



ANNUAL REPORT 2018-19

**Towards Sustainable Development
of Sponsored Families**



Chetana Foundation for Children And Aging (CFCA)



CFCA Annual Report 2018-19

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.

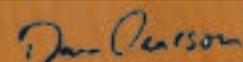


CFCA's core values of integrity, accountability, the dignity of the person and respectful relationships guide our decisions each day and help us to focus the program on the expressed, felt needs of sponsored families. The "Hope for a Family" program is a way of describing CFCA's program at its best. 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

Director of International Program
UNBOUND – Kansas

From the

Managing Trustee's DESK



By God's grace and the hard work of our sponsored families, faculty and team members, we are here to publish the annual report of Chetana Foundation for Children and Aging (CFCA) for the FY 2018-19. It has been a fruitful year for all of us while still fighting the dreadful evil of poverty all the way from its roots.

At CFCA, we have the extraordinary opportunity to grow in grace by walking with the families toward a culture of compassion. As time pass by, we are able to witness from the group of mothers themselves, natural leaders emerging. A new circle of enablement is taking place.

We work with families at the grassroots level with local staff. Our social workers visit the homes of the families and listen to their needs. They work with children to set education goals. They visit the elderly. They bring families together in

small groups (SCMGs) to support one another and improve their communities.

I was always intrinsically connected to these sponsored families and wanted to contribute to its development. CFCA and its history of collaboration with the poor and marginalized of the society from Bihar and Jharkhand states is just a small contribution from our side.

Our main motivation comes from poor families, their efforts, dedication and hard work. We are just mentoring them and helping them to achieve what they have always dreamt of. Our primary focus is to put right values in them, and to provide them with the best environment to nudge them closer to realizing their dreams.

We extend our deepest appreciation to the sponsors; co-founder Late Bob Hentzen, Mr.Scott Wasserman (Unbound President), Mr. Daniel Pearson (Unbound Director-International programs), Pritha Hariharran, Amanda Heter, Sara Asmussen, Manuel P, and all Unbound Kansas co-workers for their inexorable service to CFCA to make life better for the sponsored families here in Bihar and Jharkhand.

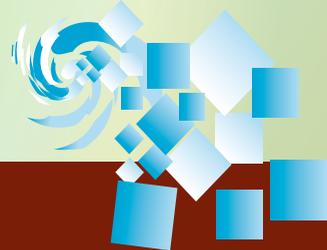
The CFCA leadership team, board members, and other staff members have done commendable service to build up a community of compassion, of solidarity and fraternity. My deepest gratitude to you all!

As we serve 7662 children and 80 Aging persons at 62 subprojects of both Bhagalpur and Dumka projects, my key message to all is to develop and nurture a strong passion and ambition, which would enable the sponsored families to achieve their goals.



P. SELVARAJ

Managing Trustee
CFCA- Bhagalpur



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A Preface



Chetana Foundation for Children and Aging (CFCA), Bhagalpur as a Trust is a movement of dedicated people who are tackling poverty in new and innovative ways. We connect people across cultural, religious and economic divides to live in solidarity and work towards a greater good.

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

Poverty isn't just about lack of money – it's about lack of choices /opportunities. We've found that families make good choices when they have support and encouragement. They invest in the education of their children. They develop livelihoods and become active community participants in the spirit of true sustainability.

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



“Hope for a Family” program

Our theological **core values** are :-

Dignity of the Person

Respectable Relationship

Integrity and Accountability

Together we create
HOPE
for brighter futures,
TODAY.



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

WORK Principle

We work based on Gentle Balanced Leadership (GBL) principles.

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.

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.

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.

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.

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.

This form of leadership is believed to be a liberating force of LOVE in the world today.

Women Empowerment

Rural women are more prone to domestic violence. Women are relatively disempowered and they enjoy somewhat lower status. Fewer women have final say on how to spend their earnings.



In such scenario the project initiated welfare oriented approach. Here the powerless gain greater control over the circumstances of their lives. It leads to a growing intrinsic capability-greater self confidence, and an inner transformation of one's consciousness that enables one to overcome external barrier.



*The two
indicating factors
for women
empowerment are*

*Economic
participation and
Decision making
power*



The very fact that women are able to actively participate in economic life it witness a sea of change in women's life, which enables her increased capacity for leading a fulfilling human life. The economic participation mainly emphasizes on one important aspect i.e. a power to achieve desired goals but not a power over others. The project focuses on women's opportunity rather than their capabilities!



Goal Orientation

In view of attaining the goal of the family the project initiated career guidance seminars for sponsored youth from class IX and above at zonal basis. The youth programs for goal attainment were held during March 2019 in three places namely Mohanpur, Godda, & Giridih. The experts were invited to deliver career related motivational speeches. The events are highly participatory and innovative in nature which is based on the principles of career path and positive thoughts.





Working Asstt. Engineer

Besides this, youth camps were held in almost every subproject during the month of May, in which the locally hired resource persons and the social workers support the youth with inputs towards better future. Children enjoy this camp as various small activities like competitions; sports, goal charts etc were part of these camp activities.

These seminars and camps brainstormed the youth to take up higher technical educations which was once upon a time was a big challenge. Now we have several sponsored youth pursuing their studies in Nursing, teaching, engineering sectors. Many of our older youth found jobs in military, police, bank, schools, hospitals etc. Some are doing their own self initiated small business.

**Works as
staff Nurse**



Office Staff



Nurse



RAILWAY



**Bihar
Police**



Pursuing Engineering

Capacity building programs

Our approach to development focuses on understanding the obstacles that inhibit people from realizing their developmental goals while enhancing the abilities that will allow them to achieve measurable and sustainable results.



We conduct capacity building programs in the zonal level as well as at subproject level throughout the year. Resources persons were hired at both levels. The capacity development programs aim at strengthening the skills, competencies and abilities of people and communities in developing societies so they can overcome the causes of their exclusion and suffering. It also includes opportunities for networking and the sharing of good practices.



We facilitate **trainings** as per the requirements of the sponsored families (participants) on all sorts of livelihoods, small business, vegetation, farming etc that will equip them with practical skills, tools, and knowledge that they require to maximize and deepen the impact of their work and the scale of their activities. The trainings are participatory, activity oriented, and thought provoking.

We facilitate exposure/exchange visits which include field exposure trips as well as SCMG deliberations. This has been a very successful means of facilitating learning. It is designed and executed in a result oriented manner thereby creating an environment of bringing positive change.



Pickle making



Tasar Training



Tailoring

Livelihood Promotion Activities



Ducks Farm



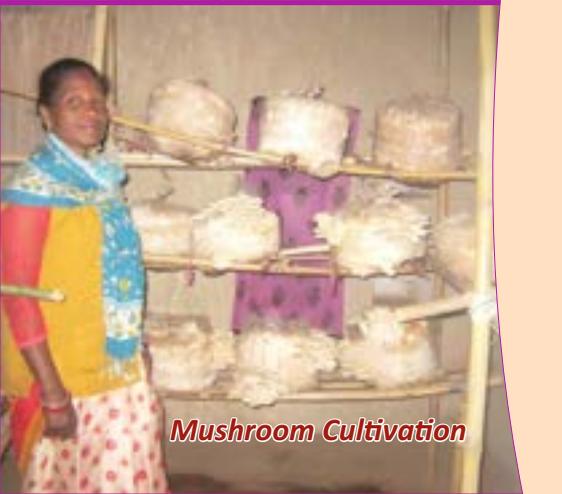
Cow Farm



Pig Farm



Goat Farm



Mushroom Cultivation

Livelihood is helping sponsored families achieve economic goals. Promoting livelihood is the nucleus of the program to fight poverty, illiteracy, mal nutrition, and unemployment.



Rice Sale

The sponsored families are involved in various income generating livelihood activities like vegetation, livestock farming, grocery shops, vegetable selling, mushroom cultivation, bricks making, readymade garments business, milk selling, fish business, rice business, growing silk worm, Tailoring, food processing, Auto for business etc. Income generated through such initiatives suffices the daily needs of the families as well as the educational requirement of their children making way for bright future.



Small General Store

The choice of livelihood is always designed through the freewill of sponsored families. They request themother group committee to provide training to their choices. Based on the request of the families, the committee arranges resource personfrom government or private sector, and expenses are met by the CFCA project through a budget process.



Tailoring

This daredevil approach created a positive kind of independence, and the committees are becoming the focal point providing resource training to families to develop their skill towards livelihoods.



Eggs Shop



Milk Business



Vegetable Cultivation



Bricks Making



Auto Service

Leadership Training

Through Leadership workshop we as an organization create conceptual clarity and understanding on the process and approaches of development, importance of participation, including various livelihoods methods, group formation, Facilitation skills, micro planning, participatory monitoring, among others. Leadership Training aims at developing their knowhow and skills to understand and perform their roles effectively.

All mothers currently enrolled in a SCMG saving and loaning group were invited to attend the leadership training turn by turn. Every SCMG group has newly formed 4 committees namely Livelihood committee, Credit Committee, Supervisory Committee, & Education Committee. Each committee is comprised of two mothers who are assigned with specific duties and responsibilities. No mother can serve more than one committee. We are glad that most of them participated in the project initiated leadership trainings.





The overall objective is to build the leadership capabilities of the young mothers through group challenges and self-reflection. Specifically, the program focused on improving the following: self-confidence, creativity, critical thinking, problem solving, and decision-making.

Each activity is done and reflected on through the lens of livelihood and group endeavor.

*It is believed
"True leaders
impact those
around them!"*





Skills and knowledge are the driving forces of economy growth and social development. Enabling the womenfolk towards skill development like tailoring, fish farm, craft, flour mill, animal husbandry, silk worm etc can fetch them steady income to raise their children and meet their educational expenses. As these initiatives have begun recently, we are hoping in future that we will be able to train many more mothers in such skill oriented livelihoods depending on the area and/ market demand.



Skill Development

In rural area, tailoring is a level of skilled work through which housewives can have access to decent earnings, so we initiated village level tailoring training for the mothers who were interested to learn. Villagers go too far away town to get stitched their children's school uniform and other dresses. The thin presence of tailoring workforce at villages making way for our mothers to enrich their skill in tailoring so as to capture the ever demanding market.



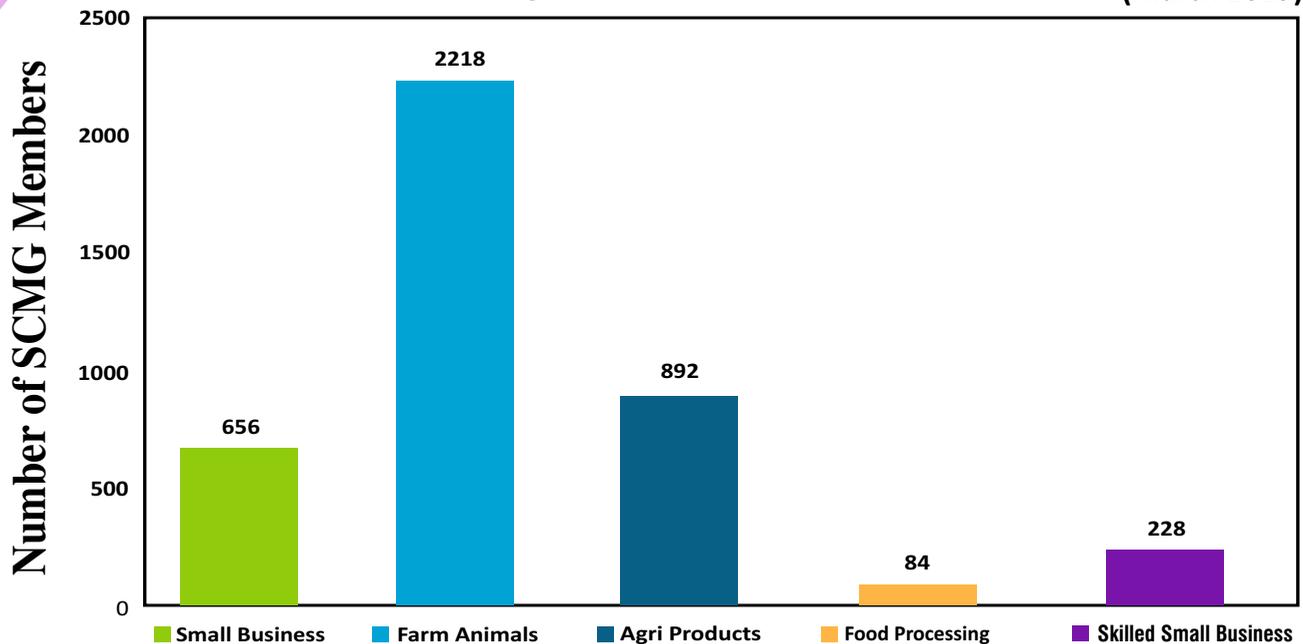
Micro finance programs

It is a program that provides credit (a collateral small size loans) and other financial to the SCMG mothers to create self-employment in income generating activities based on group lending methodology. All loans are to be paid back in installments on monthly basis. The interest rate is 0.5%. The SCMG groups own this entire program.



Small & Micro livelihood through Credit activities

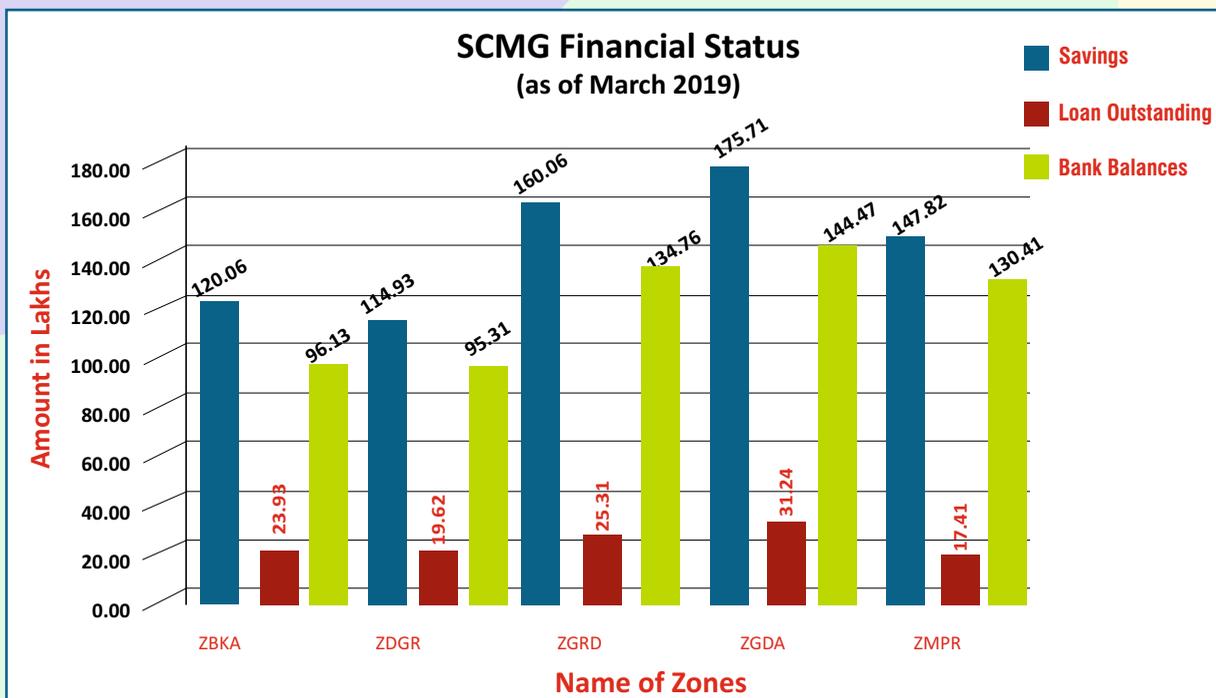
(March 2019)



Total : 4078

Many of our mothers have taken part in the past several years in micro finance activities with the purpose of coming out of the vicious circle of poverty. This program is gradually leading them to an improvement in income; and the increase in income will lift them (the poor) above poverty line.

Micro finance program has definitely helped our mothers to stop borrow from conventional money lenders who used to lend money to the subjects only to grasp their land. So in a way families witness this as a strong poverty alleviating weapon. It has created income among poor households and thereby to alleviate poverty.



Currently we have 6045 mothers participating in 348 mother groups (SCMGs) in 49 subprojects. Besides this we have about 1216 retired children's mothers still participating in the SCMG program. Every scmg group has 4 different committees comprising of two each member with varying responsibilities to support families towards family's goal.

Through their thrift savings and micro-credit activities they create a financial base. Easy access to loans with 0.5% as rate of interest enables them to undertake desired livelihoods, so as to break the shackles of poverty. The very facts the mothers earn promotes vehicle of change from economic dependence to self-reliance, promoting dignity.



SCMG Audit of Sub Project level

Per year two internal audits is carried out by the CFCA project to ensure the SCMG groups comply with the norms and policies, so as to bring about transparency and accountability of every member participants.

As per balance sheet on 31st March 2019, the total savings of the entire 348 mother groups are Rs. 71858335.26/-



Health Camps

The health statistics of rural area continue to be poor, suffers from various health conditions owing to mainly two reasons –first the lack of education and thus lack of awareness; and second the unwillingness to lose.

In such a scenario we Chetana Foundation organized Health 'camps' to carry out a limited health intervention through a team of health professionals. We organized a day long health camp for women in 5 places namely Mohanpur, Godda, Deoghar, Banka, & Giridih. A large number of women participated in this camp. The camp program began at morning and went up to 4.00 pm.



Blood Sugar check-up



Dental check-up



Doctor Consultation



Blood Pressure check-up

In order to make it a quality health camp, we provided free check up and free treatment. We wanted put this opportunity into best use. Hence we planned the health camp with three phase - pre health camp talk, actual health camp check up, and post health camp treatment.

Doctors and paramedical staff from renowned government and non-government medical hospitals examined patients, gave free medical consultation in areas of general medicine, dental treatment, Blood Sugar and Blood Pressure Testing, talk on public hygiene and prescribed, distributed free medicines etc for the poor and needy.



The Health camp program for the community has increased the trust on us and our work. The people from the sponsored community are demanding for more such programs.



UNBOUND

Exposure Trips

In an effort to learn from and share experiences from the work field, SCMG group member team visit one place to another focuses on livelihood. During the exposure trip they discuss about the concept, raising methods, market demand, price, cost, outcome



measure etc of various livelihoods. Those who have started livelihood business are able to share with others firsthand knowledge of the pros and cons regarding the business. They become practical teachers.



Orientation on silkworm cultivation

As they interact with one another they gain knowledge and confidence to start-up their own livelihood. The exposure trip is a way of fellowship in learning and earning. It provides latest trends of livelihood and farming method so that it can be replicated in their areas while addressing the livelihood issues. This way trips become very productive and motivating for the SCMG member Teams.

Home Visits

Once a year social workers make a visit to the home of sponsored families. As the villages are cut off from the main stream of society, the transportation facilities are very scanty, and so the travel to every home becomes a tiring one. The determination and commitment of the social worker make it a reality.



Social worker tries to learn about the family goal, child goal, economic aspirations, challenges and priorities etc. It is a kind of open dialogue wherein everyone is considered to be important in decision making for economic stability and goal attainment. The visit is recorded in a printed format of which one copy is retained by the family, that makes the follow-up visits process easier.

This activity (family Visit) aims at supporting families to foresee the future at the present. It encompasses the fraternity and belongingness of a poor family to Unbound with smiles and eagerness.



I recall here Bob Hentzen saying,
“You are not alone. We are listening to you and learning from you!”

The families are the backbone of the program so house visit is considered to be an integral part to it.

Service Scholarship programs

This year we awarded scholarship for 90 aspiring students who pursue their education in engineering, nursing, teaching, and mechanic field of proficiency. Service scholarship student are the beacon of the unbound spirit in the communities they serve. They organize voluntary community services in remote villages creating awareness in the community regarding the importance of education, health, career opportunities, savings, income generation schemes, social justice, save environment, and parent building aspects.

The type of community services include:-

- Health awareness
- Higher education focus
- Upkeep files/ records
- Guiding the younger students in quality letter writing
- Tutor weak students with study skill techniques



- Encourage mother group members towards small business/ income generation activities
- Contagious Disease preparedness & prevention
- Child letter translations
- Family visits and data collection
- Motivational sharing
- Importance of Savings & Credit loans
- Balanced diet to prevent malnutrition
- Guidance to drop outs to take up vocational trainings
- Unbound Program compliances, vision, & mission, who is our sponsors etc
- Social justice etc.

Service Scholarship students also help junior students in their academics and teach them to write good and personalized letter to their sponsors. They mobilize participation in community cleaning effort and tree plantation about preserving environment. They educate the community about health hazard due to smoking, drinking, and the effect of pollution on ecology etc. So in many ways the service scholarship students carry out community services to motivate and support the families to break the shackles of poverty and to combat other existing life challenges.



"Nothing is impossible to a willing heart"

Pushpa Hembrom (m/o Margaret CHID-855076) Subproject : GDA

Pushpa Hembrom a SCMG member of subproject GDA (Godda) of Godda zone was living a miserable life. Cultivation was only the mainstay of the family income. With the meagre income it was quite impossible to meet their child's education.

Life began to change after her daughter, Margaret CH ID- 855076 got the Unbound sponsorship. Her mother Pushpa Hembrom began to attend various livelihood trainings and workshops organised by CFCA Bhagalpur and she got encouragement and guidance to get involve in her own income generating activity.



So initially she availed a loan of Rs.5000 from the SCMG to open a small general store. She started selling groceries and other daily need things in her shop. It was the very first shop in her village and it ran successfully and within few months she was able to repay the loan. The shop was running well but the income wasn't enough to make them financial well off. Pushpa had learnt tailoring earlier so she decided to use her skill to add up to her family's income. Again she took a loan from the SCMG and this time the loan was three times bigger than the previous loan. The SCMG loan sanctioning committee agreed to give her loan of Rs.15000 considering her good track record. Pushpa purchased a sewing machine with that money and she purchased some clothes also to sharpen her tailoring skill first and after a while she started tailoring as her occupation. Attending motivational workshops organized by CFCA Bhagalpur helped her to believe in her own capability and now her tailoring skill is helping her to earn Rs. 500 to 600 a day. The shop and tailoring work are run single handedly by Pushpa only. Therefore her husband decided to involve himself too in some other income generating work. By that time they were earning well and they were easily meeting their day to day expenses but yet the goal was still far. Pushpa's daughter Margaret dreams to become a doctor in her life. Currently she is in grade in V in St Thomas School, Godda, a good reputed school.

The total cost of a medical course is about 15 – 20 lakhs of rupees. The current income was sufficient to send their child to school and to fulfil family's needs but it was appearing difficult for them to save such a big amount of money for their daughter's medical education. Therefore Pushpa's husband planned to buy an E - Rickshaw to increase family's income. They had some savings from the earnings by the shop and tailoring work but it wasn't enough so Pushpa decided to take a loan from SCMG for the third time. This time she took a loan of Rs.30000 from the SCMG and bought an E-Rickshaw. Pushpa's husband started driving the E-Rickshaw in the village. There is no proper facility of



transportation available in the village. Villagers have to walk to some distance to get to the main road to get a bus to go to the nearby town or other places. There are many children and daily wage labourers in the village who have to

travel to the nearest town daily to attend school and for work respectively. Pushpa's husband was lucky enough to get such daily passengers soon after buying the vehicle and he started earning Rs. 1000-1200 daily. Some time passed and Pushpa and her husband decided to buy another E-Rickshaw but this time with their own savings. They gave that E-Rickshaw to some other person to run it between the town and the village. They are earning Rs. 400-500 a day through their second E-Rickshaw. Now Pushpa and her husband are earning about Rs.2500 to 3000 a day and with this it has become easier for them to save money for their daughter's medical education.



With the support of CFCA Bhagalpur Pushpa not only stood on her own feet but she is helping others also to stand on their own feet. She is an example that how CFCA is impacting lives in rural and underdeveloped places of the country. It's a true success for the CFCA when the 'Hope For A Family' is fulfilled in an underprivileged family. Economic self sufficiency is big achievement for Pushpa and her family but she did not stop there but she is helping others also to grow together to build a better society by providing employment to another person too. Maybe the earnings of that second E-Rickshaw driver is not significant for the others but it is a great thing for a poor and unemployed person like him.

Pushpa is an active member in the SCMG and she often shares her experiences, past challenges and her success in group meetings and inspires other members also to do the same. She is an ideal in her locality and community. She has showed that nothing is impossible to a willing heart.

Name: Nichodimius Nicho Hansdak

Subproject : TLA

CH ID: 354902

Nichodimius Nicho Hansdak hails from Tilaya subproject and he completed his primary studies from Tilaiya Mission School. Thereafter that he completed his pre-degree studies from Giridih + 2 High School, Giridih. Apart from his studies Nichodimius was very interested in games and sports and he was always ahead. He had received certificates several times in football game. Nichodimius worked very hard and he qualified in running race held for police selection. He won the race and now he is actively doing his job in Patna as an Army Police. He is earning salary of 20,000 rupees per month.

Now his parents are extremely happy as he hailed from very poor family background where education was impossible for him. He stayed in the Unbound program and his entire life changed for the better. His family situation also improved much and has become self dependent. They are now living a dignified life in the society.



"Margin to Mainstream"

Name: Ganga Basant Murmu, Subproject : BAR, CH ID: 337116

My name is Ganga Basant Murmu. I am a sponsored child with CHID- 337116. I come from Kitta Kendua village of Godda district. I was born in an ordinary family and my birth was a thing of great joy for the entire family but unfortunately that happiness did not last long. My mother passed away just after six months of my birth. I was an infant and then after my mother's sad demise my aunt and my elder sister looked after me and raised me. When I was only five years old again a tragedy happened. I lost my father also and it made family's situation worse. Life was hard without parents but my sister took good care of me and did whatever she could do for me in her strength. She faced

life's challenges all alone and stood firm with courage in the midst of storms of poverty, loneliness and all the unfavorable circumstances of life.



Ganga Basant Murmu (front from right) in Birla Institute & Technology, Dhanbad with his batch mates

I got enrolled in St Joseph School Barmasia when I was six years old and shortly after that fortunately I was chosen for the sponsorship program of CFCA Bhagalpur. This proved to be a blessing for me. The sponsorship program of CFCA helped me to continue my schooling without interruption. I was good in academics and I used to get first rank in the class right from beginning. I always aspired to become an engineer and with keeping that in mind I studied diligently and worked hard. I performed well in Secondary School examination and in Intermediate also (pre degree) and it fuelled my preparations for the entrance exam for getting admission in an engineering course. My hard work brought me success and I cracked the entrance exam in my first attempt only. I got admission in Birsa Institute of Technology, Dhanbad, Jharkhand, one of the finest institutions of the country and I opted for the Production Engineering stream. Now I have successfully completed three

years in this institution and I am hopeful to have a bright future with a successful career. CFCA played a vital role in my long journey from school to an engineering college.

I was an orphan but my loving and generous sponsor Kathlen Urbanek never let me feel the lack of my parents in life and fulfilled all my needs. I will always remain grateful to Kathlen Urbanek and his family for their unconditional love and precious support. The CFCA family gave me courage to dream a beautiful dream and helped me to sharpen my skills and talents to convert that dream into reality. For this I shall be indebted forever.



- Ganga Basant Murmu

"Everything starts with a dream"

Panmuni Kisku (m/o Lalita Marandi CH ID-788433) DMA Sub Project

Panmuni Kisku is a mother of three children from Dhobarna village at DMA sub project. Her second daughter Lalita Marandi CH ID -788433 is a sponsor child studies at class VIII.

Dhobarna is a rural interior village known for its migration. Majority of men from this village migrate for long time for earnings for their family. Panmuni's husband, Mr. Jhamal Marnandi is no exception to this scenario. He migrated to Kerala and other state in search of menial works to support the family. So in absent of her husband, she used to spend her time idly sitting with other women in the village crying over the miserable condition of the family's plight.

Here a ray of hope came to this family through CFCA/ Unbound. As her child got new sponsorship, Panmuni Kisku became a member of Lily SCMG. She got opportunity to discover her hidden potential within by SCMG meetings, seminars and livelihood activities. In the beginning, she started animal husbandry. She has four cows. She uses to sell milk for money.



Panmuni Kisku in her cowshed feeding cows

There after she initiated one more new business that is silkworm business. It was totally new to her. So, she got training for silkworm through Unbound/CFCA program. She took loan Rs. 8000/- from SCMG and started silkworm business. She invested it to buy silkworm kits.

She use to prepare silkworm on beginning of June and finally by end of August silkworm is ready to harvest. She earns Rs. 90000/- to 95000/- rupees per harvest. She does second term silkworm cultivation is on September and harvest is done by month of November-December. ***“I do twice silkworm cultivation in a year and I earn almost Rs. 180000/- to Rs. 190000/- per annum”*** she told.

This enabled Panmuni Kisku to send her elder daughter to pursue Nursing College, and her youngest daughter is in grade VI in local school.

Now she being an active member in her SCMG group, and she empowers other SCMG members to initiate silkworm business. She trains and guides them.

Today she is proud to say that there are around 30 families have started silkworm cultivation/business in her area. Panmuni Kisku is a pioneer in this initiative (silkworm cultivation) at her village, and has become a teacher to other women in the village. The entire family is very happy and thankful to CFCA for empowering her to taste success in her economics dependency. Her dream has become a reality because of CFCA.



Panmuni taking care silkworm in initial stage



Final product silkworm (Cocoon)

Marcella Maran Soren, a vibrant sponsored girl in her mid twenties from subproject Maheshmunda of Giridih zone is overjoyed that she has got opportunity to fulfil her long cherished dream to become an educator. She is pursuing a two years' degree course in 'Bachelor of Education' from 'G. D. Bagaria Teacher's Training College' at Giridih, Jharkhand. She has been availing support from the CFCA sponsorship program since year 2001. Back then the situations in her family were disapproving and being chosen for the sponsorship program proved to be a blessing for Marcella and her entire family. With the timely monetary support of her generous sponsors she studied in good missionary schools which developed a rational thinking mind in her and she decided to become a teacher. Education is the most precious gift that one can gift to another and she chose to share her gifts with others.

Marcella's mother attended various CFCA conducted trainings, seminars and workshops and got encouraged to take a loan from the SCMG to start rearing milking cows. She bought two cows and now she is selling cow milk. Currently she supplies cow milk to 18 households daily and earns Rs. 520 in a day. Now she has fixed monthly income of Rs. 15000 and it is a great achievement for her.

Marcella and her family overcame the unfavourable conditions through their hard work, determination and with the support, inspiration and guidance that they received from CFCA. The day will soon arrive when they too will be in a position to help and guide others and will contribute to the betterment of the society.



Marcella outside her Institute



Marcella during a teaching practice session in a school



Mother Selling Milk

Ronald Hembrom, CH ID – 146384, Subproject - CKI



Ronald Hembrom during his teaching practice sessions

Ronald Hembrom a talented sponsored boy is ready to embark to spread the light of education in the society. His childhood dream was to become an educator and he clung to his dream and got enrolled in a 'Primary Teacher's Training Course' after completing his pre degree. Currently he is doing teaching practice in a well recognized school at Lohardaga, Jharkhand. The place he comes from is still far from the industrial developments. His village is located in the midst of jungles where the modern cell phone network reaches hardly. There are no such basic facilities in his village that one can easily enjoy in a city or a town.

In the midst of poverty, illiteracy and many other disadvantages, getting enrolled for CFCA sponsorship program was a great thing for Ronald and his family. He could complete his basic schooling from a good missionary school with the support of CFCA. The teachers of his schools were first people who impacted his life in a major way. As a child teachers were his only inspiration that he could look up to and he decided firmly in a very young age only to become like one of his role models, he aimed to become a teacher.

He has been in this sponsorship program for more 10 years. All through these years he actively participated in different seminars, motivational sessions and youth programs organized by CFCA Bhagalpur which helped him to continue his study sincerely. Ronald is grateful to his generous sponsors for fulfilling all his needs through timely monetary help. His family also made much progress in life. Ronald's mother got opportunity to stay in SCMG and she learnt about various income generating activities. She received training in animal husbandry and now she is rearing goats to add up to family's income. Ronald's siblings too are well educated now. The impacts of CFCA Bhagalpur are clearly visible in Ronald's life.

Elders in the Program

We serve about 80 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.

We tried to gather them at a common platform for a program activity like festival celebrations but couldn't succeed as 80 aging beneficiaries are spread out at 50 subprojects of two states. The physical ailment does not encourage them to travel elsewhere. But come home they are the angels giving solution to various program issues.

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.



Education Awareness Campaign (to underprivileged)

We organized “Education Awareness Campaign” with the help of our sponsored communities for the last four year. The campaign is undertaken to every possible village of the areas where we work. It was organized again in March 2019 in different areas.

The main aim of the aforesaid campaign is to make literacy a priority for children and parents. Literacy is a vital element of action against poverty, and through our work we change children's life stories.

Such Awareness raising campaigns aim to create awareness on education, child labor, and poverty. Low literacy remains one of the main challenges facing our communities at remote



tribal areas. Low literacy skills increase the risk of poverty and social exclusion. Majority of our sponsored families live in villages, so this campaign is of utmost importance to all.

Fortunately, our campaign has positive impact. We see now that majority of people living in villages know that education is the only way to get rid of poverty. But due to lack of money they are not able to send their children to private schools and hence depend upon government schools for education.

Every village is not provided with school which means that students have to go to another village to get education. Owing to this rural education is facing a serious crisis. Poverty is another setback to this.



Liaison Visit to Bhagalpur Project

Mr. Ranjeeth Gill Kuppala, Unbound Communications Liaison in India, visited Bhagalpur during September 20th-22nd, 2018 with the purpose of learning more about the work Unbound-CFCA is carrying out to the communities and families. The objective was to learn over all potential stories which could be covered in future trips. In addition he had a very keen interest to know culture, area, people, and challenges faced.

See below the report Mr.Ranjeeth sent us after the visit :-

“I went to the field to meet some of our sponsored families. I got to meet 5 families with different backgrounds. First family I met does business, where they buy rice for less price and store it. when the price go up by 50paise or a rupee they will sell to the local markets. I got to meet the sponsored child. She was shy and also a confident girl. I asked her sponsored name and answered immediately. She is studying in Hindi medium school. They have 3 children 2 daughters and a son. Both daughters are studying in Hindi medium and son is studying in English medium. For a second in thought they are giving importance to the son, but the father told they became little financially strong and they could only afford one child at present to study in boarding school. As both the daughters were already in school they will have to change the medium of study and it will be little difficult for them to pick it up. So he decided to send his son as he just started to go to school.

The sponsored child is studying in 5th standard and I asked her to share or tell if she has something to tell. She said,“ sir, mereko nurse ban na hai! Please, mereko mere manzil tak pahunch ne me madad kijiye.” Which means, “ I want to become a Nurse and please help me to reach my goal”. There were all tears in my eyes. Little girl studying in 5th standard understands the importance of education and also understands that CFCA is helping her to achieve her dreams. It was not even a planned visit to think that someone has prepared her to talk or she prepared herself to say these beautiful words. She instantly said these words. It was great and beautiful to meet this girl. I told her, “you work hard in your studies, and CFCA-Unbound is always there to support and encourage you to reach your goal”. She also said, “say thank you to my sponsored parents and please ask them to write a letter and send a photo to me. Some of my friends get letters and photos and I'm always waiting to get a photo from them”. This is one of the things that most of the children ask for.



From there I went on to meet a family who started sweet shop business, from there another family who is raising pigs. Then the social worker took us to another village which is again 40min journey by car. I can see that there is very less of transportation facility and asked her, how she manages to come and visit these villages. She said, “there is short-cut to the village through the woods and I will reach in 45minutes by walk”. She walks for 45 minutes, gathers all the sponsored mothers, conducts SMG meetings, give them the latest update and happening in the project. Make children write the letters and walk back in the evening for 45min. through the woods to reach back home. She deserves a salute, and all the social workers for their hard work in the field. As I could recall the words of Mr.Selvaraj sir, that they (social workers) are the true Hero's of the project. In this village I met a sponsored mother who does chicken farming with basic facilities. I asked her how many chickens die, she replied hardly one or two. That's where we can see the hard work of the mother.



Later we went to different community, were most of them do silk worm farming. The best, easiest and most profitable industry. I was again amazed and shocked to know about the silk worm farming. These people live in small village but blessed with mother earth's gift of the plants where silk worm farming is possible. The



family spends 1500/-rupees to buy silkworm eggs and they have process for the eggs to hatch. Once they hatch the eggs, worms are put on the trees to feed and in 45-60days depending upon the season the silk worms get ready to sell. Here's the most interesting part. The profit they make is 80,000 – 90,000 rupees. You read it right! These families are introduced to silk worm farming very recently and there is an institution close by where they training on farming of silk worm are given. The sponsored mothers took training from the institution and with the support of SMG they started doing the farming. They all are happy now and slowly the whole community is taking up silk worm farming.”

All thanks to Mr Selvaraj sir and the staff members for making the visit a memorable one and covering a lot of land in spite of the little time available.

Correspondence



CORRESPONDENCE STATISTICS UPDATE MARCH 2019

WELCOME LETTERS

India Top Performers:

| | % submitted within 60 days |
|---------------|----------------------------|
| India Average | 84.0% |
| Trichy | 91.3% |
| Bhagalpur | 90.4% |

SPEED LETTERS

India Top Performers

% Under 60 days

| | |
|---------------|-------|
| India Average | 95.8% |
| Bhagalpur | 100% |
| Chennai | 100% |
| Trichy | 100% |

UPDATE REQUESTS

India Top Performers

| | % submitted within 90 days |
|---------------|----------------------------|
| India Average | 98.2% |
| Bhagalpur | 100% |
| Delhi | 100% |
| Hyderabad | 100% |

NON-COMPLIANCE RETIREMENTS

Congratulations to the following for having no non-compliance retirements in 2018!!

BHAGALPUR **DELHI**
DUMKA **HYDERABAD**
TRICHY

Program Audit by Kansas team



Ms. Amanda Heter and Ms. Sara Asmussen visited Bhagalpur project during October 8-13, 2018 for a Program organizational audit. They visited 32 families and interviewed 24 staff members from various subprojects. The purpose of the audit was to support the program with the key learning. The 360 degree audit approach helped them understanding the program better.

At the end of the visit they appreciated the program for being very consistent with the donor intentions; at the same time they also indicated grey areas where they suggested potential improvement plans.

One of the specific areas where improvement required was to designate an evaluation specialist to carry out internal evaluation process within the program for better program learning.

The Bhagalpur program is very thankful to the Unbound representatives Ms. Amanda and Ms. Sara for their commitment and dedication shown in reaching out to the families learning their struggles and challenges in a real way.





On 8th March 2019 CFCA organized the women's day celebration at 5 zones namely Mohanpur, Godda, Dumaria, Deoghar, & Giridih. There were about 6000 mothers participated in the celebration. They staged colorful cultural programs, skit plays, and explored success stories of the women group in the program. The resource persons gave motivational speeches upholding the value and importance of women in the growth of the every society.



All participants were honored with flower and badge. The function was the promotional ground for every rural woman to believe in their own potential to bring change in their families and society. Women from rural area are extremely happy to be part of CFCA and we could see their eyes beaming with lots of promises. To make the event even more memorable a tug of war competition was held subproject wise. The winners were facilitated with prizes.



Christmas Get-together

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.





Founder Day MEMORIAL SPORT



Late Bob Hentzen, co-founder of Unbound, taught us how to walk alongside families striving to overcome poverty. The co-founder Bob while he was alive travelled to many countries, walked thousands of miles, and met sea of hard-working families struggling heroically to make better lives for their children. The founding vision of Unbound was to empower families and connect the world with their struggles.





To commemorate Bob's death anniversary CFCA has organized football tournament for two days from 7th to 8th of October 2018 at three places namely Siktia in Godda District, Dumaria in Banka District, and Giridih in Giridih District. The selected youth from all subprojects participated in this event. At the end of the event all the participants were given medals and certificates. The winners were honored with trophies.

The founder's commitment demonstrated by his passionate and dedicated example, continues to inspire us today.



Strategic Planning (SP) meetings:

To thrive consistently over the long haul requires discipline and a reliable strategy. Without a strategy, an organization can drift away from its vision and become unsustainable or irrelevant. So we discuss strategies throughout the year at the various levels. We include key stakeholders in the strategic planning process for a greater scope of ideas and insights.

The key stakeholders are:-

- | | | |
|----------------------|--------------------------|--|
| i. Board of Trustees | ii. Project Coordinators | iii. Staffs |
| iv. Parent | v. Zonal coordinators | vi. Donor representatives (Unbound) etc. |



The purpose of Strategic Planning is

- Developing or reaffirming the Vision/Mission of CFCA Trust
- Using the Vision/Mission statement as a strategic filter to develop and assess new and existing programs
- Developing measures of success for the organization
- Agreeing and prioritizing key strategies
- Developing Action Plans to achieve the identified Strategies
- Structuring the strategic plan process for success
- Ensuring families/communities empowered to achieve their desired potential and participate fully in society
- Annual reviews and continuous strategic planning



It's hard to achieve anything of significance without a good plan; so through various strategic plans we ensure that the right priorities are set, energy, time and resources are allocated to the right areas, innovation is encouraged and rewarded, and there is flexibility to change when change is required.

This is how we continually capture new insights and opportunities otherwise missed, and have the flexibility to realign to any changing environment.



Audit Report 2018-19

CFCA Bhagalpur project, as a direct benefit to child, disbursed Rs.18750/- per beneficiary bank account besides Birthday and Christmas fund during the FY 2018-19. It accounts approximately 89% of the child sponsorship income received. It has always been our conscious effort to support the families with the maximum. It is all possible because of the well documented budget and meticulously planned program activities.

CHETNA FOUNDATION FOR CHILDREN & AGEING-BHAGALPUR
RECEIPTS & PAYMENTS ACCOUNT FOR THE YEAR ENDED 31ST MARCH,2019

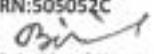
| Receipts | Amount | | Payments | Amount | |
|-----------------------------|--------|------------------------|---|--------|------------------------|
| | Rs. | Rs. | | Rs. | Rs. |
| Opening Balance | | 1,22,07,408.33 | Direct Disbursement to Sponsor Children Account | | 14,30,18,749.00 |
| Foreing Contributions | | 18,42,31,329.68 | Gift to Sponsor Children | | 7,630.00 |
| Interest from Banks | | 15,55,160.00 | Help to Sponsor Children Family | | 860.00 |
| Sale Proceeds of Equipments | | 11,800.00 | Bank Charges | | 16,825.64 |
| Sale Proceeds of Vehicles | | 35,000.00 | Courier Charges | | 3,63,028.00 |
| | | | Celebaration Expenses | | 15,88,312.00 |
| | | | Education of Sponsor Children | | 10,640.00 |
| | | | Fuel & Electricity Expenses | | 2,23,030.00 |
| | | | Legal Charges | | 8,160.00 |
| | | | Medical Expenses | | 4,25,452.00 |
| | | | Photo Expenses | | 10,837.00 |
| | | | Printing & Stationery | | 10,03,679.00 |
| | | | Audit fee | | 1,47,500.00 |
| | | | Rent | | 11,08,900.00 |
| | | | Repairs & Maintenance | | 5,73,896.00 |
| | | | Salaries | | 2,28,10,627.00 |
| | | | Staff Welfare | | 42,31,542.36 |
| | | | Seminar & Meeting Expenses | | 8,17,099.00 |
| | | | Scholarship | | 7,14,000.00 |
| | | | Social Needs | | 54,585.00 |
| | | | Telephone Expenses | | 1,20,153.00 |
| | | | Travelling & Conveyance | | 8,96,754.00 |
| | | | Vehicle Expenses | | 1,25,662.00 |
| | | | Internet Expenses | | 67,745.00 |
| | | | Foreign Travel Expenses | | 9,519.00 |
| | | | Special Visit Expenses | | 52,080.00 |
| | | | Livestock Farming Programme | | 5,72,005.50 |
| | | | Training Pogramme Expenses | | 2,69,569.00 |
| | | | Office Expenses | | 1,04,372.00 |
| | | | Welfare of Aged | | 17,76,327.00 |
| | | | Equipment | | 479500.00 |
| | | | Furniture | | 2,04,165.00 |
| | | | Vehicle | | 73,499.00 |
| | | | Closing Balance | | 1,61,53,995.51 |
| | | 19,80,40,698.01 | | | 19,80,40,698.01 |

As per our report of even date attached herewith;

For,Kejriwal & Co.

Chartered Accountants

FRN:505052C


(C.A. Binod Kumar Kejriwal)

Partner

M.No.00:5052

Place:Bhagalpur

Date:22nd June,2019



CHETNA FOUNDATION FOR CHILDREN & AGEING-BHAGALPUR
INCOME & EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31ST MARCH,2019

| Expenditure | Amount | | Income | Amount | |
|---|--------|------------------------|-----------------------|--------|------------------------|
| | Rs. | Rs. | | Rs. | Rs. |
| Direct Disbursement to Sponsor Children Account | | 14,30,18,749.00 | Foreign Contributions | | 18,42,31,329.68 |
| Gift to Sponsor Children | | 7,630.00 | Interest from Banks | | 15,55,160.00 |
| Help to Sponsor Children Family | | 860.00 | | | |
| Bank Charges | | 16,825.64 | | | |
| Courier Charges | | 3,63,028.00 | | | |
| Celebration Expenses | | 15,88,312.00 | | | |
| Education of Sponsor Children | | 10,640.00 | | | |
| Fuel & Electricity Expenses | | 2,23,030.00 | | | |
| Legal Charges | | 8,160.00 | | | |
| Medical Expenses | | 4,25,452.00 | | | |
| Photo Expenses | | 10,837.00 | | | |
| Printing & Stationery | | 10,03,679.00 | | | |
| Audit fee | | 1,47,500.00 | | | |
| Rent | | 11,08,900.00 | | | |
| Repairs & Maintenance | | 5,73,896.00 | | | |
| Salaries | | 2,28,10,627.00 | | | |
| Staff Welfare | | 42,31,542.36 | | | |
| Seminar & Meeting Expenses | | 8,17,099.00 | | | |
| Scholarship | | 7,14,000.00 | | | |
| Social Needs | | 54,585.00 | | | |
| Telephone Expenses | | 1,20,153.00 | | | |
| Travelling & Conveyance | | 8,96,754.00 | | | |
| Vehicle Expenses | | 1,25,662.00 | | | |
| Internet Expenses | | 67,745.00 | | | |
| Foreign Travel Expenses | | 9,519.00 | | | |
| Special Visit Expenses | | 52,080.00 | | | |
| Livestock Farming Programme | | 5,72,005.50 | | | |
| Training Programme Expenses | | 2,69,569.00 | | | |
| Office Expenses | | 1,04,372.00 | | | |
| Welfare of Aged | | 17,76,327.00 | | | |
| Depreciation | | 4,14,809.78 | | | |
| Excess of Income over Expenditure | | 42,42,141.40 | | | |
| | | 18,16,44,348.28 | | | 18,57,86,489.68 |
| | | 19,97,96,499.68 | | | |

As per our report of even date attached herewith;

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

(C.A. Binod Kumar Kejriwal)
Partner
M.No.00:5052
Place:Bhagalpur
Date:22nd June,2019



CHETNA FOUNDATION FOR CHILDREN & AGEING-BHAGALPUR
Balance Sheet as 31ST March,2019

| Funds | Amount | | Assets | Amount | |
|--|---------------------|-----------------------|--------------------------------|-----------------------|-----------------------|
| | Rs. | Rs. | | Rs. | Rs. |
| Funds | | | Fixed Asset | | |
| As per Last account | 1,54,44,443.13 | | As per Schedule-'A' | | 35,32,589.02 |
| Less:Excess of Expenditure over Income | <u>42,42,141.40</u> | 1,96,86,584.53 | Cash and Bank Balances | | |
| | | | Cash in Hand | 6,976.00 | |
| | | | With Banks in Savings Accounts | <u>1,61,47,019.51</u> | 1,61,53,995.51 |
| | | <u>1,96,86,584.53</u> | | | <u>1,96,86,584.53</u> |

As per our report of even date attached herewith;

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

(C.A. Binod Kumar Kejriwal)
Partner
M.No.00:5052
Place:Bhagalpur
Date:22nd June,2019



SCMGs

Group picnic



It is something depends on each subproject mother groups (SCMGs) whether or not to go for picnic and the choice of picnic spot. They organize it by themselves without CFCA's involvement. Various subprojects have organized picnic trip to nearby places. It is a day away from families; and the SCMG mothers enjoy a lot the day's activity by dancing, singing, to sharing delicious meal together. They are the hardworking mothers holding and taking the CFCA forward.

Project profile: CFCA Dumka

Dumka project is a unit of Chetana Foundation Children and Aging, head office Bhagalpur. Dumka project operates in the Santal Parganas region of Jharkhand state presently serving 1370 children. It has its presence in Dumka, Pakur, Sahibganj, Jamtara and Deoghar district of Santal Parganas.

The Santals are the predominant tribe in this region. They have been living in their own world over the centuries in almost utter misery, cut off from the rest of the world and its modern possibilities. Their source of livelihood is farming. The stone quarries and coal mines are rapidly capturing their land which forces the indigenous people to migrate to other state as farm labourers. The growth in population also has its effect in the remaining land as it is dissected when family divides. Illiteracy, poverty and sicknesses are rampant in the area and people become an easy prey to the exploitation of the dominant groups. CFCA-Unbound through its 9 (nine) characteristics works with this group to bring them to the main stream of life especially through education and various activities of SMGs.

CFCA Approach: CFCA believes in liberating the oppressed, the exploited and the poor. Dumka project upholds education as the sole means of liberation. Hence it gives main priority to the education of the sponsored children and their families. Project transfers benefits to the child accounts on a monthly basis. Children have their joint account with their mothers. Children withdraw their benefits to pay their educational and other expenses.

The project consists of two zones: Dumka & Pakur zones with its 13 Subprojects.

Dumka Zone - Subproject particulars:

| Sl.No. | Subproject | Full Name | # of Beneficiary | # of SMG | # of SMG members |
|--------------|------------|-------------|------------------|-----------|------------------|
| 1 | ASN | Asanbani | 77 | 8 | 91 |
| 2 | BAN | Bandarjori | 96 | 8 | 120 |
| 3 | DUD | Dudhani | 163 | 10 | 183 |
| 4 | HAN | Hansdiha | 83 | 8 | 97 |
| 5 | MDP | Madhupur | 90 | 9 | 117 |
| 6 | SKP | Shikaripara | 109 | 8 | 146 |
| 7 | SUS | Susnia | 55 | 8 | 102 |
| 8 | TLD | Taldangal | 123 | 10 | 138 |
| Total | | | 796 | 69 | 994 |

Pakur Zone - Subproject Particulars:

| SL.No. | Subproject | Full Name | # of Beneficiary | # of SMG | # of SMG Members |
|--------------|------------|-----------|------------------|-----------|------------------|
| 1 | BEL | Belpahari | 95 | 8 | 138 |
| 2 | JAP | Jiapani | 100 | 6 | 127 |
| 3 | SBG | Sahibganj | 100 | 6 | 104 |
| 4 | TIN | Tinpahar | 170 | 10 | 125 |
| 5 | TRI | Torai | 109 | 7 | 121 |
| TOTAL | | | 574 | 37 | 615 |

SMG Activities:

Self-Help Mothers Group (SMG) is the base for the programme implementation in Dumka project. It is the platform to attain the Nine Characteristics of the Unbound like – Decentralized Decision Making, Capacity Building, Mutual Accountability and Support, Culture of Learning, Goal Orientation, Empowerment, Worldview, Economic Self-sufficiency and Sustainability. Every beneficiary is represented by his/her mother/guardian. It is a group of 10 to 20 mothers of sponsored children. They have three elected leaders – President, Secretary and Treasurer. Each group also is represented by an elected Committee member. The group meets once in a month. The group is a platform to discuss the ways and means of better upbringing their children, development of families and social issues. They get empowered to face the local challenges and develop the leadership skills.

The members save minimum amount Rs. 100/- as their monthly saving and is deposited in their group saving bank account. When the saving is reasonably sized, the member take loan from the group account to have income generation activities.

SMG Saving and Loan – Dumka Zone

| SL.No. | Subproject | # of SMG | # of SMG Members | Saving | Loan |
|--------|------------|-----------|------------------|------------------|-----------------|
| 1 | ASN | 8 | 116 | 9,64,900 | 261,500 |
| 2 | BAN | 8 | 120 | 10,66,351 | 1,31,100 |
| 3 | DUD | 10 | 183 | 10,40,916 | 1,22,000 |
| 4 | HAN | 8 | 97 | 252,645 | 22,000 |
| 5 | MDP | 9 | 117 | 7,73,781 | 12,000 |
| 6 | SKP | 8 | 146 | 6,03,068 | 70,500 |
| 7 | SUS | 8 | 102 | 5,33,956 | 27,000 |
| 8 | TLD | 10 | 138 | 9,73,475 | 1,28,600 |
| | | 69 | 1019 | 62,09,092 | 7,74,700 |

SMG Saving and Loan – Pakur Zone

| SL.No. | Subproject | # of SMG | # of SMG Members | Saving | Loan |
|--------|------------|-----------|------------------|------------------|-----------------|
| 1 | BEL | 8 | 138 | 9,11,339 | 0 |
| 2 | JAP | 6 | 127 | 3,77,499 | 0 |
| 3 | SBG | 6 | 104 | 5,97,247 | 1,12,000 |
| 4 | TIN | 10 | 125 | 9,02,606 | 61,000 |
| 5 | TRI | 7 | 121 | 6,78,774 | 25,500 |
| | | 37 | 615 | 34,67,465 | 1,98,500 |

Glimpse of activities:

a. Staff Meetings & Training:

Dumka project is a rural project. All the beneficiaries come from the rural villages of Jharkhand state. About 98% of the mothers of the sponsored children are illiterate. Hence, they do not get a proper guidance from the parents. Therefore the staff need to be better equipped to support the families and to guide the mothers and the beneficiaries. Thus, Dumka project organises regularly coordinating office staff and zonal coordinators meeting twice a month. The social workers also have monthly meeting in the zonal offices. We have coordinators and social workers meetings on a quarterly basis. A platform is made to share all the challenges and successes of the social works and to learn from them.

The project also conducts staff refresher training twice a year. The training consists of the reviewing of the Unbound Manuals and policies, Child protection policy etc. They are refreshed with the Unbound Core values and policies and remain updated in order to guide the parents and children. They received refresher training also on SMG accounts & book keeping for regularly maintaining, monitoring SMG accounts, correspondence to guide and monitor letter writings. It is also a platform to review and plan the subproject activities, discuss challenges and share experiences.



b. Subproject Committee members training:

The Social Worker in every subproject is supported by the committee members from the SMG groups. Each SMG elects a Committee member for a year. Hence there are new committee member to the group every year. The project conducted a training for the committee members for all the subproject. 128 committee members from 13 subproject had attend a day of training. All the project staff also were present for the training. The training was given by project coordinator. They were given information regarding the Unbound policies, project structures, goal of the sponsorship program, concepts of SMG etc.



c. SMG Leaders Training:

Dumka project has 106 Self-Help Mother Group (SMG) in which 1634 mothers are participating. It is the foundation for CFCA programmes. Each group has three (3) elected leaders – President, Secretary and Treasurer. All the mothers are grouped in small self-help groups to support each other. Since most of the mothers are illiterate, they need to be given constant training and guidance. We give training to the mother on topics like – Purpose and mechanism of saving, SMG account maintenance and book keeping, loaning and repayment, livelihood, skill development etc. The project provides training for the SMG leaders twice a year.



d. Health Check-up for beneficiaries:

The project reviews the wellbeing of all the beneficiaries every year. It also provides medical assistance for beneficiaries in critical conditions. The doctor visits each subproject and conducts the health check-up of the beneficiaries. Most of our children are physically fine. However, some are found with some minor sicknesses. Thus, we are able to monitor the physical growth and health status of our beneficiaries.



e : Goal Orientation Camps:

Our beneficiaries come from the remote rural tribal villages of the Jharkhand. Most of their parents are illiterate. As a result, they are not able to provide their children proper guidance and support to attain their goal. Making decision is difficult. Children have to decide a particular stream or career for their future themselves. Hence the project organizes the Goal Orientation camps for those who are in high schools. It helps them choose their own career.



f: Summer Camps:

Summer camps were organised in all the subprojects of the project during the summer vacation. Lots of activities were conducted during the summer camps like – motivational talks, competitions, games and entertainment etc. The parents also participated in the summer camps along with their children. A separate session was organised for children and parents. Parent took part in discussions like – Problems and challenges in educating children, Ways & means to eliminate dropouts, Higher education, Vocational courses etc. Summer camp was appreciated and enjoyed by all the participants.



g. Service Scholarship Program and Adult Literacy:

The mothers in the SMGs request for the opportunity to learn to read and write. Hence the project has taken up the new initiative to teach the illiterate mothers how to read and write through the Adult Literacy program. The project conducts the Service Scholarship program for the youth. They have been trained as Adult literacy teachers. They teach the mothers how to read and write. The mothers are very excited about the program and learning in the old age. It has given them the sense of fulfilment and self-confidence.





h. Home Visits:

The project monitors the growth and development of the family through annual home visits. The social worker takes a time to visit the family and to know about the growth of the family. He reviews the family goal plan and verifies the attainment. It helps the family measure their progress and support to work for the further plans.

i. Livelihood Trainings:

I. Kitchen Garden Training:

Mothers realized the need to eat the fresh vegetable grown by themselves. Hence, they requested for Kitchen Garden training. The project provided the Kitchen Garden Training to 249 SMG mothers in 4 subprojects. They were instructed on the concepts of kitchen garden, its objectives and the need etc. Direct access to nutritionally rich food, savings on food and decrease in health expenses were discussed. One of the easiest ways of ensuring access to a healthy diet that contains adequate macro-and micronutrients is to produce many different kinds of foods in the kitchen garden. This is especially important in rural areas where people have limited income-earning opportunities. Kitchen gardens are also becoming an increasingly important source of food and income for poor household's rural areas. Consuming a nutritionally adequate diet is vital for a healthy and active life. Promoting appropriate diets and healthy lifestyles are central activities in reducing malnutrition, and promoting nutritional well-being for all.

Objective of the kitchen gardening training and demonstration:

- To improve the nutrition status of the family, involve in the crops production activities.
- To supply the growing population of the community with increasing qualities of food.
- To provide a satisfactory income for the farmers and their families.
- To increase cultivation of high value crops.
- The diversification of livelihood through promoting and using traditional vegetable crops training in small scale farmer management.



II. Vermicompost Training:

Dumka project is in a tribal belt of Santal tribal majority. Hence, the project serves mainly Santal tribal people. The Santals are farmers. They own their own land for cultivation. They have been using the chemical fertilizers for the better yield of the crops. However, the land is losing its fertility due to the use of chemicals. Hence, the mothers asked for better method or improving the crop yield. The project introduced the vermicompost as the alternative to the chemical fertilizers. They were trained on how to prepare the vermicompost. They were also supplied the earthworms to make the compost.



III. Mushroom Cultivation Training:

As one of the income generation activities the SMG mothers were given training on mushroom cultivation. Mushrooms, is also called 'white vegetables' or 'boneless vegetarian meat' contain ample amounts of proteins, vitamins, fibres and medicines. It is good source of income for the mother since all the raw material is available with them. They have a ready market available locally which makes it easier for them to have a good income for the family.



Celebrations:

1. Birthday Celebration:

Birthday celebration is great event for the beneficiaries. We celebrate the birthdays of all the children at their homes. The SMG takes the lead in celebrating the child's birthday and is organised in the home of the child. Sometimes the celebrations of birthdays of more than one child takes place together for all those children who are have gone for their higher education outside their state and were not available on their birthdays. The SMG members present the birthday gift to the children. The children enjoy cake and receiving birthday gifts.



2. Annual Day Celebration:

All the beneficiaries and mothers of a subproject come together on the annual meet on the day of Annual day celebration. It is a joyous occasion for the subproject. The day is celebrated with lots of singing and dancing and also various types of games organised by the subproject team. Children were awarded with prizes for all the competitions held during the year. It is a time for them to enjoy their togetherness.



3. International Women's Day Celebration:

International Women's Day was celebrated in various subprojects at their independent initiatives. The mothers themselves take the decision to celebrate the day and organise the event. Some of the subprojects decided to celebrate the International Women's day together at a common venue convenient to everyone. They invite a chief guest who would give them the motivational speeches on the occasion. They put up lots of dances and educational short skits. They celebrate is with lots of enthusiasm and joy.



Success Stories

1. Teresa Rani Murmu CH323773 – Subproject DUD

Rosa Soren, mother of Teresa Rani Murmu says that “My daughter Teresa Rani Murmu was three years when her father died that is in the year 1999.” She is a mother of two daughter and only son. Teresa Rani is her second child. She shared about her past how she was helpless completely and has to face great challenges to run the family. She felt like she was having a big burden on her head. Their house was also not good as they were made up of straw and mud. Sometimes in the rainy days they had to be under the leaking roof. They were not even having the oxen to plough the land. They were having small piece of land. It was terrible to be in a family but still she spent many years at that home with her children. She had to go to others house as a daily waged labourer to earn and feed her children. She also reared some domestic animal like goat, pig and chickens to manage her expenses.

Rosa Soren said that “I am grateful to God almighty and due to His grace, my daughter Teresa was sponsored from C.F.C.A. in 2002. After getting sponsor I admitted my daughter in a good private school and also started getting support from C.F.C.A every month. I felt little relaxed to pay the school and boding home fees of one



child.” She continues, “My daughter Teresa was also good in her studies. After passing out primary school I admitted her at St. Teresa’s School, Dudhani, Dumka. From there she passed her middle and high school and then she passed her Intermediate in Bio Science from +2 National High School, Dumka. My daughter Teresa wanted to be a nurse.” Rosa further included that she used to work hard. Whenever she saw her daughter’s result, she was encouraged to work even harder. Her family situation gradually changed. Few years later they got some support from CFCA to buy tiles, cow and a pair of oxen. After that Teresa’s uncle came to help and started living with them. Now they are living in a good house and started cultivation by their own. Now they have many cattle and the financial situation was also improved day by day.

She used to attend the SMG meetings and learnt many things about the family management and goal setting. They started planning for the family. She also learnt to read and write from the adult literacy program of the project. She has learned to write her name.

Teresa passed her Intermediate exams from +2 National School, Dumka. Mother and daughter were confused and could not decide what Teresa should do next. Then they took suggestion from C.F.C.A. and then Teresa was admitted to St. Ursula Nursing School, Dumka for two years Auxiliary Nursing and Midwifery (A.N.M.) course. Teresa graduated with her degree in Nursing in 2018. She got the job and working fulltime at St. Ursuline Health Centre, Dumka as an assistant Nurse. She is paid Rs. 6000 per month. She now supports her brother in his studies and also support her mother to manage the family. She is also saving for her future needs. Rosa Soren said that “Whatever we are today it is only because of the help of C.F.C.A.”

2. Joseph Jaideep Marandi CH437058 – Subproject ASN

Mr.Subhastain Marandi and Mrs. Marila Soren the parents of Joseph Jaydeep Marandi share their family condition prior to the sponsorship their son received. Mr. Subhastain Marandi said that “Our condition was deplorable prior to the sponsorship. We were separated from the family and given only the place to live and no land from cultivation. We were dependent on others lands for cultivation in shares. We cultivated it from others oxen. We worked as labourer in the off season.” Mother explains about her daily life in the past saying “I usually go to the city to sell leaf plates and after few days, I bought a goat and slowly they increased to supported us to meet the emergencies. After selling goat we bought a cow and after few days we bought a pair of oxen for the cultivation purpose.” Father shares his plight saying “I use to sell the paddy straw in the town which I carry it by others bullock cart. After some years of earning money I bought own bullock cart to carry the business stuff.” Mother says “I sold my silver anklet to buy a piece of land for cultivation.”

They also explained that “We saw our son was fit to go school and we were also willing to send him to the school. But due to financial issue the child remained at home. One day the Parish priest Fr. Peter visited our home and suggested us to enrol our son in the school. “We fell sorry that we cannot afford to keep our child in boarding school and make him study”, father told the priest. Then Fr. Peter informed them about the possibility of having the sponsorship and educating their child.



The Joseph was admitted in St. Mary's Middle School, Asanbani and stayed in the boarding home. Everything started changing as Joseph received the sponsorship. They received help to change their dilapidated house from sponsorship program. The family added their share to finish the home. "We sold our pig and bought wood to make a door and windows", mother says. They were also able to admit the younger daughter Doli Marandi in St. Mary's Boarding School. Joseph studied in St. Mary's up to 6th grade. He went to St. Joseph's School, Dumka for his high school. He completed his Intermediate from Deoghar College, Deoghar.

He had the desire to work as soon as possible to support his parents. He filled up the vacancy in Jharkhand Bijli Vitran Nigam Limited (JBVNL), the Jharkhand Electricity Board. He was lucky enough to get the job in his first attempt. He collects the cash from people for the electricity bills. He is very proud to get a job to support his parents. He went walking to his work place as he started the job. He some money a recently purchased a new motor bike to go to his place of work. He is very hopeful that he will be able to educate his younger sister and help his parents. "I am very grateful to the sponsorship program which helped me to be educated and get job. I can help my sister to attain her dream" say Joseph.

3. Elbina Pinki Murmu CH483865 – Subproject SUS

I am Elbina Pinky Murmu. I am is the 3rd among four children. I am overjoyed today that I have completed the Office Management course and I am working in Shishu Vikash Vidyalaya, Nonihat. It was only possible through the sponsorship program. I got the best of opportunities. I completed my Intermediate from Sundarwati Mahila College, Bhagalpur. I then completed my one year of Office Management course from Vocational Training Institute, Dumka. I am very happy to work among the children today.

Our condition was pathetic earlier. Father used to go to other state in in others house and managed our living separately. My mother was sister was admitted to the village afford to send her to better school. It was at that time I got the was then able to send all of us in the education.

My mother learned a lot from the There has been lots of change since She was different earlier. She was any one, not even with us. She was mothers having the similar money. She started a vegetable market. She now does not go to learned to earn her own. She SMG. She is able to manage her these changes were possible only sponsorship program. I thank my always pray for her.



We had no sufficient food to eat. search of work. My mother worked family. Later my father left us started left alone to manage the family. My school as my mother could not She later got the work in the parish. sponsorship in 2005. My mother Boarding School for better

Support Mothers Group (SMG). she was the member of the SMG. not able to share her problem with enriched and inspired by the other problems. She learned to save some garden and sold them in the local others house to work. She has learned all these things from the home and handle situation. All through the CFCA-Unbound sponsor Elizabeth Simon and will

4. Jaseenta Sundri Marandi CH437200 – Subproject ASN

Jaseenta is the eldest among the four daughters of Mr. Doctor Marandi and Mrs. Maklu Murmu. Their family condition was pathetic and it was hard to feed the family three times a day and provide clothing before receiving the sponsorship. The children attended the village school. Their parents worked as daily wage labourer in the locality. The father was a chief mason and the mother was just a labourer. One day a nun from local parish Asanbani mission came to the village Mahanpara and visited Mr. Doctor Marandi's family. During the conversation nun suggested them to send the children to a better school and told them about the possibility of the sponsorship. Jaseenta was in 2nd grade then.

Jaseenta was enrolled in the CFCA sponsorship program and taken to St. Mary's Boarding School, Asanbani along with her sister Juli Marandi. Since then the family story changed. They received so much of support and guidance from the sponsorship program. The family was helped to build a new mud house with tin sheets roof. Later on, mother was part of the Support Mothers Group which help them set a goal for the children and family and work towards achieving them.

Jaseenta grew up physically and did well in her academic performances. She had her goal to achieve the General Nursing and Midwifery (GNM) degree. She passed her matriculation in 1st division from St. Mary's School, Asanbani and Intermediate in Science from Santal Parganas Mahila College, Dumka. She then joined Maa Kalawati Institute of Health Education and Research Centre, Ranchi, Jharkhand, to pursue her GNM degree. She graduated in 2018 with GNM degree. She was very excited to accomplish her dream. She is now working as an assistant nurse in Asian Duwarikadas Jalan Super Speciality Hospital, Dhanbad, in the ICU section. She receives monthly payment of Rs. 8000/-.

“I am very happy. My parents and sisters are also very much delighted about my achievements”, Jaseenta says. “It was only possible through the support of the sponsorship that helped me to achieve my cherished dream. My family member and I am really grateful for the help and support. I will work and serve the poor patients devotedly just like my sponsor Chirstine Richard does.”



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commitment and the relentless
efforts of CFCA, it is believed that in
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