

Creating Partnership with the Needy

ANNUAL REPORT 2022

vision2026.org.in





A glimpse of our 2022

600+ Projects 23 States

339 Districts

14,52,000+ Beneficiaries

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We have completed another year of significant progress in our mission to empower communities through sustainable development initiatives. 2022 was a year of challenges, but we remained steadfast in our commitment to make a positive impact in many lives through our promising projects. In this year, through 600+ projects in 339 districts of the country we could reach to 1.45 million beneficiaries.

Apart from the ongoing projects under core sectors, this year, our major focus was on developing our own campuses in the most backward regions of the country. Currently, we have seven campuses in six states. Our goal is to turn these campuses into centres of learning and development, where individuals from underprivileged communities can access highquality education and other essential services that they have been deprived of for far too long.

In addition, we have prioritized the economic empowerment of vulnerable communities, particularly those who have been negatively impacted by the COVID-19 pandemic and subsequent lockdowns. Our projects in this sector are designed to provide livelihood support and create self-

Chairman Speaks

employment opportunities for individuals who have been adversely affected. In 2022, we successfully implemented over 900 livelihood and self-employment projects, which have helped to improve the economic stability and wellbeing of numerous families and communities.

I am proud of the work that our organization has accomplished in 2022, and I want to thank all of our supporters and partners for their dedication and commitment to our mission. Together, we are making a difference in the lives of people, and we will continue to work towards a brighter future for all.

T. ARIF ALI Chairman, Vision Governing Council

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We aim at the grassroots level with a distinct preference for the depressed and the disadvan-taged sections, enabling them to attain all that a common citizen cherishes.

OUR VISION

Hand-in-hand we go to serve the deserving. Through various community service projects and with the support of our caring and generous donors, the Human Welfare Foundation (HWF) is engaged in helping people with little or no resources. With the high spirit and dedication of its volunteers, HWF strives to alleviate human suffering and also to help them achieve real improvement in the quality of their lives.

OUR MISSION

Our mission is to serve the poor and deprived sections of the society by providing them the basic amenities like education, healthcare, food, and shelter that equip individuals to become an equal partner in the progress of the nation, and by helping the sufferers of calamities to move towards a world free from hunger, ignorance, deprivation, and exploitation.

A person cannot be compassionate unless he/she is sensitive to others' needs and conditions.

Compassion

Empowerment

To empower people in order to unleash their potential.

Justice

OUR VALUES

Each person has the right to live and be treated with dignity. Justice is achieved by considering the rights of others and the respect they deserve, regardless

Accountability

of ethnic background.

We hold ourselves accountable for our actions. We hold our project implementation partners accountable for their actions.

WHAT WE DO!

Campuses | Scholarship | School Capacity Building Career Guidance | Health Care | Drinking Water Low-Cost Housing | Nagarik Vikas Kendra Community Learning Centre | Hunger Relief Orphan Care | Vocational Training | Livelihood Support Women Empowerment | Model Village Project Emergency Relief & Rehabilitation | Micro Finance

NATIONAL LEVEL CORE PARTNERS IMPLEMENTING VISION 2026 PROJECTS



WHERE WE WORK

- AssamMadlBiharAndlKarnatakaMahaKeralaMahaKeralaMahaChhattisgarhOdisUttar PradeshPunjGujaratRajaDelhiTamaHaryanaTelasHimachal PradeshTripuJharkhandUttaWest BengalGoa
- Madhya Pradesh Andhra Pradesh Maharashtra Manipur Odisha Punjab Rajasthan Tamil Nadu Telangana Tripura Uttarakhand



OUR CURRENT PROJECTS ADDRESS TEN OF THE UN'S 17 SUSTAINABLE DEVELOPMENT GOALS (SDGS)



Empowering through EDUCATION

VISION



DEVELOPING CAMPUSES

We intend at transforming these campuses into hubs of education and training where underprivileged sections of society will get affordable and quality education and other services that they are deprived of for a long.



Malda Campus | West Bengal



Howrah Campus | West Bengal



Rargaon Campus | Jharkhand

Guwahati Campus | Assam







Darbhanga Campus | Bihar

Seven Developing Campuses in 6 Statse

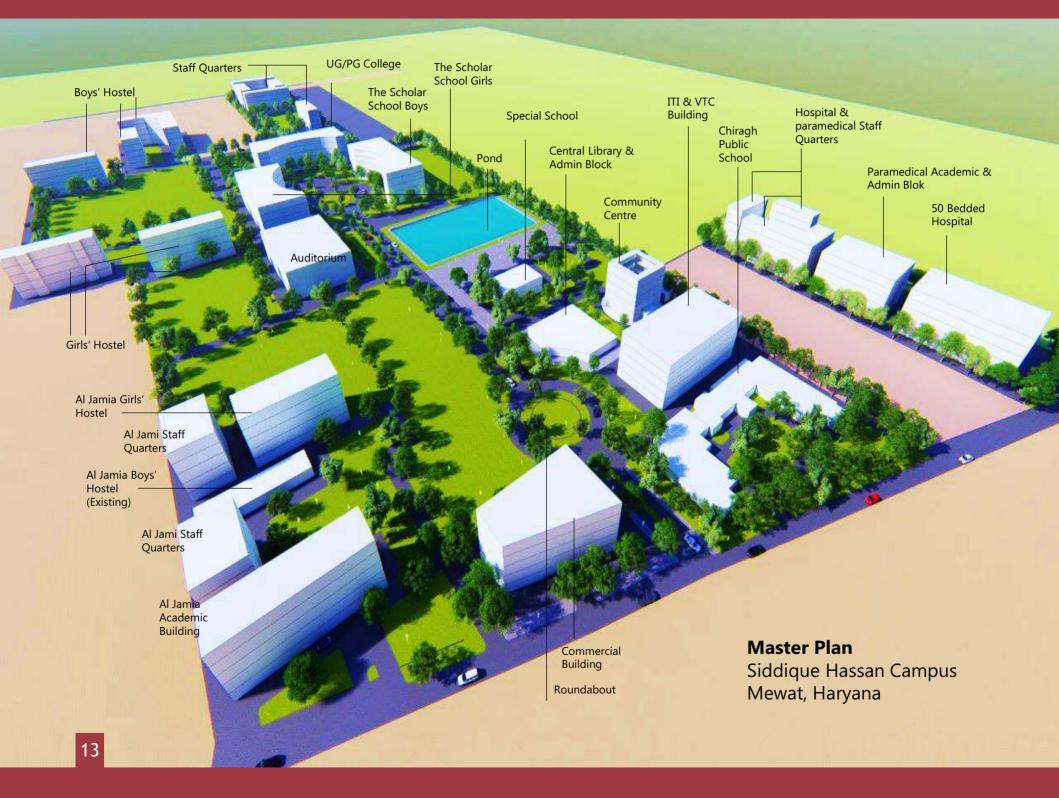
Delhi Scholar School Campus

Siddique Hassan Campus Mewat | Haryana

EXPECTED PROJECTS IN 2023

Mewat: The Scholar School | Chiragh Public School | ITI Malda: Medical Centre | The Scholar School Guwahati: Girls Hostel | Rargaon: Hostel Staff Quarters





The Scholar School Campus Guwahati, Assam

THE SCHOL

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THE SCHOLAR SCHOOL

Affiliated to CBSE, New Delhi. Affiliation No: 230319 Rehabilitating ill-equipped schools by adopting or providing them with the necessary funds to develop their basic minimum infrastructure.

SCHOOL CAPACITY BUILDING



65 schools supported so far

Assam | Bihar | Delhi | Gujarat | Jharkhand | Haryana | Madhya Prathesh Maharashtra | Rajasthan | Utar Prathesh | West Bengal | Punjab | Kerala

SOME SCHOOLS SUPPORTED IN 2022



Building and Maintenance Support for Millennium School, Hazaribagh, Jharkhand



Computer Lab for School for Deaf and Dumb Malerkotla, Punjab





UG/PG/Special Scholarships to needy students across the country based on their academic performances economic background and social commitment

SCHOLARSHIPS

Zainab Rashid, Delhi PHD in Religious Studies, Princeton University, USA

Fadil Abdullah, Kerala Master's in Applied Positive Psychology and Coaching Psychology, Stratford University of East London

370 students from 10 states were given the Merit cum Means Scholarship in 2022. The special scholarship was given to 224 students, among them 4 were given scholarships to study abroad at Princeton University, USA, Stratford University of East London, Central European University, Vienna, and Cranfield University, UK. Mohammad Shahid Chhattisgarh M.A. in Water Sanitation Cranfield University, UK

8200+ SCHOLARSHIPS SO FOR 676 SCHOLARSHIPS IN 2022

Prof. K.A. Siddique Hassan Memorial PG Scholarship

In January 2022, Vision announced a new PG scholarship program in the name of our Founder GS, and the chief architect of the Vision project Prof. K.A Siddique Hassan. The scholarship is a yearly program intended at supporting young talents from the most marginalized communities in the country. Target beneficiaries of the scholarship are PG students with potential leadership qualities who are in their first semester studying in premier institutes in the country. In 2022, 82 students from 18 states we awarded the scholarship.

- 82 awards from 18 states
- 5 awardees qualified for the UGC NET/JRF in 2022
- Zakia Khan (LLM, AMU) qualified prelims of Judicial Civil Service, Haryana

CTAG

CENTRE FOR TRAINING & ACADEMIC GUIDANCE

CTAG is one of our promising projects which aims at providing and organizing career guidance and counseling activities and programs all over the country. The centre mainly focuses on marginalized communities in order to help them move forward in higher education and training. Different activities carried out by the center include.

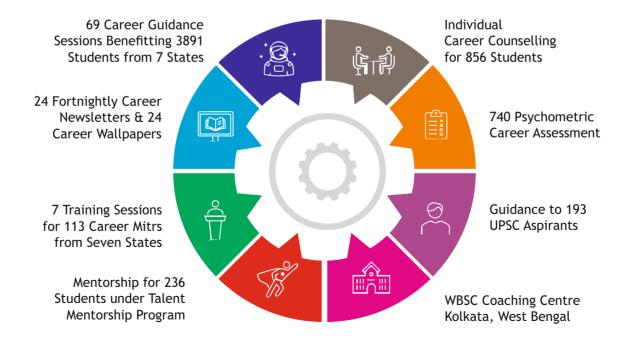
Career Guidance and Counselling

Scholarship & Fellowships

Volunteer Training Programs

Research Guidance Program

Talent Mentorship Program



Recruitment Coaching and Guidance Project

An initiative by CTAG Andhra Pradesh Chapter for Police SI, Police Constable and Group-1 exams.

Awareness & Application

- 21 public awareness programs in Andhra Pradhesh
- Awareness programs reached one lakh students

Entrance Test & Selection

- 1800+ students registered
- 750+ appeared for the test
- 134 candidates selected for in house residential coaching

Result of Qualifying Exams

• Qualified: Police SI (32/48) Police Constable (47/71) Group 1 (9/15)

CTAG STARTS

WBCS Residential Coaching Centre in Kolkata

WBCS Coaching Program is a promising project initiated by Vision under CTAG. The program aims at providing residential and free coaching for West Bengal Civil Service. Under the program, we started a residential coaching centre in Kolkata, West Bengal in July 2022. 17 students are studying in the centre. Students were selected through a rigorous process of entrance examinations. This is the first of its kind as the organization is planning to set up such centres in other underperforming districts as well. WBCS is the state administrative civil service cadre of the Indian state of West Bengal. The competitive exam for the same is conducted every year by the Public Service Commission of West Bengal (PSCWB).

Our Students Crack Different Competitive Exams



Injamul Haque selected in Health Dept. Govt. of West Bengal through WBPSC Clerkship Examination.



Midul Shaikh Selected as Backward Classes Welfare Officer, Govt of W. Bengal through the WBPSC Miscellaneous Services



Md Dildar Hossain selected as Savings Development Officer, Govt. of West Bengal through the WBPSC Miscellaneous Services



Omar Salim selected as Directorate of Higher Education, Govt. of West Bengal through the WBPSC Clerkship Examination.



Kazi Mizanur Rahaman selected in the Judicial Dept. Govt of West Bengal through the WBPSC Clerkship Examination

Access to affordable HEALTH CARE







1,33,734 Medical Service Beneficiaries Rs.37,48,425 for Free/Charitable Services Rs.46,77,706 for Free Medicines through Mobile Medical Van

Al Shifa Multi Specialty Hospital New Delhi

Al Shifa Multispecialty Hospital facilitates around 20 departments including diagnostic centres with a total number of 340+ qualified staff. In collaboration with the Govt. of Delhi, Al Shifa is also running a free vaccination centre. In 2022, around 1,33,734 people were the beneficiaries of the hospital services. Rs. 37,48,425 was spent by Al Shifa for free/charitable services. Free medicines worth Rs. 46,77,706/ were dispensed to the beneficiaries through the mobile medical van program.

Mobile Medical Vans

Through this program, Vision organizes mobile medical camps in slums and slum like places. We are running three mobile medical vans, in Delhi (jointly operated by HWF, Al Shifa Hospital, Aster DM Foundation, Kerala) and Jamshedpur (Jharkhand), and Barmer (Rajasthan). Through this program, in 2022, we organized 619 camps benefitting 28,217 people.

Medical Camps & Workshops

2 medical camps were organized in Delhi, and Jabalpur (Madhya Pradesh) benefitting 250 people. Four health workshops on first aid were conducted in Mangrol (Rajasthan), Patna (Bihar), Haridwar (Uttrakhand) and Bareilly (UP) where 436 people from different districts of the states were participants. Vision also provided 1872 vaccines to mothers and children in 2022.

Cancer Screening Survey & Detection Camp

We conducted a cancer screening survey in the Shaheen Bagh and Abul Fazal Enclave areas of Delhi which included 5000 households and 4160 participants, with 400 people identified to be at risk of developing cancer. The survey was to reduce the incidence and mortality rates of cancer by detecting the disease at an early stage when it is more treatable. Following the survey, Vision organized three free cancer detection camps at Al-Shifa Hospital in partnership with the Indian Cancer Society, with 278 persons being tested for cancer.





Blood Donation Camp

Three Blood Donation Camps were organized in Rampurhat (WB), Bargain (Jharkhand), and Delhi. 133 persons donated blood in these camps.

Healthcare Awareness Programs

2 health awareness programs were organized in Sharam Vihar and Okhla (Delhi) on Menstrual Hygiene and Diabetes with 110 participants.



We provide financial aid to poor patients who are unable to afford their healthcare expenses. In 2022, we assisted 29 poor patients.



Medical Training Workshop In Haridwar, Uttarakhand



Medical Awareness Program, Delhi

Medical Equipment Support

Vision donated 2 dialysis machines for Iqra Hospital Kerala. GA Saiyed Hospital Gujarat was also supported with equipment and medicines.

Medical camp through mobile medical van at Barmer, Rajasthan







MSS was established to work in the field of healthcare with an emphasis on professional and ethical practices. It operates with partner organizations during man made and natural calamities to cater to the emergency needs of the victims.

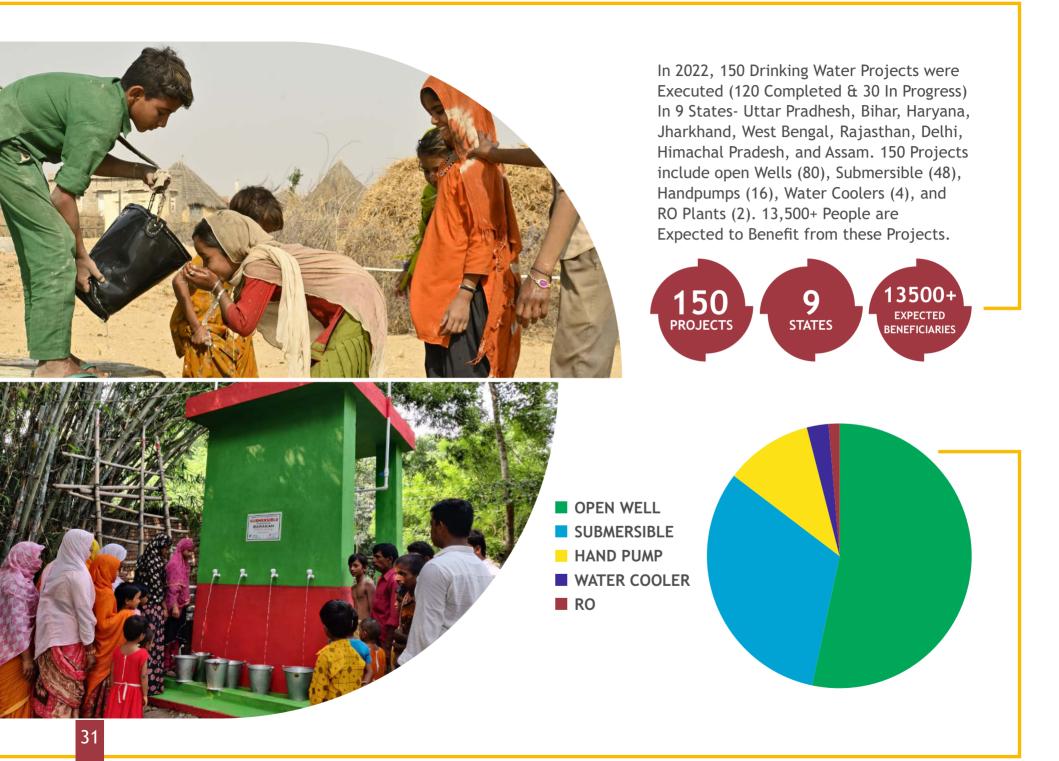
Nation Building Through COMMUNITY DEVELOPMENT





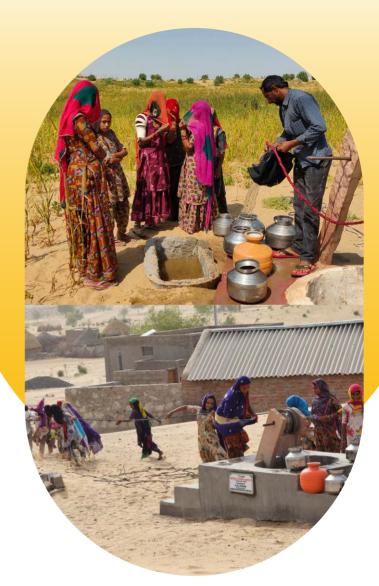
DRINKING WATER PROJECT

Vision focuses on the most affected areas to tackle the water crisis by providing people with sources of clean water.



How Vision's Water Projects are Transforming Life of the Desert Settlers of Barmer, Rajasthan







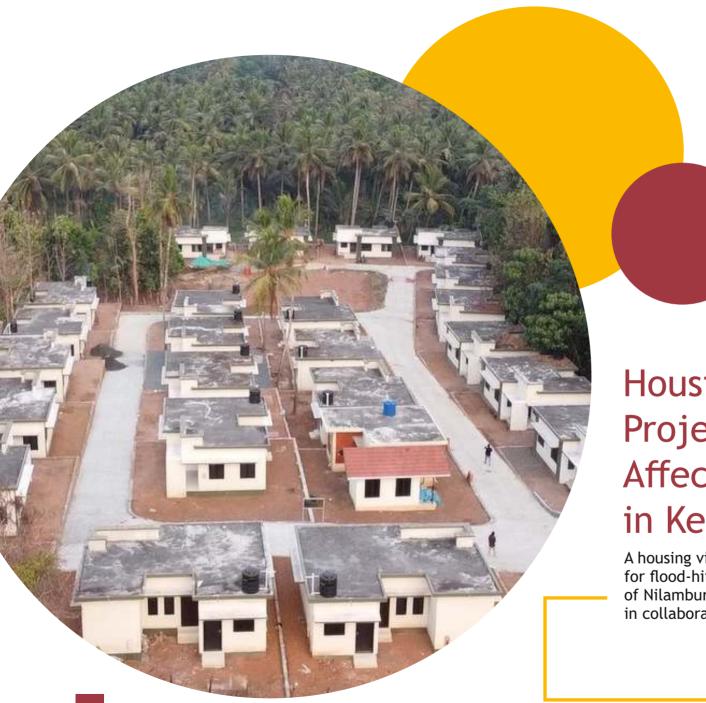
Read the full report here

Unsafe water has always been a major cause of human misery. If we look at the Indian scenario, every day, millions of Indians wake up in the morning without access to clean water. In a study conducted by Vision in Bramer, it was found that thousands of women spend 4-6 hours daily fetching water from distant wells. Their childhood, youth, and adult age are consumed by the water deficiency of the region.Vision 2026 which is working for the last two decades in the field of community development and drinking water projects came across the pressing need for intervention in the area of water. In the last half a decade Vision has built around 52 deep wells in three rural blocks of the Barmer district. This report is part of the impact assessment of those deep wells in the life of beneficiaries, especially women. To assess the project impact, beneficiary feedback was collected from half of the project locations. In this report, the findings of the assessment are presented. Vision provides financial aid to homeless people living in the least developed villages in various north Indian States. Victims of natural calamities are given priority under the housing aid project.

Low Cost Housing Project

53 Low Cost Housing Projects (45 completed & 8 in progress) in 2022. In Utar Pradhesh, Haryana, Tamil Nadu, Kerala, Jharkhand, West Bengal, Assam, Bihar, Chhattisgarh, Odisha, MP, Delhi





Housing Village Project for Flood Affected Families in Kerala

A housing village of 25 houses was built for flood-hit families in Chathamunda village of Nilambur, Kerala. The project was executed in collaboration with People's Foundation Kerala.

Community Learning Centre (CLC)

Four CLCs in Delhi (2) West Bengal and Haryana

285 students and 9 teachers

SCHON

Vision provides support for establishing Community Learning Centres in urban slums and slum-like places to impart basic education to out-of-school children in order to make them ready for formal education

109 students were enrolled in government schools in 2022

Newly constructed CLC,Shikrawa, Haryana

Independence/Republic Day celebrations at CLCs Delhi, West Bengal, Haryana

Kids at newly started CLC in Shiv Vihar, North East Delhi

ê IIII



Multi Purpose Community Centre in violence hit region of North East, Delhi In 2022, Vision completed the establishment of 'Vision Harmony Centre' in Brijpuri, Mustafabad, New Delhi. The construction was started in September 2021. The centre is part of Vision's rehabilitation projects in Northeast Delhi post violence in the region in February 2020.

'Vision Harmony Centre' will provide a platform for various communities to come together and work towards peace and harmony through positive interventions in the fields of education, healthcare, women empowerment, and skill development.

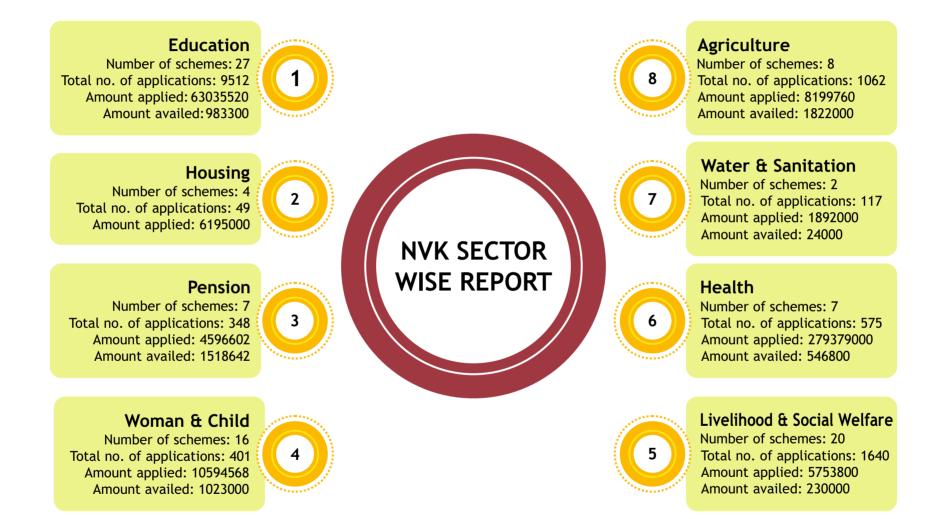
The centre was built in 6696 Sqft. The proposed programs in the centre are Medical Clinic & Pharmacy, Vocational Training & Skill Development, Student Library and Study Point, Career Guidance, NVK, Women Empowerment Program, and Literacy Program.



Nagrik Vikas Kendra (NVK) works as a bridging agency between different Government schemes and the downtrodden people to avail them of the benefit of such government schemes.

NAGRIK VIKAS KENDRA





Nagrik Vikas Kendra (NVK) as Social Change Agent

How Small Interventions are Uplifting Life Standards in Rural Jharkhand







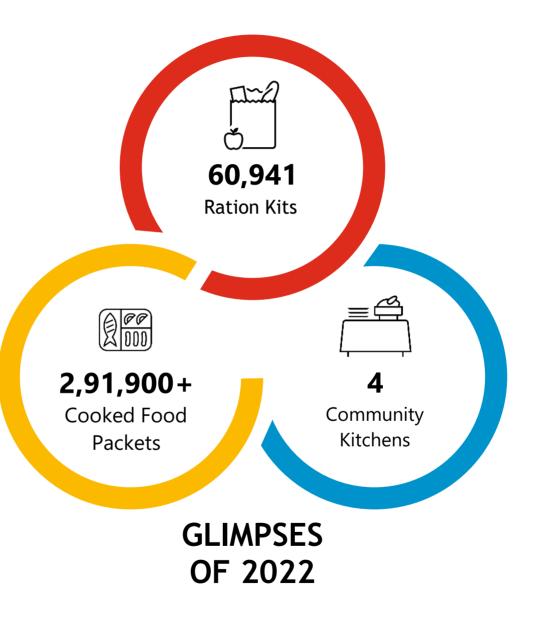
Read the full report here

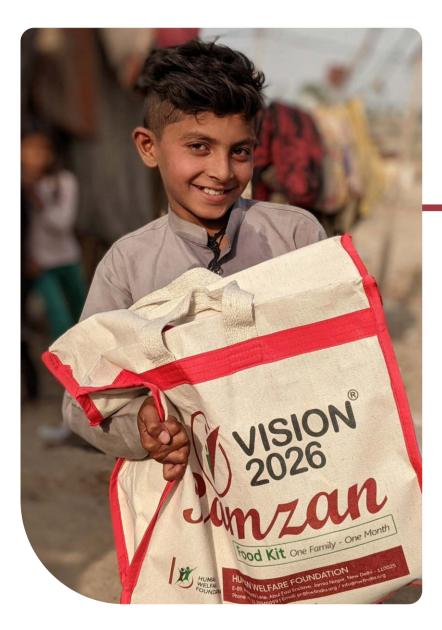
To address socio-economic problems among the marginal class, both the state and central governments run range of welfare schemes to offer social and economic security to the impoverished citizen. However, it has been observed that the awareness about these schemes among its potential beneficiaries is inadequate or at times missing. In this context, Vision 2026 has taken initiatives to make people aware and make them access benefits of these social welfare schemes through Nagrik Vikas Kendras (NVKs) in the hinterlands of rural India. Four NVKs are operating in four tribal districts of Jamtara, Godda, Gumani, and Pakur in Jahrkhand. The NVK coordinator works as a Social Change Agent. who sensitizes the beneficiaries, helps them process the application. In the last four years, Social Change Agents from NVKs have made big changes in the lives of people with their small but impactful interventions. During our field assessment, we found encouraging grassroots changes due to the presence of NVKs. In this report, some of the stories of changes are shared.

Feeding the poor HUNGER RELIEF

42







India ranked 107 out of 121 countries in the Global Hunger Index 2022 while neighboring countries - Pakistan (99), Bangladesh (84), Nepal (81), and Sri Lanka (64) have all fared better. Poverty is a major hindrance to the growth of any society. Keeping this in mind, Vision implements the Hunger Relief Program helping thousands of people fight hunger. Under the program, we provide food kits to the neediest twice a year. In 2022, we could reach 1,77,000 families in 21 states of the country. We also distribute cooked food packets daily through our community kitchens in Delhi, Kolkata, Lucknow, and Mumbai under a new project called 'Project Ehsas'.

"

Our hunger relief reached 1,77,000 families in 21 States



PROJECT EHSAS

The project is to serve the cooked meal to the needy and downtrodden through community kitchens and was initiated in the wake of the worsening hunger crisis due to the Corona- 19 induced lockdowns and consequent loss of jobs in India. Currently, we are running four community kitchens in Delhi, Kolkata, Lucknow, and Mumbai. Under the program, in 2022, we distributed more than 2,91,900+ food packets.

FOUR COMMUNITY KITCHENS

2,91,900+ FOOD PACKETS IN 2022

DL3CCJ0591

Fulfilling their dreams **ORPHAN CARE**



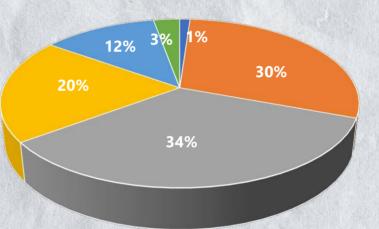
10 orphanages in seven states



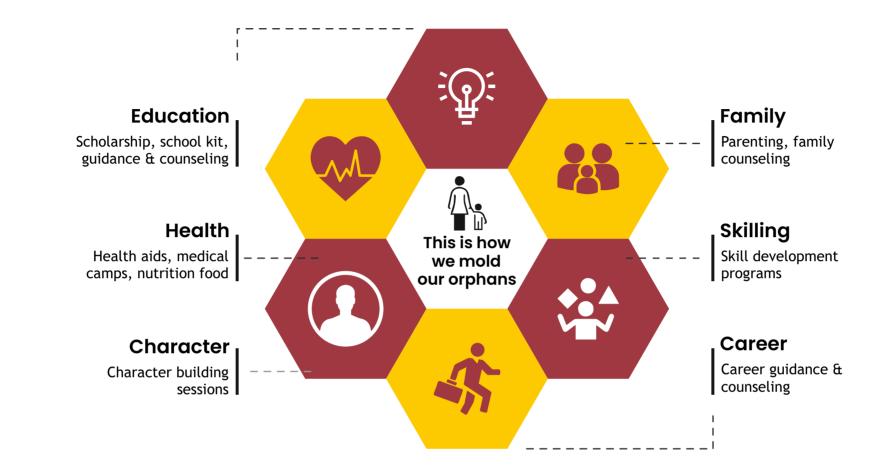
ORPHAN SCHOLARSHIP PROGRAM

Supporting orphans to fulfill their dream of quality education and a decent career afterward

4500+ Orphans Receiving the Monthly Scholarship



Pre Primary
Primary
Middle school
Secondary
Senior Secondary
UG/PG





Scholarship Distribution

49

Counselling Session

Medical Checkup

Recreational Activity

Skill Development Program

10 ORPHANAGES

in West Bengal, Jharkhand Bihar, Uttar Pradesh, Haryana Rajasthan, and Goa In our orphanages, each student is given quality moral and modern schooling to the highest local standards, provided with all required facilities for decent living, supplied with a minimum of three meals a day, offered with proper medical treatment and counselling, individually cared for by fully qualified and trained caregivers, mentored by experts in different disciplines.



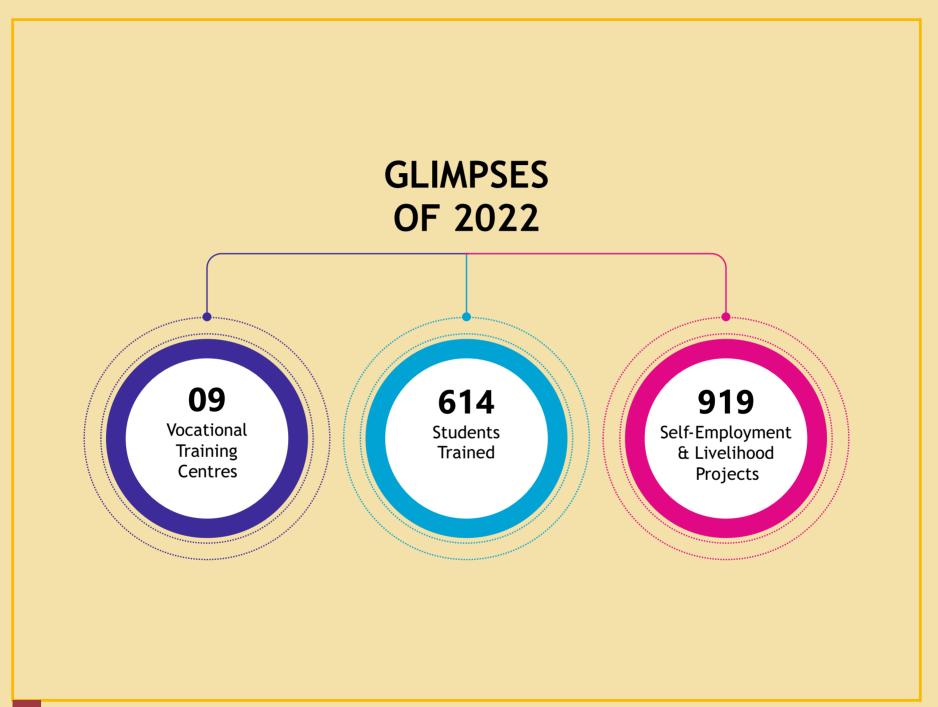


HUMAN WELFARE FOUNDATION

SELF-EMPLOYMENT AND LIVELIHOOD PROJECT

Sustainable Livelihood ECONOMIC EMPOWERMENT

51



To provide short term job oriented courses that are designed to make youth, especially from backward communities capable of securing decent jobs in various industries

Vocational Training Centres

09 VTCs, 584 Students in Delhi, Haryana, West Bengal, Uttar Pradesh, Manipur, and Rajasthan



Courses: ANM, Assistant Nursing, Electrician, Computer Training, Cutting and Stitching



Helping Many Atainas Dream Big

Ataina (19) resides near Bhalswa Dairy, Resettlement Colony, Delhi with her father, mother, and 3 siblings. Her father lost his job due to the pandemic and her mother is working as a Supporting Staff at Jag Jeevan Hospital. All her siblings are studying. Before joining our VTC in Delhi, the family was in financial hardships as the mother was the sole earning member. Being the eldest child, Aataina felt the need of helping the family and so discontinued her education after class 12. She enrolled for the Assistant Nursing Midwifery Certificate course at our centre. That changed many things. Soon after completing the course, she landed a job at a private nursing hospital in New Delhi as a Nursing Staff. She now contributes to her family's income.

Self Employment and Sustainable Livelihood Program

Supporting poor households with opportunities for income enhancement leading toward economic mobility

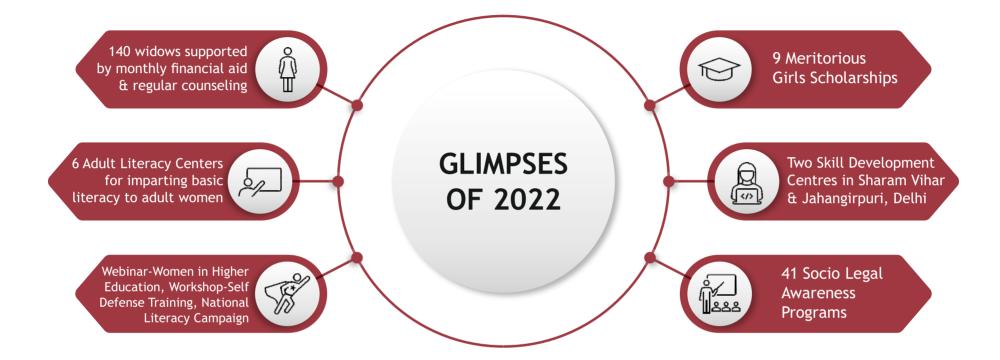
919 Projects in 2022 in Delhi, Bihar, Assam, Jharkhand, Madhya Pradhesh, Rajasthan, Uttar Pradhesh, West Bengal, Kerala & Haryana



Training Workshop for Electricians & Solar Technicians

We conduct vocational training workshops to help underprivileged segments of society improve their technical skills, enhance their employability level, and enable them for employment and entrepreneurship. In 2022, we organized a training program for electricians in Jharkhand providing successful training for 40 electricians. We also organized a training workshop for 20 solar technicians in Gesupur, Uttar Pradesh on November 27th 2022.

Embrace her life WOMEN EMPOWERMENT



Ο Ο

Almost 50 percent of the beneficiaries of the Vision activities are women. Moreover, around half of our scholarship fund goes to female students



National Literacy Campaign

"Freedom from Illiteracy: Each One Teach Ten" is a national-level, year-long campaign launched by TWEET in August 2022. The campaign aims at providing illiterate adult women across the country with functional literacy. The major mission of the campaign is to engage educated women all over the country to volunteer for the initiative, educating at least 10 illiterate adult women and creating a remarkable impact on their lives. It also intends at addressing major issues among the women such as unemployment, poverty, social backwardness and unrest, discrimination, suppression, and many more through the effective execution of the campaign. The program is being implemented through tie-ups with different organizations including civil society, NGOs, governmental organizations, clubs, local leaders, and educational institutions. 1,740 women benefitted from the campaign in 2022.



Workshop on Self Defense Training

TWEET in collaboration with the Crime Against Women Cell (SPUWAC) of Delhi Police, conducted 10 days long Self Defense Training for young girls at Vision Harmony Center, Brijpuri, Northeast Delhi. 45 enthusiastic and passionate girls attended the training program led by Mrs. Sushma & Mrs. Yogendari, Head Constables, Delhi Police. Certificated were also distributed to all 45 young girls who have successfully completed the training.

Jute Bag Manufacturing Unit-Delhi



Social Awareness Program

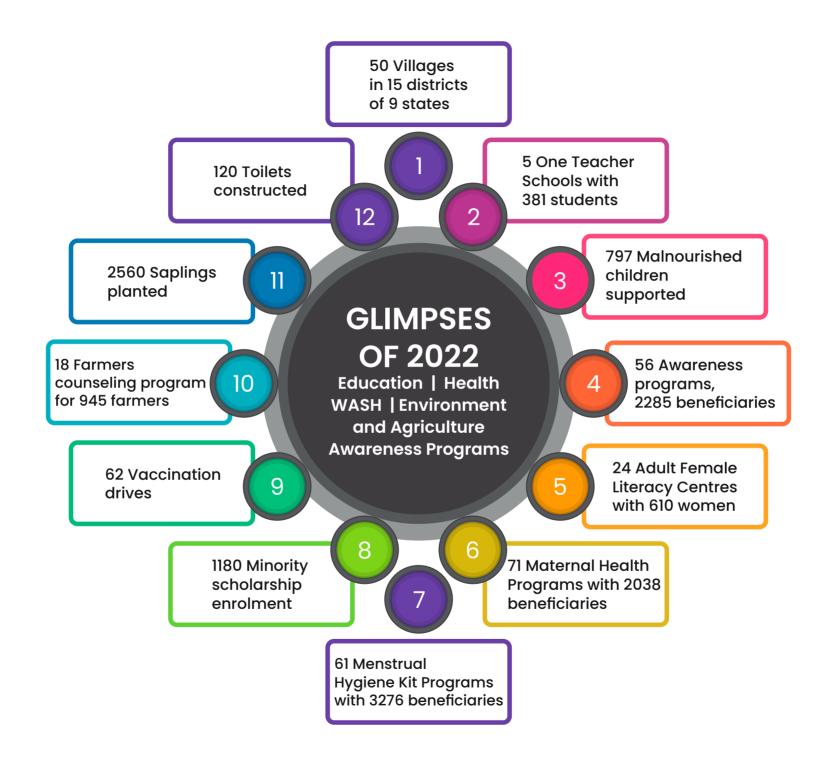


Women's Day Celebration





Into the Grassroots MODEL VILLAGE PROJECT



Model Village Trust (MVT) is implementing the Model Village Project of the Vision. The project is designed to actively participate in the nation-building process by transforming villages into 'Model Villages' through long term projects and systematic intervention strategies. Under the Project, efforts are being made to improve the socio-economic condition of the residents of the adopted villages with better access to health, education, and livelihood. The project is effectively running in 50 villages of 9 states and 15 districts of the country.

50 Villages in 15 Districts of 9 States

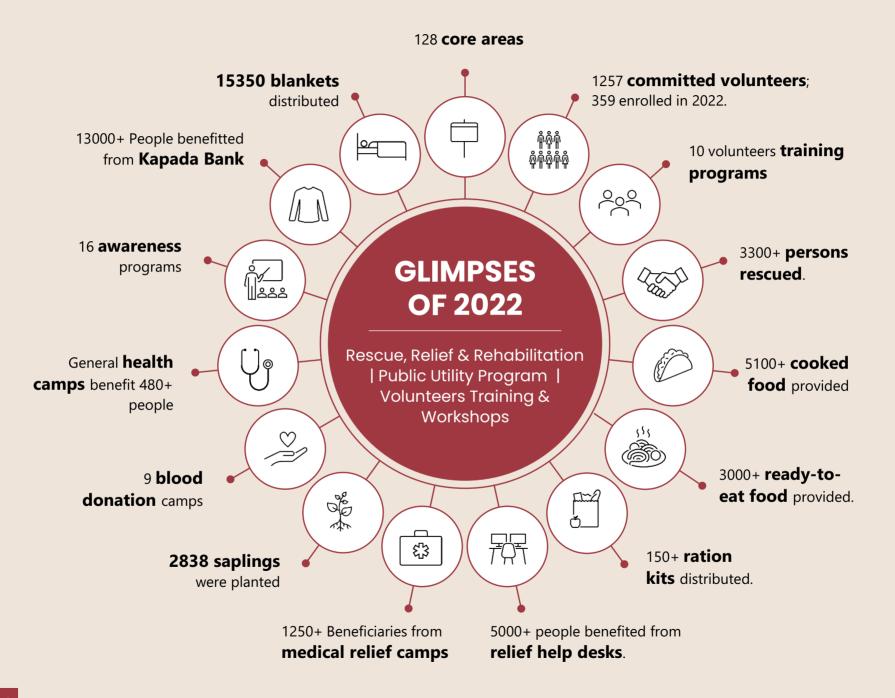


Vigilant every moment RESPONDING TO EMERGENCIES

EFC

UNI EER

VOL UN7 EER



Rescue, Relief & Rehabilitation

Flood relief and rehabilitation works in Assam (55+ lakhs affected people in 33 districts), Indore & Jamshedpur (MP), Varanasi and Balarampur (UP), and West Bengal. Fire rescue and relief activities is Gopulpuri, Batla House, and Bhalaswa Gaun (Delhi). SBF volunteers were also involved in relief activities of a dreadful bridge collapse incident in Morbi (Gujarat) in which at least 135 people died, and many were wounded.

- Persons Rescued: 3300+
- Ready-to-eat food provided: 3000+
- Cooked food provided: 5100+
- Ration kits: 150+
- Drinking water provided: 17000+
- Help Desk: 5000+ people from 85 villages benefitted
- Volunteers Involved: 236
- Medical Relief Camps: 1250+ Beneficiaries

Public Utility Programs

Tree Plantation Programme

SBF organized 42 Tree Plantation Drive across the country where 2838 saplings were planted.

Health Camps

General Health Camps were organized in Hapur, Loni, and Muradnagar (UP) benefitting 480+ people. On World Blood Donation Day, SBF organized blood donation camps at 9 different Places in which 520 Individuals donated blood.

Drinking Water Stalls

Amid deadly heatwaves in various parts of the country during summer, SBF volunteers engaged in setting up drinking water stalls at 9 places in 5 states of Delhi, Punjab, Jharkhand, MP & UP.

Awareness Programs

- Fire Fighting Awareness Program in South 24 Parganas, West Bengal.
- 7 Traffic Awareness Programs in 4 states.
- 8 Earthquake Awareness Programs in 6 states for school and college students on
- International Day for Disaster Risk Reduction.

TION

Volunteers Training and Workshops

1. Two-day State Convenors' Workshop on Disaster Management in Barpeta (Assam) and Nainital (Uttarakhand). 120 volunteers were trained in First Aid, CPR, Fire Fighting, River Crossing, Rescue, etc.

2. District Training Workshops for 180+ volunteers in 4 districts.

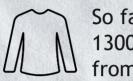
3. Four Capacity Building Workshops in Patna, Bhopal, Aligarh, and Kolkata for 130 Area Core Conveners.





Kapada Bank

The Kapada Bank is a new initiative by SBF to collect clothes from people who no longer need them and distributes them to the poor people and victims of natural calamities who are struggling to cover themselves with enough decent clothes. Till now more than 13000 people benefited from this initiative.

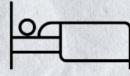


So far, more than 13000 people benefitted from this initiative



Project Rahath

Millions of homeless in the national capital and the rest of India battle hard, every year, to overcome the "nightmares" of winter times. Winter is a "test of survival" for the homeless in India. With dipping temperatures, in north India, and no warm clothes to protect them from the chill, hundreds of homeless die every winter in India. Project Rahat aims at protecting the homeless/needy people from the killing weather in the winter and minimizing cold wave-induced fatalities among them. This year, we distributed 15350 blankets to needy families in 16 states.



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15350 Blankets to needy families in 16 states

कपड़ा बैंक कपड़े संग्रह एवं वितरण ह

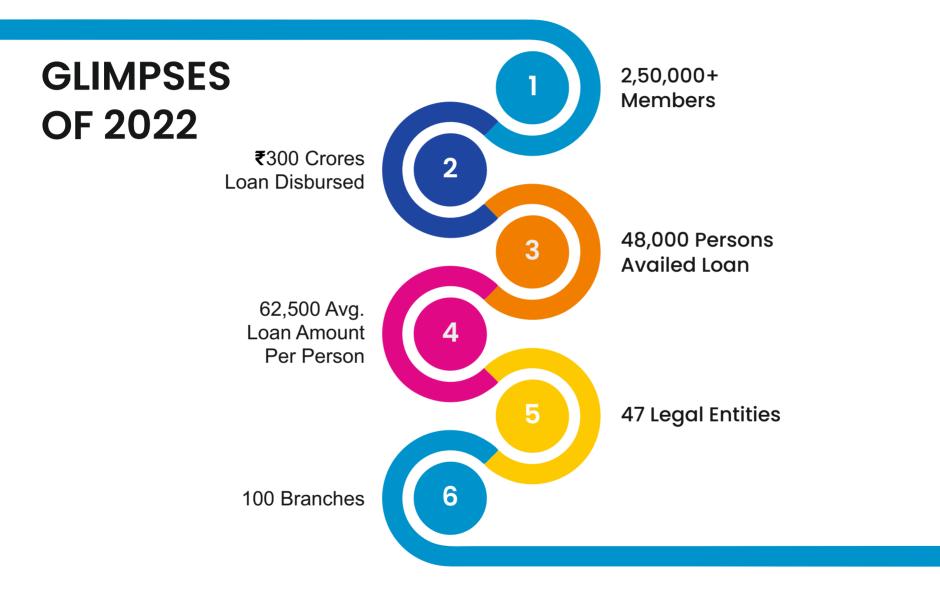
गयो जक : सोसाईटी फॉर वर्ष

Volunteer Training Program in Nagpur, Maharashtra

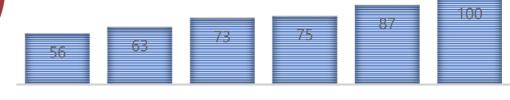


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Building Financial Resilience SAHULAT MICROFINANCE



SAHULAT is a voluntary non-political, non-profit social service organization that aims to provide interest free microfinance options for reducing socio-economic disparities. It is working through affiliated cooperatives in different states.



2017-18 2018-19 2020-21 2021-22 2022-23 2019-20 **GROWTH IN BRANCHES**

35

2020-21

196964

2020-21

47

2022-23

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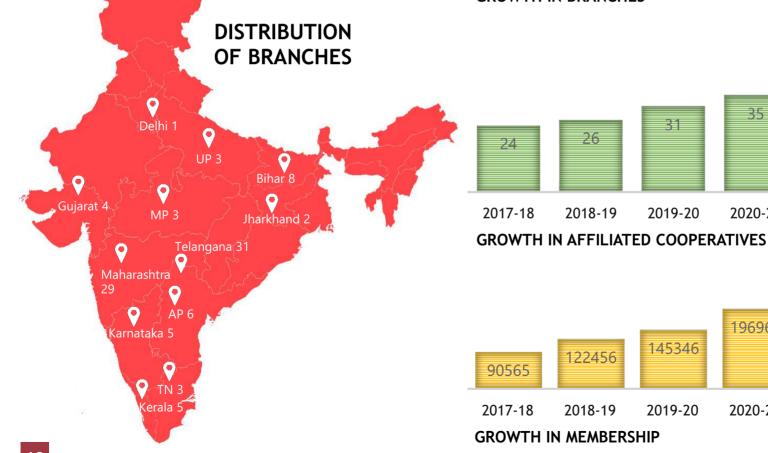
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Aasha Ramtekkar's , Food Cart

Aasha Ramtekkar Mukesh, from Nagpur, Maharashtra, is a woman entrepreneur, housewife, and mother of three daughters. Two of her daughters are married and the third daughter is about to get married. Her husband Mukesh sells bhajia and pakoda on a roadside cart. Aasha, with her great adaptive skills, gained experience while assisting her husband with his micro-business and decided to start her own food cart. Now, she sells snacks like samosa, pakoda, tea, etc on her roadside food cart. She earns around Rs. 700/- per day from her food cart. Aasha is a member of Samadhan Nagpur (a branch of Sahulat) since the year 2018. She has a daily deposit account and an ongoing loan of 50,000/- which she borrowed for buying her own food cart. Before this, she has taken two loans of 70,000/- each for the construction of her house which she repaid on time.

Meher Banu's Small Business

Meher Banu is a hardworking women entrepreneur, who runs a small business in her house located in the Eidgah Kaman area in the city of Nanded, Maharashtra. Prior to 2018, Mohammed Sadig Hussain, her husband, a hardworking mason couldn't provide the family with the essentials to live a decent life. To sustain the family, Mr. and Mrs. Hussain borrowed money from local moneylenders. The family was in enormous debt and the interests kept on rising to lead their lives into turmoil. Banu has been a member of Rahat Nanded (a branch of Sahulat) for the past 4 years. Since then, she has availed of three different loans from Rahat for her business. Her first loan was of Rs.20,000/- to start a general store in her house. After clearing the first loan, she availed of another loan of Rs. 25,000/- for expanding her business. During the tenure of this loan, the COVID lockdown turned things upside down. She became worried about the repayment, but Rahat provided her with an extension without any increase in the cost. When the situation was normalized, she cleared the second loan as well and applied for the third loan of Rs. 40,000/-



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