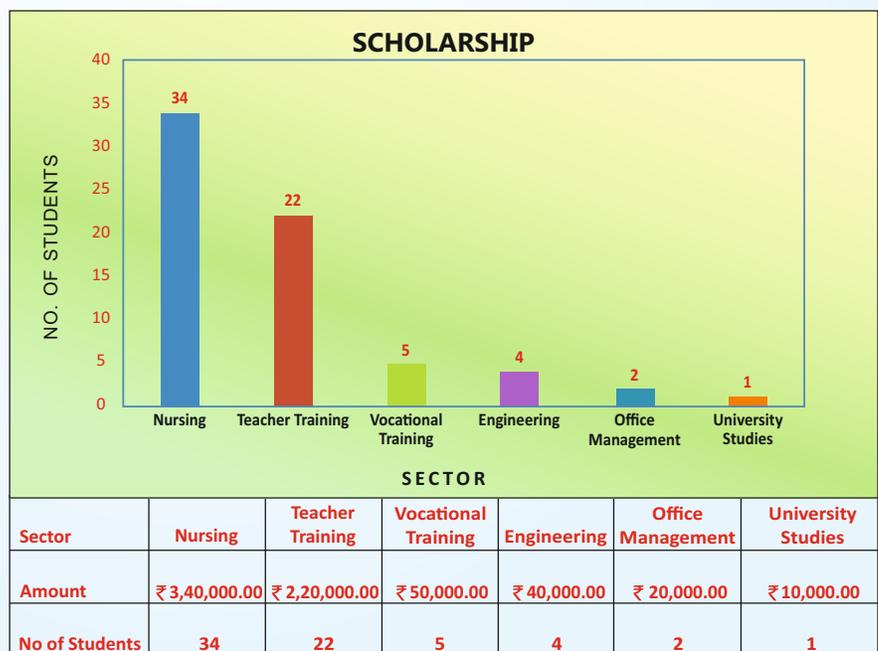
Service Scholarships



This scholarship is awarded to the CFCFA sponsored students who pursue degree or diploma in the fields of nursing, teaching, engineering, medical, ITI etc.

Majority of our sponsored students are economically poor, so the financial help through scholarship program motivates them to continue their studies further in technically designed courses.

Education plays a vital role in the life of a person, it will educate you and guide you to survive in life and face all the challenges of life. The problems when comes to someone's life do not see the color, caste, religion, gender or money but it just on the way towards your life. So one should be prepared well for this and must do his/her homework to face the challenges. To survive you need money and for that, you must be educated enough to apply for a job.





One of the prerequisite of this scholarship is community service. The activities undertaken by the service scholars have lot of positive changes in the community. They share experience, information, and motivate families towards higher education. We see in them great commitment to their communities. The service scholars may require up to 100 hours of community service before they actually receive the scholarship grant.

In fact, many students also find that community service makes them more aware of and interested in issues of social justice. Volunteering allows students to become directly involved in their communities.

The top activities performed included raising awareness for hygienic living and health causes; tutoring and mentoring youth; and lending professional expertise to combat common challenges; provide care for weak and elderly in the community; and giving talk on parent responsibilities.



The service scholarship fund was too meager that we could only support 70 students this year. We do monitor their progress by collecting education proof. It is great to acknowledge their progress; given the miserable economic background they hail from. Almost every one of them witness as first child from their village stepped in to technical education. Their journey is an inspiration to others in villages.

Case Study

Patras as Teacher

#Reaching Dream Job

Patras Sundra CH # 380087 got sponsored at the age of 8 through CFCA. He lost his mother due to cancer in the year 2014 while he was pursuing his degree in Bachelor of Science (B.Sc.). Patras was deeply saddened and almost gave up studies. His father Mr.Lawrence is a poor farmer, and his earning is barely sufficient for the family's ends to meet.

The timely intervention of his sponsor friend Mr.David saved his career. His assurance of support gave Patras Sundra the required confidence, motivation, and hope.



He successfully completed his B.Sc. degree in the year 2018 and Bachelor of Education (B.Ed.) in the year 2021.

Within a couple of attempt in different interviews and competitions Patras Sundra got selected for the post of a teacher at Kasturba Gandhi Girls' boarding school. He is earning handsome salary, and is heading towards a healthy lifestyle.

Case Study

Naveen as Sales Officer

#Reaching Dream Job

Naveen Roshan CH#286585 was an aspiring student who, no matter where he was born or what the family struggles was, strived towards high standard of goal from the very beginning of his student life. The enthusiasm and attitude fetched him CFCA sponsorship from his early days. He was enrolled in to sponsorship program from July 2001.

Naveen's goal was to become a Marketing Manager. In support of the goal he completed his Bachelor degree in Business Administration (BBA), and there after he successfully completed his MBA Degree (Master in Business Administration) from C.V. Raman University in the year 2022.

Currently Naveen is working as Sales Officer in Reliance Ajo Business. With the salary that he earns he is supporting his younger siblings to get educated in good reputed schools.



Case Study

Khushboo as a Nurse

#Reaching Dream Job

Khushboo Tudu CH# 396271 is a brilliant girl hails from a small village from Gokhala region under Bhagalpur district Bihar. Khushboo has been an outstanding student throughout her academic career. Her hard work and commitment was at its display while she was at its helm of studies.

Khushboo's parents are hardworking marginal farmers but due to erratic rainfall they couldn't utilize the farming land as much as they wanted. The income is too meager to support Khushboo's education needs. In the year 2003 November, Khushboo was enrolled into CFCA sponsorship program. Since then Khushboo passionately went for fetching her dream profession of becoming a staff nurse. In February 2022 she has successfully completed her B.Sc. Nursing from Abdul R.A. Institute from Ranchi.

Soon after the completion of medical degree she got a job in Hatihar Medical College & Hospital in ICU ward. She does earn now a handsome salary package. What satisfies her most is the service that she renders to the sick saving lives from the jaws of death.



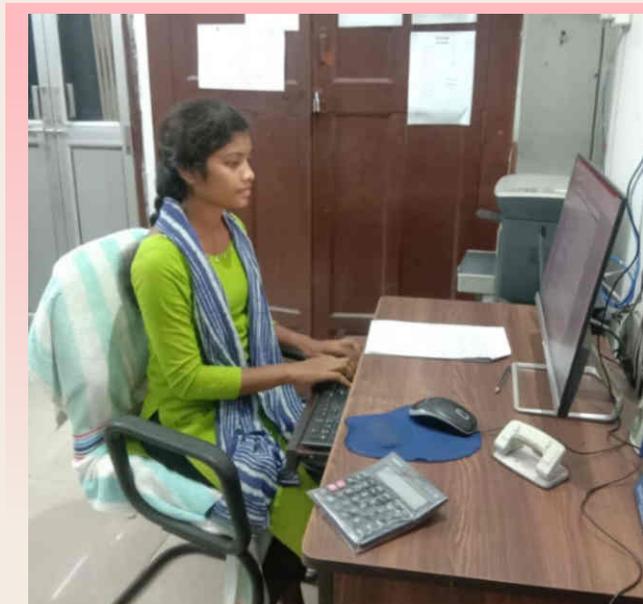
Case Study

Albina as Office Secretary

#Reaching Dream Job

Albina Jacinta Tudu CH#433554 received CFCA sponsorship in the year 2004 July. She was barely 7 years old and was spending her time in grazing cattle, and playing with other kids in her village Bochahi, near Mandro – Mirzachowki in the district of Sahibganj. The CFCA sponsorship enabled her to enroll herself into a boarding school. To everyone's surprise Albina stood always 1st in her academic performance.

She put her best efforts to make life meaningful and wanted to achieve great things in her career but the destiny had other way. Her mother Maran Kuri Murmu got diagnosed with cancer while Albina had just completed Senior Secondary Education. Albina was all in tears and grief totally disheartened and broken decided to give up studies and serve mother till she cures.



Sunil Tudu the father of Albina is a good noble man took responsibility and wanted his daughter to make a career. By persuasion Albina enrolled herself into a Bachelor of Commerce (B.Com.) degree at S.M.College, Bhagalpur. While Albina successfully completed her 3 years of B.Com course in the year 2020, her mother passed away.

The pain of losing her mother and the heavy debt they were in never easy for Albina to think of future education. Knowing the plight of Albina CFCA came into her rescue offering scholarship assistance besides the regular sponsorship.

To make a career for herself she studied a diploma in Secretarial Course at Holy Cross Technical Institute, Hazaribag. Currently she is employed as office secretary at St.Michael School, Gokhala, and earns a handsome salary.

Case Study

Eleen as Teacher

#Reaching Dream Job



Eleen July CH#405677 was born in a tribal family lives at Samda village of Kusumba region in Godda district. Eleen has experienced poverty in its original manifestation. Her father was the lone bread winner, and there were seven mouths to be fed.

4th December 2003 is a memorable day for Eleen July. It is this day Eleen July got CFCA sponsorship, and she leaped into joy wearing uniform; and walking with a new pair of shoe to a boarding school. Life has twists and turnings. For Eleen the turning point was CFCA Sponsorship which enabled her stay at boarding school.

She successfully completed her Senior Secondary Education in the year 2018 and Teachers Training Course in the year 2021 from Ursuline Primary Teachers Training College, Chandrapura.

Currently she is employed as a teacher at Little Flower Middle School, Kusumba. Her earning is a boon to meet education expenses of siblings in the family especially her sister Celine who is pursuing now General Nursing and Midwifery. This family is becoming an exemplary to others in the village.

Livelihood activities to uproot poverty

We give people the tools, support and freedom to bring their ideas to life. Livelihood is a tool to uproot poverty. Our sponsored families are advocating fresh ideas to establish various livelihoods based on local market demand. Rural livelihood is a way out towards sustainable income and savings.

*"There is no tool for development more effective than the empowerment of women."
- Kofi Annan*



Small Business are making A Big Impact at Rural Communities

Case Study

A resolute Widow

#Improving livelihoods



Piyari Hembrom a widow earns more than INR 20000/- per month through her cloth shop. She is a part of the widow empowerment program of CFCA in Agiamur unit of Godda district. Through this empowerment program, efforts were made to motivate widows in sustainable small start up businesses to improve their livelihood conditions.

Piyari was supported through CFCA field workers to get access to wholesale market at Kolkata. She was nervous and listless but CFCA staff continued to extend the support till Piyari learnt the marketing skill. Initially she could sell

readymade clothes in her neighborhood. As she grew in confidence she put up an in-house shop. Gradually she owned a bicycle to transport and sell clothes in nearby markets and earn more profit.

This initiative has enabled Piyari to improve her lifestyle and support her two elder daughters to pursue in college education.

“Due to better pricing and profits, the average monthly income of my family has increased now. Not only has this intervention ensured increased incomes but has also paved the way for economic and social empowerment of me in the village. I am extremely happy to be with CFCA” states Piyari mother of Rajina Hansdak CH#928885.

Case Study

The Super Employer

#Improving livelihoods



Dulari Hembrom , mother of Selina Marandi CH#830431 lived a very routine life. Wake up, tend to household chores from dawn to dusk while caring for the children. This was the life of Dulari Hembrom from Dumaria region, under Bounsi Block, Banka District. The only source of income was her husband's earnings from seasonal crops. Dulari Hembrom had

bricks making skills and yet that was not enough as she lacked support and a confidence boost from her family members.

Her life was upturned when she joined parent group under CFCA and garnered the support, training and confidence she was craving for. With a credit boost support from parent group she was able to start a brick kiln and put her skills to work.

Dulari Hembrom is now a super employer employing around 10 to 15 individuals at her bricks kiln. Dulari Hembrom stated, "I was able to achieve my dream through the great support rendered by CFCA team. Others may not be as lucky as me and this is why I strive to help those in need. I am proud and satisfied with the thought that I was able to instill positive change in many more lives."

Case Study

An Adroit Insight

#Improving livelihoods

Baghmara village woman Sruti Devi in Poreyahat Block is proving that the appropriate use of resources sustains businesses during unprecedented circumstances. Her husband Gulu Maraiya was a migrant worker. Due to the pandemic he was forced to return to his home village. This is when Sruti was running a small grocery shop of her own at her village.





Sruti Devi stepped up and made adroit changes to the business idea and started to sell groceries at local market. The business took off well and brought tangible profits to her. She was determined to create a sustainable business that would eventually take the family closer to their dream of self reliance. Sruti then opened a savings plan in nearby bank and started to deposit the profits in it.

Her savings little by little, day by day grew to a reasonable amount. In addition to the savings, she availed a credit advance from bank and bought an Auto rickshaw. It proved to be a great move as it tripled their income. Her husband drives it to transport passengers and earns fair and square. It is a very successful business because there is hardly any transportation facility available in this downtrodden village area. "Earlier, I had to financially depend upon my husband. Now I can consider myself as a breadwinner and an entrepreneur of the family. I render my sincere thanks to CFCA for showing us the way to lift families from poverty" states Sruti Devi, mother of Manik Maraiya CH# 907728.

Case Study

A Confectionary Shop

#Improving livelihoods



Talamai Soren is a talented and resourceful woman leading a small confectionary shop on the footpath of Sugabathan Village under Poreyahat block. The art of making confections she learnt while working as maid in other households. She is coming from a very meager background doesn't even know to speak Hindi language. The picture of her poverty ridden family was always in her mind. She was constantly on a lookout for an opportunity to improvement in their livelihood.

She found CFCA as a perfect platform. In one of the CFCA meetings she realized that she could put her skill into work. She made a temporary stall on pavement of road. At initial stage she only engaged in selling few confectionary items.

As she grew in confidence she added few more items like soft drinks, ready to eat snacks etc that took the business into the next level of fetching a significant daily income. Occasionally she now acquires bulk order for snacks from village ceremonial parties and local sports tournaments. The success in the business enabled Talamai send her elder son Rakesh to University Education.



Talamai mother of Mukesh Hansdak CH#857098 shared confidently, "The present lifestyle I owe to CFCA. Major chunk of my earnings I save it for my three children for higher education. I thank CFCA for showing me a better way of life."

Case Study

The new owner of wool and milk

#Improving livelihoods

Maharani Soren mother of Mahendra Murmu #CH910311 is from a remote village of Banka region. For many years the family eked out a living from the seasonal crops. Of late crops did not meet the family's needs. It forced them to seek and adapt new ways for income.

Maharani participated in a livestock farming training facilitated by CFCA.



On completion of the training she got motivated to start a sheep farm with low investment. She further obtained business opportunity to sell the fleece of sheep to a company on a regular basis. The success she tasted motivated her to add up one more farm for cows.

She earns now steady income from the livestock farming. Cattle feed, milk collection, and milk sale keep her busy through the day. She knows milk procuring, storing, and accounting. Now she has been self employed successfully by way of establishing own livestock farm.



Maharani said "The training and the support provided from CFCA made me empowered and confident, and I was striving to achieve what I wanted."

Case Study

The rural street vendor

#Improving livelihoods

Rosa mother of Binita Kisku CH# 929049 is one of the first rural women in the village of Karikader, Godda district to set up a fast food stall. She sells Chinese Fast Food recipes like Veg Chowmein, Veg Momos, Chat Indian food, Gupchup etc on wheel cart. This business earned her instant name and fame.



Rosa mastered the art of making fast food from a food processing training provided to her at KVK (Kirishi Vikas Kendra) Godda. It is a street vendor business but the constant demand in the local market ensures a steady income for Rosa. "The training has proved to be a blessing in

disguise for vulnerable rural women like me. With my income I am able to support my three children with schooling and tuition studies. In the future I have plans expanding my business and generating more income" shares Rosa.

Case Study

The Local Merchant

#Improving livelihoods

Manjhali Baski mother of Prakash Murmu CH# 903680 comes from a rural village Dhabarna under Bounsi block, Banka. Her entire life revolved around household chores while caring for her family. Her husband used to be a migrated laborer and the earnings were too meager.

Her life was upturned when she participated in CFCA parent meeting. She acquired marketing skills and learnt a way out to "alternate livelihood" for income generation. She started paddy business with a small investment that was

acquired through her savings. Within a short period of time she was able to successfully handle the business which, due to its low price and good quality, has acquired a high demand in the local market.

Manjhali Baski is now a local merchant invests in paddy while it is cheap; and parboils it into processed rice for sale. She stated, "I buy paddy for Rs.1200/- and sell the rice for Rs.3000/- per 100 kg. It earns me a good profit. Now my husband helps in my business, and stopped migrated labor work. It has been a blessing that I am part of CFCA."



Case Study

An Augmented Confidence

#Improving livelihoods

One of the beneficiaries to have profited through Chicken farm is Sunita Murmu mother of Lalita Marandi CH#788433 from Dumaria in Banka district. The locations are predominantly known to be rather remote, isolated, and underdeveloped. Sunita was supported through CFCA parent group with a small credit support. She also withdrew a little savings from her child's bank account.



For the first time in many years Sunita showed the way with a poultry farm. It earned her an income of 180000/-in the same year. It enabled her to educate her son to complete his Bachelor of Education (B.Ed.). The success in the business of subsequent years gradually improved her life style. She made recently a bore well of her own.

Besides having chicken farm, she also fetches marriage/ ceremonial bulk order for chicken. Sunita is now a well known chicken purveyor in her vicinity. Her earnings from the business unleash new spirit of vigor. She is constructing a small brick home and her life now is easy, efficient, and self sustaining. Sunita said, "I am now confident and am able to instill a positive change in many more lives. Thanks to CFCA for the support. My gratitude will remain forever to this organization."

Case Study

Positivity – A woman's Tale

#Improving livelihoods

Thirty –nine year old Alphonsa is a very self-motivated woman. She resides with her family in Hariyari village of Katiabari region under Poreyahat block. Her life turned treacherous when her husband, the sole breadwinner of the household became jobless. Continuous despair befalling the family drove her husband towards alcoholic addiction, which slowly transformed into anger and domestic abuse.



Alphonsa motivated herself to pick up the mantle to save her family from poverty. She began attending CFCA meetings and learnt about rural livelihood opportunities. She got absorbed with an idea of selling cosmetic products at villages. She sold the products cycling door to door. Regular buy and sell of cosmetic products improved her communication skills and helped her to build better rapport with the community.

She now handles her family responsibilities single-handedly. She actively encourages other CFCA women in distress to take action like she did. The community sings praises of her hard work. Alphonsa Tudu mother of Ashish Anthony Murmu CH#661053 said, "It is just a beginning. I promise I will set up my own cosmetic shop in market in future. This is my dream. I get love and encouragement from CFCA. I love to be with CFCA community as always"

Case Study

A Technological Advancement

#Improving livelihoods



Muni Hembrom mother of Rajmuni Biti Murmu CH#903706 was just like any other women followed the traditional way of life in a rural village. Her husband had the skill in trade but lacked confidence. Their life was centered upon agriculture income.

It was in one of the CFCA parent meetings Muni learnt about an advanced technology for paddy thrash. Muni was interested in it and with a small credit support she bought a rice mill machine that was fixed in a low cost motorcycle. She learnt more about the trade and invested more time and skills into the enterprise. Her husband also was trained in all the necessary skills the enterprise required.

With the necessary knowledge in her grasp, it has become now a very profitable business. The technology has ousted the traditional practice of husking paddy. The demand is high in remote villages. Muni was smart enough to introduce it, and now she earns a good income.

Case Study

Conversion of Barren Land to a Sericulture Orchard.

#Improving livelihoods



Bounsi block of Dhobarna and its adjoining villages were severely affected by the prevailing drought situation. This situation has been prevalent for past 35 years and has led hundreds of farmers to

quit agriculture and move on in search of other employment. It left the people of the area with little to no source of livelihood or food security.

The CFCA team of field level community workers made every attempt and hired agricultural scientist from KVK (Krishi Vigyan Kendra) Banka to train the people of this region on silk farming. The promotion of sericulture orchards was designed as a climate resilient activity. Through this initiative the process of re-cultivating the barren lands has begun.



Sonalal Marandi, father of Munna Marandi CH#903670, has shown keen interest in this farming, and was eager to further develop his skills. He went to Agriculture Development Centre Ranchi to train himself in the production of silk that involved two process-Care of the silkworm from the egg stage through completion of the cocoon.

This activity, planting Mulberry trees through cocoon harvest, upturned their life. The earnings enabled them to shift from straw hut to concrete house. Cocoon harvest, Egg processing (from cocoon), and Marketing continue to be their mainstay of income now. Munna Marandi's mother stated, "We process 200 to 250 eggs from a female cocoon that is marketed for Rs.1400/-. Besides, we do cocoon harvest twice in a year. The income from silk farming is very satisfying. I am thankful to CFCA for the training support. Thanks for the opportunity given to me to inspire others in our locality and in the CFCA program."

Case Study

Tailoring Skills Enhance Livelihood

#Improving livelihoods



Karikader is a village located in Poreyahat block of Godda district in Jharkhand. It is a medium size village with major chunk of the population depending on seasonal agriculture for their sustenance. Anita, mother of Veronica Julian Kisku CH#800801 hails from this village. From her early life Anita was always intrigued and interested in stitching and knitting, but family life situation never permitted her to develop the skill. CFCA staff put the idea of skill development training before her and Anita instantly showed her keen interest in it. She took 21 days long training in tailoring at district headquarter. The training went very well. Upon her return she withdrew a small savings from her child's bank account and started tailoring business at her village. She continued the tailoring practice and mastered it by taking up locally available works in

same or nearby villages. It fetched her some income.

As the days went by, Anita, with the influence of her husband who is a private school teacher, managed to get a contract of school children dress stitching. This fortune favored her earnings into manifold. Now Anita has enrolled her child Annu Kisku into an English Medium school hoping for a better future.

Anita shares, "I consider my tailoring business a significant development in comparison to previous situation where we had to go distant places for the same or even lesser amount of money that too in harsh and challenging situations. The tailoring gave me sustainable solutions to our inherent problems. I am thankful to CFCA for the motivation."

Case Study

Her Way To Success

#Improving livelihoods



[Komoli Mother of Basil Marandi CH#829068]

Komoli Hansdak and her husband, a daily wage laborer, ran door to door for their living. Being in the rural village work for wage was possible barely one or two days in a week. Day by day the difficulties increased in fetching work for wages; and the wages itself were too meager to make both ends meet. Komoli owns a farm land but she never knew its worth. It was when CFCA distributed seeds for vegetables she got an insight to produce vegetables. She was provided training on vermicompost and market linkages as part of our village upliftment programme. While growing vegetables she availed credit support from parent group to run an in-house vegetable shop to earn extra money as it proved to be difficult to run the household on her husband's earnings. The vegetable business proceeds enabled them to step into whole sale market for purchase of vegetables in cheaper rate.."



Business was good but Komoli had a bigger picture in mind. She wanted to expand her vegetable business to local market (Hatia). Her husband Chotelal Marandi decided to join her initiative. Through the bank credit support she bought a motorcycle which helped her improve business and build good contacts.

Komoli is one of the best examples we can provide to prove the fact that women can attain any amount of success through sheer hard work and perseverance, and it just improved her lifestyle. She stated, "I run an in-house vegetable shop, and my husband drives to local market for vegetable sale. My monthly income has tripled. Thanks to CFCA that many in my village are inspired by me to take up various livelihoods. I am proud to be part of CFCA."

Case Study

Resilient Adaptation to Rebuild Lives

#Improving livelihoods



[Ref# Carmela mother of Amit Augustin Tudu CH#672508]

Carmela Kisku is a shy but very confident lady hails from a remote village from Agiamore unit under Godda district. Her husband was a migrant laborer. They struggled to make ends meet as their income was curtailed due to Covid pandemic and they had no jobs in hand. This imposed a great challenge and despair.

The CFCA staff reached out to her and a rapid response strategy for alternative livelihoods was devised that would lead to immediate income inflow into the households and help them to recover from the economic setbacks.

Carmela with a capital investment of INR.25000/- started an in-shop rice business. She procured

rice from whole sale market, and sold it at home as well as local market. She has no vehicle of own but hires it all time for transporting goods.

Despite transporting difficulties Carmela relentlessly worked hard and achieved success.

With the income she gains from the business she has just begun a small SIP (saving plan) at bank.

Carmela stated, "I am quite confident that the savings will enable me within a year or two to own an auto rickshaw. To earn more I need resources to reach out to different village market. I am proud to be a member of CFCA. It taught me adaptive measures and saved my life."



Case Study

A Sheer Hard Work

#Improving livelihoods

With a drive to be an independent earner and an aim to uplift her family from poverty Smt.Talamai Hembrom began selling footwear in villages. Sadly she does not know cycling. It forced her to carry the footwear products on her head. Someone to wear on foot; Talamai loads on her head!! That describes her utter poverty situation. Nothing is impossible!! Everything is possible with a sheer hard work. This comes true to Talamai Hembrom a poor rural woman from Sugabathan village of Katiabari region under Godda district.

Within a couple of months she gained numerous customers and her sales picked up. She fought all odds and it has now proved to be the right decision. She buys slippers from wholesale market and sells it at village market with good profit margin.



Her son Innocent Murmu is pursuing University Degree Course. On completion he will take up B.Ed. (Bachelor in Education) course. Talamai Hembrom is determined that with the income she earns from her small footwear business she will help her son to reach his dream profession.

Talamai mother of Innocent Murmu CH#471810 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."

Service to Aging Beneficiaries

We serve about 56 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 o 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.



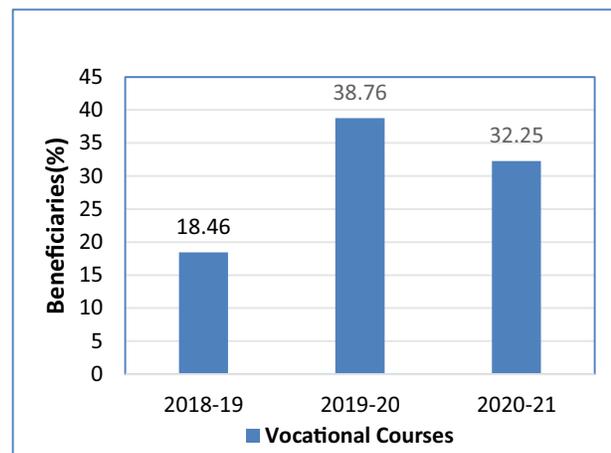
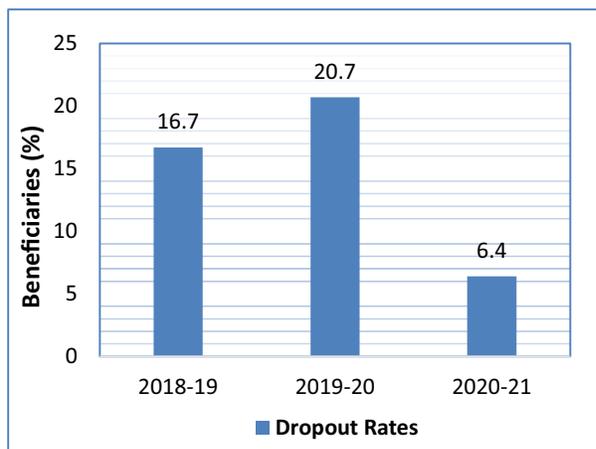
Program Evaluation

The project initiated two evaluations during the Fiscal year 2021-22. One was on Impact of Education Attainment, and other was on outcomes of Capacity Building programs.

The main objective of the impact evaluation on Education Attainment was to acquire an efficient understanding of our program in rural areas. In rural communities, the system of education is in an underdeveloped state. There are scarcities in terms of teaching-learning methods, instructional strategies, transportation facilities, infrastructure, extra-curricular activities and teachers. Lack of these aspects is proving to be impediments within the course of progression of rural education as well as rural communities. Therefore, measures and programs need to be initiated to learn the effectiveness of the project's approach in Education Attainment of sponsored Children.

The evaluation brought out a couple of positive findings that

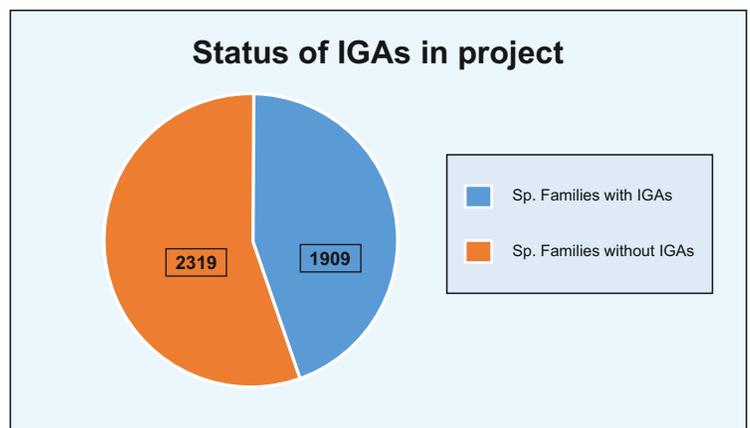
- # in last three years dropout rate has decreased and number of beneficiaries reaching up to secondary and higher level has increased
- # Sponsored beneficiaries opting for vocational/technical courses after senior secondary are increasing.

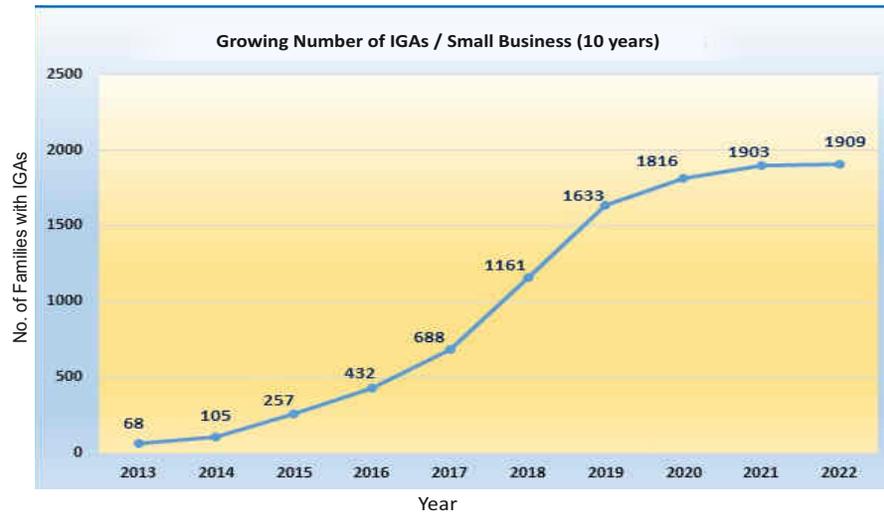


The second evaluation we conducted on the **outcomes of capacity building trainings**.

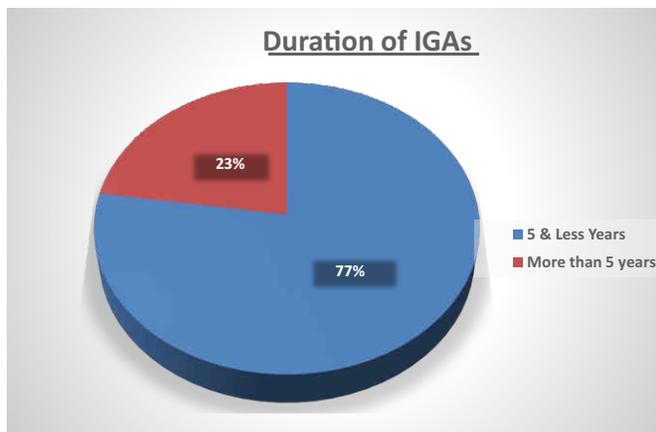
The findings show that :-

- 45% of sponsored families, i.e. 1909 families, are engaged in different income generating activities in the project.



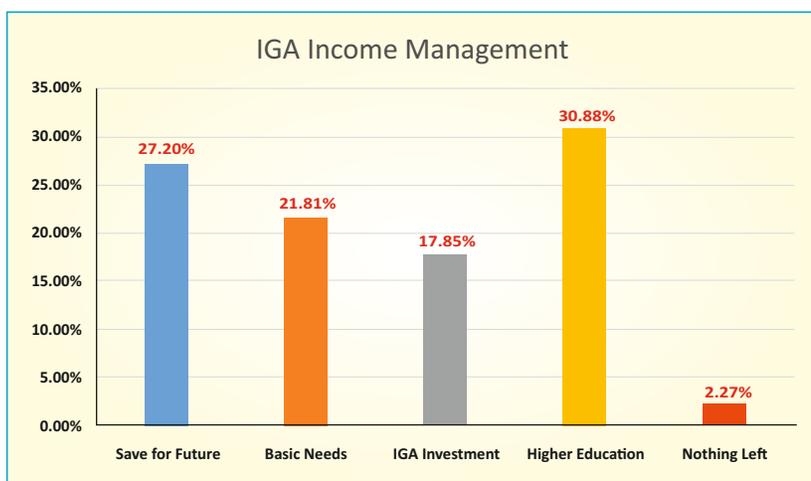
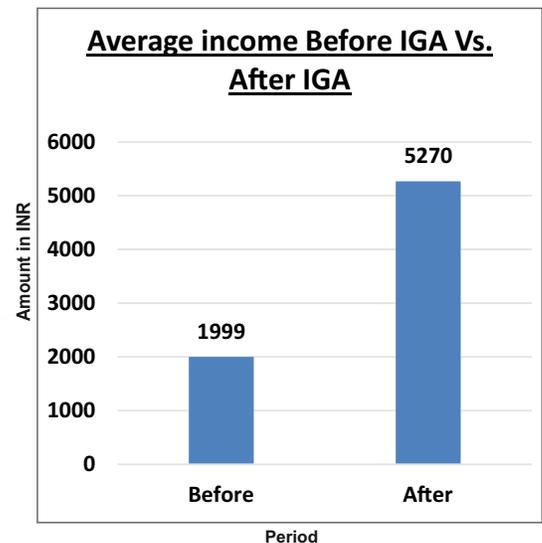


- A lot of capacity building training were conducted up until the pandemic. This is reflected in the growing number of IGAs.



- Most of the families have 1 IGA and about 77% of the families have been running same IGAs for 5 years or less.

- 97% of the respondents reported to have increased their income post IGA initiation. The monthly average income before initiating IGAs was Rs. 1999 and the average income after initiating IGA is Rs. 5270. There is 264% of increase in the monthly income of sponsored families after getting involved in IGAs.



- Most of the income from IGAs were used for food, clothes, medicines, and children's Education

Financials

CHETNA FOUNDATION FOR CHILDREN & AGEING-BHAGALPUR

(Account-Foreign Contribution)

INCOME & EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31ST MARCH,2022

Expenditure	Amount	Amount	Income	Amount	Amount
	Rs.	Rs.		Rs.	Rs.
Welfare of Children & Aged			Foreign Contributions		12,70,01,274.38
Direct Disbursement to Sponsor Child Account	10,04,38,779.76		Interest from Bank		5,27,940.00
Direct Disbursement to Aged	15,47,604.66		Scrap Sale		5,650.00
Help to Sponsor Children Family(Home	1,25,400.00		Excess of Expenditure over Income		62,94,898.67
Agricultural Assistance	13,57,690.00				
Scholarship	6,80,000.00				
Social Needs	7,58,418.00				
Special Needs (Medical Support)	65,584.00				
Other Help to Sponsored Children	1,87,139.00				
Crisist Intervention(Covid 19 Support)	64,46,941.26				
Salaries	1,14,55,183.00				
Staff Welfare	18,01,465.00				
Photo Expenses	425.00				
Training Programme Expenses	67,001.00				
Seminar & Meetings	9,522.00				
Fuel & Electricity Expenses	37,789.00				
Printing & Stationery	1,78,881.00				
Rent	4,33,780.00				
Repairs & Maimtenance	1,69,306.00				
Travelling & Conveyance	4,52,769.00				
Internet Expenses	6,152.00				
Office Expenses	16,269.00	12,62,36,098.68			
Administrative Charges					
Bank Charges	6,963.80				
Courier Charges	487.00				
Fuel & Electricity Expenses	73,079.00				
Printing & Stationery	1,31,777.00				
Audit Fee	2,15,940.00				
Rent	4,44,000.00				
Repairs & Maintenance	2,20,813.60				
Salaries	49,80,677.00				
Staff Welfare	8,21,604.02				
Telephone Expenses	41,950.18				
Travelling & Conveyance	31,659.00				
Vehicle Maintenance	54,472.00				
Office Expenses	4,559.00				
Loss on Sale of assets	34,664.11				
Legal Expenses	36,890.00				
Internet Expenses	28,320.00				
Seminar & Meetings	9,919.20	71,37,774.91			
Depreciation		4,55,889.46			
		13,38,29,763.05			13,38,29,763.05

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:8th August,2022

UDIN:22073731AOVOHQ1705



CHETNA FOUNDATION FOR CHILDREN & AGEING-BHAGALPUR
(Account-Foreign Contribution)
RECEIPTS & PAYMENTS ACCOUNT FOR THE YEAR ENDED 31ST MARCH,2022

Receipts	Amount Rs.	Amount Rs.	Payments	Amount Rs.	Amount Rs.
Opening Balance			Welfare of Children & Aged		
With Banks	1,03,84,663.09		Direct Disbursement to Sponsor Child Account	10,04,38,779.76	
Cash in Hand	873.00	1,03,85,536.09	Direct Disbursement to Aged	15,47,604.66	
Foreign Contributions		12,70,01,274.38	Help to Sponsor Children Family(Home Cons./Rep	1,25,400.00	
Interest from Bank		5,27,940.00	Agricultural Assistance	13,57,690.00	
Sale of Assets		21,600.00	Scholarship	6,80,000.00	
Sale of Scrap		5,650.00	Social Needs	7,58,418.00	
Gratuity received from PNB Metlife as per Contra			Special Needs (Medical Support)	65,584.00	
		24,70,234.00	Other Help to Sponsored Children Families	1,87,139.00	
			Cristid Intervention(Covid 19 Support)	64,46,941.26	
			Salaries	1,14,55,183.00	
			Staff Welfare	18,01,465.00	
			Photo Expenses	425.00	
			Training Programme Expenses	67,001.00	
			Seminar & Meetings	9,522.00	
			Fuel & Electricity Expenses	37,789.00	
			Printing & Stationery	1,78,881.00	
			Rent	4,33,780.00	
			Repairs & Maintenance	1,69,306.00	
			Travelling & Conveyance	4,52,769.00	
			Internet Expenses	6,152.00	
			Office Expenses	16,269.00	12,62,36,098.68
			Administrative Charges		
			Bank Charges	6,963.80	
			Courier Charges	487.00	
			Fuel & Electricity Expenses	73,079.00	
			Printing & Stationery	1,31,777.00	
			Audit Fee	2,15,940.00	
			Rent	4,44,000.00	
			Repairs & Maintenance	2,20,813.60	
			Salaries	49,80,677.00	
			Staff Welfare	8,21,604.02	
			Telephone Expenses	41,950.18	
			Travelling & Conveyance	31,659.00	
			Vehicle Maintenance	54,472.00	
			Office Expenses	4,559.00	
			Legal Expenses	36,890.00	
			Internet Expenses	28,320.00	
			Seminar & Meeting Expenses	9,919.20	71,03,110.80
			Gratuity paid as per contra		24,70,234.00
			T.D.S.		1,107.00
			Fixed Assets		
			Furniture		1,38,200.00
			Closing Balance		
			With Banks	44,62,531.99	
			Cash in Hand	952.00	44,63,483.99
		14,04,12,234.47			14,04,12,234.47

As per our report of even date attached herewith;

For,Kejriwal & Co.

Chartered Accountants

FRN:505092C

(C.A. Ravi Prakash Sah)

Partner

M.No.:073731

Place:Bhagalpur

Date:8th August,2022

UDIN:22073731AOVOHQ1705



CHETNA FOUNDATION FOR CHILDREN & AGEING-BHAGALPUR

(Account-Foreign Contribution)

Balance Sheet as at 31ST March,2022

FUNDS	Amount	Amount	ASSETS	Amount	Amount
	Rs.	Rs.		Rs.	Rs.
Funds			Fixed Assets:		
As per last account	1,40,92,410.92		As per Schedule 'A'		33,23,343.26
Less:Excess of Expenditure over Income	<u>-62,94,898.67</u>	77,97,512.25	Income Tax Refundable		9,578.00
			T.D.S.		1,107.00
			Cash and Bank Balances		
			Cash in Hand	952.00	
			With Bank in Savings Account	<u>44,62,531.99</u>	44,63,483.99
		77,97,512.25			77,97,512.25

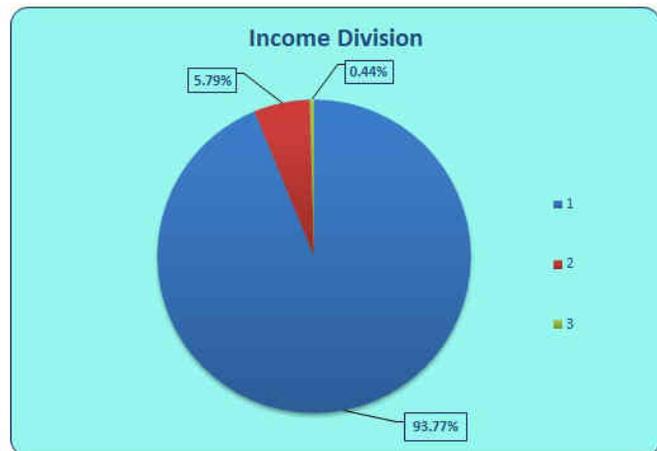
As per our report of even date attached herewith;

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

(C.A. Ravi Prakash Sah)
Partner
M.No.:073731
Place:Bhagalpur
Date:8th August,2022
UDIN:22073731AOVOHQ1705



Income Division			
SL	Income	Amount (Rs)	Amount (Rs)
1.	a Regular Sponsorship Fund	113349207.14	
	b Birthday Fund	2196171.37	
	c Holiday/Festival Fund	2230215.98	
	d Scholarship Fund	669211.84	
	e Sponsored Family Need Fund	1170764.42	119615570.75
2.	a Additional Grants	7193614.12	
	b Sponsored Community Need Fund	43679.94	
	c Sponsored Most in Need Fund	148409.57	7385703.63
3.	a Bank Interest	527940.00	
	b Sale of Assets/Scraps	27250.00	555190.00
Total Income			127556464.38



Expenditure Division			
SL	Expenditure	Amount (Rs)	Amount (Rs)
1	Program/Welfare of Child and Aging	118350739.42	
	Child & Family Benefit	680000.00	
	Scholarships to Sp. Students	6446941.26	
	Crisis Intervention	758418.00	126236098.68
	Social & Community Assistance		
2	Administration Expenses		7104217.80
3	Fixed Assets		138200.00
Total Expenditure			133478516.48



The 9 Program Characteristics

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

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

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

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

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

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

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

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

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

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

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

GENTLE BALANCED LEADERSHIP

With this form of leadership, we believe the pilgrim family of UNBOUND will continue at a sustainable pace to be a liberating force of love in our world today. *Bob Hentzen*

1. SELF-AWARENESS

I am self-aware and comfortable with self-examination. I see my formation as continual and on-going. I do not personally dominate, nor draw attention to myself. I specifically expose myself to feedback. I am in healthy relationship with myself, with others, and with the world.

2. AUTHENTICITY

I am personal and authentic. I am transparent and work with integrity. I seek out knowledge and awareness of the health of relationships among work teams and among staff and families. I am dedicated to building relationships.

5. BELIEF IN OTHERS (GENEROSITY OF SPIRIT)

I am not only concerned with what I do, but how I do it. I view everyone as a leader in their own role. I see all others as agents of change. I believe wholeheartedly that families can be the primary agents of change. I am available to relate with sponsored members and families as individuals. I take time to relate personally with sponsored families.

9. BALANCE REFLECTION AND ACTION

I am future-oriented yet also fulfill current responsibilities. I am patient, careful, compassionate, courageous, and honest. I am committed to responsibly take action after careful consideration and application of principles of Gentle Balanced Leadership. I am able to be quiet and listen. When I listen, I really try to understand what I am hearing. I consistently and purposely renew my energy and spirit so that I do not burn out or resort to styles of leadership that are personally taxing to an extreme or harmful to others around me. I am kind to others even in the midst of conflict.

6. FROM POWER TO LOVE (GLOBAL PERSPECTIVE / ADVENTURE OF DOWNWARD MOBILITY)

I recognize the historic power imbalance in the world. I believe power can injure or free. I work diligently to understand power dynamics among and within cultures and between roles and individuals. I believe building community will counterbalance the process of poverty and isolation. I work creatively to unlock the culture of silence in which lives or is sought refuge by a dominated group, whether that dominated group may be my close colleagues, staff at-large, staff in other countries, or sponsored members. I commit to building vision and related objectives that are mutually established with the UNBOUND global community. I work diligently to ensure that power is not centralized in one person or small group. I avoid and limit pressure from the top.

10. COURAGE TO INNOVATE (SPIRIT OF JUST BEGINNING)

I contribute to and help create an atmosphere of learning, prudent risk taking and innovation. I contribute to and help create an environment that encourages experimentation and use of new knowledge.

3. HUMBLE VIEW OF ROLE

I am part of something larger. I do not drive a personal agenda. I see myself as more than my role, that is, I do not get all of my identity from my role. I strive to create obsolescence in my own role, helping others to develop to perform my current role. I am open to change and do not see my role as a lifetime appointment. I will step aside for the organizations sake to grow the potential of the movement. I will leave the organization with a clear group of potential leaders.

4. STUDENT OF FAMILIES

I believe in our families. I remain a learner and humble companion of families. I seek out to learn and be formed through visits in sponsored family homes. I seek creative ways to learn about the realities, gifts, and strength of our families and other marginalized people.

8. ACCOUNTABILITY FOR EXCELLENCE

I shine in the excellence of my work. I hold myself accountable and expect myself to be held accountable. I hold others accountable in a thoughtful and balanced way according to GBL principles. I do not ask of others what I do not demand of myself. I am well prepared for my respective responsibilities. I do my homework. I focus on behaviors, skill sets, structures, and talent development with myself and others to reach objectives.

7. INFORMED, INCLUSIVE AND TRANSPARENT DECISIONS APPLICATION OF GBL IN DECISION MAKING

Voice of Families in Decisions

At all levels of the organization, we must ask ourselves if we truly share power with the families in our decisions.

Subsidiarity

The principle of subsidiarity requires that decisions will be made closest to where the impact of those decisions will be felt.

Input-based Decisions

I seek input from all levels of the organization on the most important decisions or directions. I test my beliefs against reality, listening to others, specifically bringing in voices to decisions which are missing, voices which may be ordinarily ignored.

Data-based Decisions

I prudently use data and research to inform decisions.

Feel the Decision

I make decisions from the heart. I feel for the person(s) on the hurting end of my decisions. I sense the impact of my decisions.

Transparent Decisions

I am open, always free, and my hallmark is transparency in decisions.

Communication of Decisions

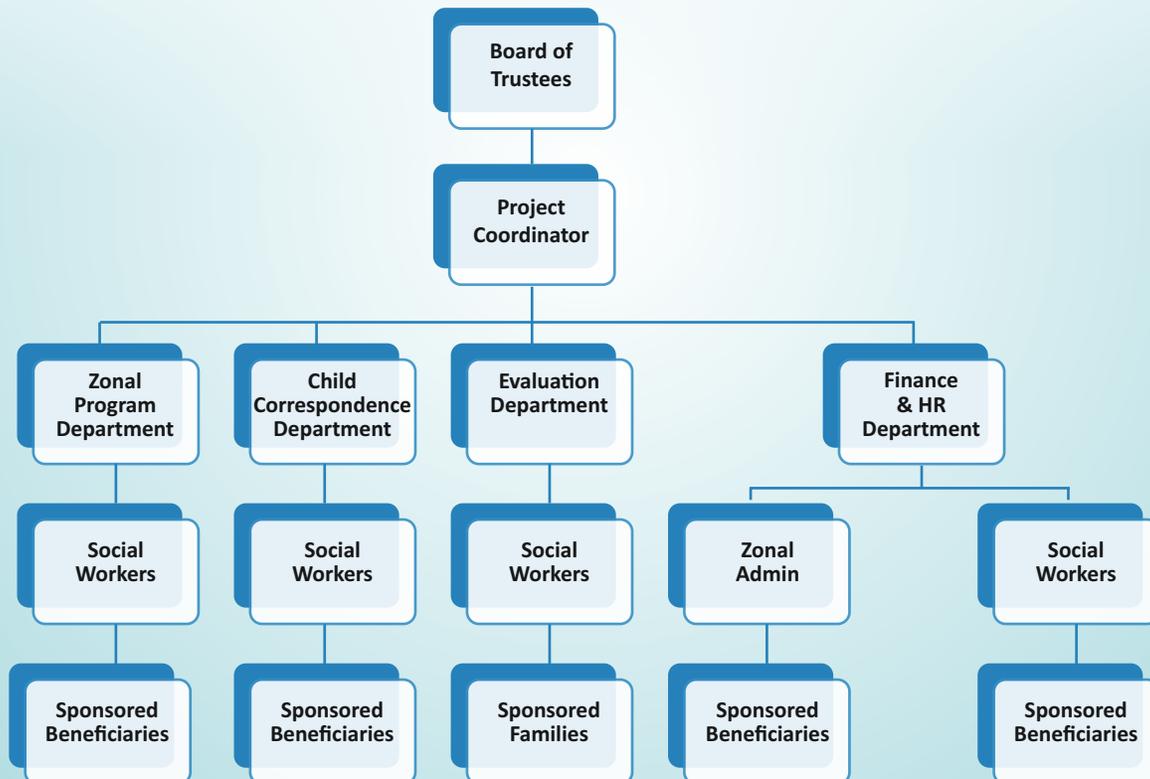
I respectfully communicate decisions.

11. FUTURE ORIENTATION (WE ARE ALL CO-CREATORS)

I believe Unbound is under construction. It is not completely built. I help make it more resilient and reliable for the long journey ahead. It is not static, but always in movement, formation and growth. I will be proactive. I help prevent and do not condone or tolerate unjust or intolerable situations. I am able to identify and address current situations which may be holding the organization back from living out its core values and proceeding forward with its stated objectives. I surround myself and help choose and retain other good and humble leaders. I have an optimistic view of an exciting future. I am co-creating Unbound.



CFCA Organogram



CFCA BOARD OF TRUSTEES



Left to Right

Name	Designation
Abraham Thaiparampil Chacko	Chairman
Augustin Joseph	Secretary
P. Selvaraj	Managing Trustee
Sebastian P.J.	Board Member
Rupak Chattopadhyay	Treasurer

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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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