

# Association for Sustainable Community Development



## 21st Annual Report (2014-15)

## FOREWORD

Greetings from ASSCOD

It is a pleasure to share our Annual Report for the year 2014-15. Last year was a remarkable year in enabling our NGO to become a credible and transparent organization and it resulted in building new development partnerships to serve more people. We started to work with new organizations like Friends Of India (FOI), TISS CSR Hub etc.,. Despite a number of challenges being faced by NGO sector in general, our NGO too had many challenges, but successfully overcame it. Our NGO initiated a number of steps to cope up with the requirement Corporate to implement that CSR programmes efficiently.

We are now in the phase of scaling up our work and to achieve that, we are open to collaborate with likeminded organizations / philanthropists. It is expected that we will be forging new partnerships especially with Companies under Corporate Social Responsibility (CSR) in the coming financial years and going to scale up and double the delivery of services. All the above plans are going to be attained soon as we laid a strong foundation towards achievement in the year 2014-15.

Look forward to soliciting Co-operation from all the stakeholders to continue and to sustain our development actions successfully and to benefit more people in the year to come.

Thanking You



**K. Loganathan**  
Executive Director

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## **ABOUT ASSCOD**

Association for Sustainable Community Development (ASSCOD) was registered in Chengalpattu, Tamilnadu under Tamilnadu Society Registration Act of 1975. The initial focus of ASSCOD had been to look after the health of the poor people. Then we shifted our focus towards women empowerment through launching a project known as ASSCOD Women Development Project in the year 2000. The organization Board Members and staff members are grass root level development workers and they have strong experience in handling development issues efficiently. The team members of our NGO and our Community Based Organizations (CBOs) have innovative ideas to address the problems of deserving people. This will help us to design need based new projects in any scale and multiply our services to benefit more people in other Districts/States in the coming years.

## **VISION**

ASSCOD's vision is of all people in rural India living in an economically developed society, having access to good education and being in good health.

## **MISSION**

ASSCOD empowers rural women and their families through facilitating economic development, establishing educational opportunities and enabling health improvements.

ASSCOD targets groups among lower caste families who are living below the poverty line, these are mainly in the rural areas of Cheyyar and Vandavasi Blocks in Tamilnadu, India.

## CORE VALUES

- ◇ Opportunity to learn
- ◇ Freedom of ideas
- ◇ Efficient project management
- ◇ Position
- ◇ Donors and Beneficiaries satisfaction
- ◇ Compliance of legal requirements
- ◇ Networking and linkages
- ◇ Staff welfare

## OBJECTIVES

- ◇ To organize the Women from Below Poverty Line(BPL) families in to Self Help Groups (SHGs) and to facilitate them to attain social and economic empowerment.
- ◇ To enable the target women to access all the services from Government/NGOs/Banks/MFIs and to improve themselves to come out of poverty.
- ◇ To implement activities based on following Millennium Development Goals (MDG) and to achieve concrete and measurable results.
  - 1) Eradicate Extreme Poverty **and** Hunger
  - 2) Achieve Universal Primary Education
  - 3) Ensure Gender Equality and Empower Women
  - 4) Reduce Infant Mortality
  - 5) Improve Maternal Health
  - 6) Prevent HIV/AIDS, Malaria and other major diseases.
  - 7) Ensure Environmental Sustainability
  - 8) Global Partnership for Development
- ◇ To enable the socially and economically backward people especially people belong to lower castes to join in the main stream of the society.

## **Target Population**

- ◇ Rural poor women mainly from Scheduled Caste and Scheduled Tribes

## **Working Area**

- ◇ Kancheepuram and Thiruvannamalai Districts of Tamilnadu

## **ASSCOD – A Quick glance**

ASSCOD started its work in 1994 in a simple way with its own small fund and a dedicated team of volunteers to help the poor patients to access quality health care services at free of cost in Kancheepuram District. Gradually other programmes were added. In April 2000, we launched a project known as ASSCOD women development project in 75 villages in Kancheepuram, Thiruvannamalai and Thiruvallur Districts.

Though our focus area has been in women empowerment, our activities based on Millennium Development Goals (MDGs) benefitted and still benefit all the deserving people in our target villages.

The staff members, volunteers and Board Members comprise the main capitals of ASSCOD.

## The ASSCOD Journey

### Organisation Development

<b>Activities</b>	<b>Year</b>	<b>Result/Credential Status</b>
Society Registration	1994	Registration Certificate
Renewal of Society through submission of Audit Reports, Annual Reports and other forms to the Government Registering authorities.	1994- 2014	Society Renewal is update and live .
FCRA Registration with Ministry of Home Affairs to receive foreign contributions	2002	Obtained permission from Government of India to receive Foreign contributions under FCRA act of 1976
Foreign Contribution Returns filing	2002-2003 to 2013-14	Proper filing of returns keep the registration status live
12 A and 80G under Income Tax Act 1961	2001-2002 to 2013-14	Proper filing of IT returns to Income Tax authorities keep the exemption status under 12A and 80G status live.
Recognition from United Nations	2004 to 2015	Special Consultative Status with Department of Social and Economic Affairs (DESA), United Nations
Regular member of Credibility Alliance and accreditation status	2005-2015	ASSCOD governance is certified by Credibility Alliance and has become an accredited member.
Empanelment with Tata Institute of Social Sciences (TISS) CSR Hub, Mumbai	2014 -2017	ASSCOD is empanelled to receive CSR funding from Public Sector Undertakings to implement CSR Projects.

## Programmes

Activities	Year	Impact
Conducting Health Camps mainly eye screening camps	1994-2000	2758 Cataract surgeries and distribution eye glasses to another 3500 patients benefitted the poor aged persons to restore normal eyesight.
Development work in 2 districts through formation and stabilization of Women Self-Help Groups(SHG's)	2001-2003	68 women Self-Help Groups (SHGs) with 1224 women were formed and facilitated to access schemes and services from Govt. Departments and Banks. All the members attained economic empowerment and the groups are still functioning independently.
<p>Capacitation of Women for sustainable development through the Millennium Development Goals (MDG) based activities.</p> <p>Tsunami Relief and Rehabilitation activities.</p>	2004-2008	<p>3128 Below Poverty Line (BPL) families were identified and 200 Women Self-Help Groups (SHGs) were formed in 26 Villages of Vandavasi and Cheyyar Taluks of Thiruvannamalai District. About 3500 poor women received economic empowerment related support through our direct service programmes and through linkages and all the women came out of poverty.</p> <p>A devastating Tsunami struck in the coastal districts of Tamilnadu in December 2004 and that resulted in killing over 8000 people and a huge loss to assets of fishermen</p>

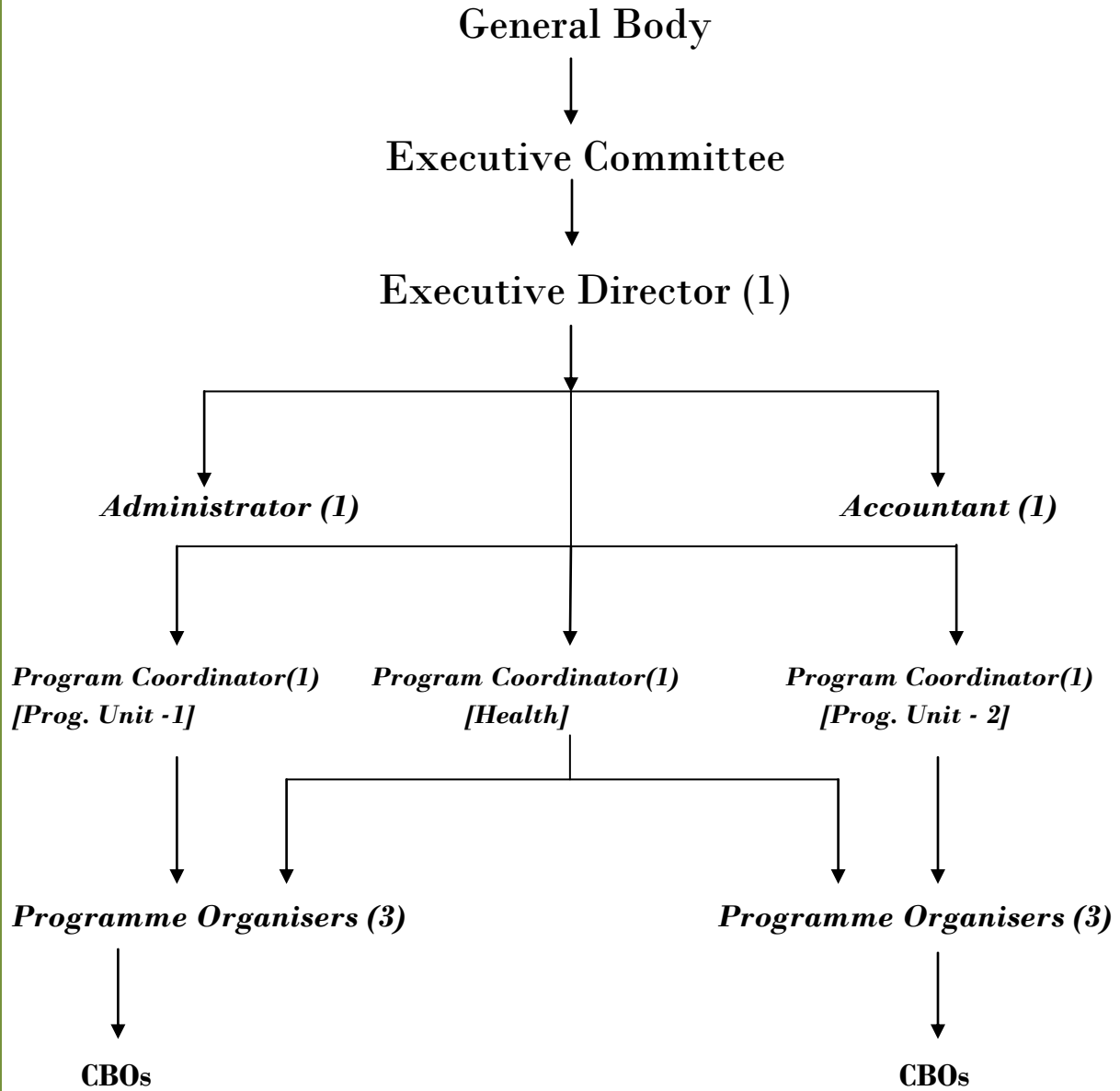


		<p>community.</p> <p>Our NGO stepped into action immediately and provided relief and rehabilitation support to the victims ( About 3000 families)in coastal Kancheepuram,Villupuram and Cuddalore Districts. We provided Temporary housing and livelihood assets such as Boats, Outboard engines, Sewing machines and Fishing nets that benefitted about 1500 families.</p>
<p>Capacitation of existing women Self-Help Groups(SHG's) and formation of new Self-Help Groups, Imparting Entrepreneurship development and Skills Training.</p> <p>Implementation of Millennium Development Goals actively.</p>	<p>2009-2014(Till Mar' 2014)</p>	<p>During this period another 150 new women SHGs formed, capacitated and linked with Govt.departments and Banks to receive various schemes and services. About 2800 women and their families attained social and economic empowerment.</p> <p>Active implementation of Millennium Development Goals (MDG) activities in Kancheepuram and Thiruvannamalai Districts resulted in enabling 6300</p> <p>Improved the infrastructure of 40 villages women (350 SHGs) and their families to come out of poverty, lead a healthy life and to improve the education status of their children. In Kancheepuram and Thiruvannamalai Districts through facilitating</p>

		women SHGs to access the schemes and services of Government.
Continuing women empowerment project activities by forging new partnership with development organizations/Corporates	April' 2014-March'2015	Despite financial crunch, the activities have been taken up as usual. Some new partnerships raised hopes to scale up our activities. 1080 beneficiaries benefitted through our programmes during 2014-15.

This Annual Report contains description of our programmes and achievements in the year 2013-14. Though ASSCOD has been running in a small administrative set up, we have been maintaining all the necessary records to prove it a credible and transparent organization. Transparency and accountability are emphasized in all our activities. The focus of every programme of ASSCOD is not only to enable the poor and indigent to lead a healthy life and life of dignity, but also get full of opportunities for development and growth, we have been taking renewed efforts to strengthen and scale up our activities and achieving concrete results.

## *Organogram*



## Governing Body of ASSCOD

### Managing Committee

The Managing Committee, comprising of Mrs. T. Sumathi, President, Mr.K.Loganathan, Secretary and Mr. P. Muthu, Treasurer has been entrusted with the task of carrying out the daily operations of ASSCOD and has the power to exercise any power and function of the Governing body except those related to approval of appointment of any new member to the Governing body or those relating to framing/changing/amending of the bylaws, rules of regulations.

## PROGRAMME

### Women Empowerment

Women empowerment programme has been one of the important programmes of ASSCOD since the year 2000. Under this programme, we organized the rural women from Below Poverty Line (BPL) families into Self Help Groups (SHGs) and build their capacities in the following four major areas:

- ◇ Enabling the women to understand the concept of Self Help.
- ◇ Imparting training on Leadership Management skills
- ◇ Imparting training on Accounts.
- ◇ Enabling the women to establish linkages with banks and Government departments to avail the schemes and services.

We organized 350 women Self-Help Groups (SHGs) in Kancheepuram and Thiruvannamalai Districts and have been providing access to all kind of development support since Self-Help Groups formation. Our intervention enabled about 6000 families to come out of poverty. During 2014-15, the following activities were taken up and results achieved.

## **Capacitation of women Self Help Groups (SHGs) & Micro Finance**

Due to completion of a project titled “capacitation of women for sustainable development” in March 2013, we stopped organizing new self help groups and scaling up our women empowerment programmes in the new area. However, our field staff members periodically attend self help groups meetings in the target villages and impart refresher training programmes so as to make groups to be independent in their functioning. All the 350 groups received our training support at free of cost and have become independent in their functioning. This resulted in receiving and benefitting out of various schemes and services from Government departments, banks, MFIs and other like minded organization.

## Case Study-1

Name of the Beneficiary:

Mrs. Kamala w/o. Sekar, Selliamman women Self-Help Group(SHG),  
Irumanthangal Village, Cheyyar Taluk, Thiruvannamalai District

Mrs. Kamala joined in the self help group as a member in 2004. She belonged to a poor family. Both she and her husband have been doing toys making to earn income to run the family. Being a poor family, she was forced to borrow the money outside to run her business and many times to meet out the family expenses. Self Help Group is village level women based organization which helps to rural women to attain economic and social empowerment.



Being a regular and disciplined member of the group, she availed loans to the amount of Rs.3,00,000 during last 10 years for lower rate of interest and hurdles free loan and invested the same in her business. Because of her active involvement in the group and participating in our social and economic empowerment training programmes, she was able to develop the business well. She has been earning an average income of Rs.25000/month during last 6 years and that facilitated

her to spend in meaningful ways as she enjoys equal decision making in her family. She has two children and her daughter completed degree in Computer Applications and joined in a private company as software engineer. Her daughter is also earning and contributes to the family. The family is proper and leading a happy life.

We have given a loan of Rs.60,000 under Friends Of India , Micro finance programme in September 2014 and Mrs. Kamala invested the same in her business. Her business is growing thereby family is prosper. She has a plan to construct doll making factory so as to involve her daughter too in the business and to provide employment opportunities to other women in the village. She expressed her thanks to the Self-Help Group and ASSCOD for having supported her to come up well in life.



## Case Study-2

**Name of the Beneficiary:** Mrs.Kamatchi W/o.Pandian,  
Self-Help Group -4, Thumbai Village,  
Cheyyar Taluk, Thiruvannamalai District

ASSCOD promoted 8 women Self-Help Groups (SHGs) in Thumbai in the year 2001. All the Self-Help Groups are functioning well. Mrs.Kamatchi joined as a member in Group-4 in the year 2002. She belonged to a poor family and her husband was a laborer of tiles making unit in Kancheepuram. As her husband has been only the bread winner of the family, the income was not sufficient to run the family. So, Mrs.Kamatchi thought of doing some income generation activities. After joining in the SHG, she attended a number of training programmes and that inspired her to start her own business.



Being a regular member of the self help group, she had access to our financial services which helped to get a loan of Rs.50000 in 2005. She started her own tiles making unit with the



loan amount Rs.50000 and running it profitably.

Her husband is involved in production and Mrs.Kamatchi is involved in finance and marketing. As the income level raised from 5000p.m in 2002 to Rs.15, 000 Per month, she was able to spend considerable amount on her children education. Her son is doing degree in electrical and communication engineering and he is going to be the first time graduate of the family. In 2014, under Friends of India /ASSCOD financial services programme to enterprising women, we extended a financial assistance of Rs.60000 to Mrs.Kamatchi and with that amount she expanded the business. She is now earning a monthly income of Rs.25-30,000. She is leading a happy life.

### Case Study -3

Name of the Beneficiary: Mrs.Vijaya w/o.Vellairaj,  
Johnsirani SHG,  
Pallimettu nagar, Palli Post,  
Cheyyar Taluk, Thiruvannamalai District.



Mrs.Vijaya joined in a Self-Help Group (SHG) in 2005 as a member. Her husband is an agricultural laborer. As her husband income was not sufficient to run the family, Mrs.Vijaya wanted to earn some income to contribute to the family. She attended an entrepreneurship development programme conducted by our organization and got an idea of starting a Tiffin stall in her village. So, she got a loan from the group and started a Tiffin stall in her village in 2007. She was able to earn an income of Rs.5000 in a month and the family members have taken food in the Tiffin stall itself.

This activity helped her to come out of poverty and to lead a normal life without any major debt burden. As the business idea picked up well, she decided to start a small hotel in the main road that connects the major towns/cities. So, she started a small hotel in 2010 in the main road and ran it profitably. Also, we extended a financial assistance of Rs.60,000 under ASSCOD/Friends of India micro finance programme in 2014 and that helped her to expand the business as a good hotel. Her son is looking after the hotel and the entire family members are engaged in running the hotel.

At present, she is earning a monthly income of Rs.20000-25000 and that income enables her fulfill the basic needs and to run the life happily. She opened a bank account in her name and save Rs.40000 and this is the first time that she is able to keep such a big amount in the bank. She expressed her thanks to our NGO/SHG for the support to overcome all her difficulties and to lead a happy and dignified life.



## Skills Training

Imparting Entrepreneurship and skills training programmes have been one of the core activities of our women empowerment programmes. The following table shows the details of skills training programme imparted during 2014-15:

Sl. No.	Type of Training	No. of women attended	Impact
1	Tailoring	16	8 women started tailoring shops in their village and earn an average of Rs.100/day
2	Village level entrepreneurs (VLEs)	14	12 women were trained to be Village Level Entrepreneurs(VLEs) and sellers of leading consumer products. Efforts have been initiated to enable them to become successful entrepreneurs by enrolling them as agents/traders of Hindustan Lever, Glaxo Smithline etc.,.
3	Financial literacy (financial products)	32	All the participants learnt the financial literacy and a number of various financial products available in the Financial market. After the programme, all the women opened bank accounts and invested their savings in insurance and banking products.

## **Millennium Development Goals (MDGs)**

In the year 2000, 189 nations made a promise to free people from extreme poverty and multiple deprivations. This pledge became the eight Millennium Development Goals to be achieved by 2015. In September 2010, the world recommitted itself to accelerate progress towards these goals. The following are 8 goals.

- Eradicate Extreme Poverty & Hunger
- Achieve Universal Primary Education
- Promote Gender Equality and Empower Women
- Reduce Child Mortality
- Improve Maternal Health
- Combat HIV/AIDS, Malaria and other Diseases
- Ensure Environmental Sustainability
- Develop a Global Partnership for Development

ASSCOD in partnership with Development Promotion Group (DPG) implemented a project called Capacitation of women for sustainable development in 26 villages of Vandavasi and Cheyyar Taluks of Thiruvannamalai District, Tamilnadu. The project was started in October 2003 with 3128 Below Poverty Line (BPL) families. We developed some key activities based on each Millennium Development Goal and implemented the same through women self help groups (SHGs). Though the project was completed in 2013, we have been continuing the implementation of activities.

We found through evaluation that the following impacts were created during 2014-15:

<b>Sl. No.</b>	<b>Name of the MDG</b>	<b>No. of women/ children / beneficiary</b>	<b>Results</b>	<b>Impacts</b>
1	Eradicate Extreme Poverty and Hunger	3850 women	Target women through SHGs and our facilitation had access to social and economic empowerment training.	Target women and their families are free from poverty, women enjoy equal status, women earn a decent income and thereby savings increased.
2	Achieve Universal Primary Education	2862 children	School going children and drop out children have been motivated to continue their studies.	100% school enrollement / retention among the children in the age group of 6-14 in target villages.
3	Promote Gender Equality and Empower Women	3850 women	3850 women in target villages enjoy equal status in their families	Assets are entitled in women names. Increased Women transactions in banks and approaching Government to get their rights fulfilled. Women represent in local bodies (self

				governance) and Government formed committees
4	Reduce Child Mortality	2200	Pulse polio vaccine administered. Vitamin A distributed.	Children are growing healthily
5	Improve Maternal Health	452	Supplementary food given to pregnant / lactating mothers	296 pregnant mother delivered healthy babies. (Mother and children are safe and healthy)
6	Combat HIV/AIDS, Malaria and other Diseases	No activities on this Goal.	-	-
7	Ensure Environmental Sustainability	8 villages with 9500 population	<ul style="list-style-type: none"> <li>• 182 families were facilities to construct and use toilet.</li> <li>• 450 saplings have been planted</li> </ul>	<ul style="list-style-type: none"> <li>• Reduction in open defecation</li> <li>• Trees are increasing in target villages</li> </ul>
8	Develop a Global Partnership for Development	13 villages	Worked with 2 international agencies during this year to benefit the poor people	18 women started enterprises and earning a decent income by giving additional employment opportunities to other women.

## Health

Health is one of the priority areas of our organization. Though we do not get any special project-based funding, we have been getting support from government departments, NGOs such as Give India, Singvi Trust and Sankara Nethralaya Hospital, Chennai.



As Government hospitals are offering various health care services at the district/taluk head-quarters level, it is important for us to take up services like screening and diagnosing health issues in the villages through conducting health camps at village-level. During the last year, we have taken up the following

health activities with the financial support of Give India:

Sl. No.	Activity	Coverage	Impact
1	Eye glasses donation	83 aged persons with eye problems in Kancheepuram and Thiruvannamalai Districts.	<ul style="list-style-type: none"> <li>☆ 83 aged persons restored their normal eye sight.</li> <li>☆ The aged people are independent and some of them even earn their livelihoods without depending on their siblings.</li> <li>☆ Ensured social and economic security for the aged persons.</li> </ul>

2	Health check-up	31 aged people from socially and economically backward families.	<ul style="list-style-type: none"> <li>☆ Health care services provided at village-level enabled the aged persons to identify and address health related issues.</li> <li>☆ 31 patients who have undergone health check-ups are now in good health.</li> <li>☆ Aged people who have been considered as burden to families are now considered as productive people.</li> </ul>
3	Eye screening camps	24 persons were identified with cataract problems through 2 eye screening camps. All of them were enabled to undergo eye surgery at free of charge.	<ul style="list-style-type: none"> <li>☆ 24 aged persons restored their normal eye sight.</li> <li>☆ The aged people are independent and some of them even earn for their livelihoods without depending on their siblings.</li> <li>☆ Ensured social and economic security for the aged persons.</li> </ul>
4	Repairing of bore wells in two villages to ensure sufficient water supply.	Sethupattu and Perunagar ( 580 Families	<ul style="list-style-type: none"> <li>☆ Two borewells were flushed and 580 families access safe drinking water close by their homes. Sharp reduction waterborne diseases.</li> </ul>

### Future Programmes proposed to be taken under Health:

In the rural areas, availability of health care facilities is lower than in urban areas/cities. So, it is proposed to conduct weekly or monthly health clinics in the rural areas where screening for various diseases such as cardiac, Cancer, kidney and liver related diseases will be done. Our NGO will refer the patients identified with major diseases to the Government/ NGO based hospitals. Follow up services will be extended until the patients are fully cured.

### Education

There has been a sharp divide in the education system that children in rural areas have no access to quality education and the same is vice versa in cities. To bridge this gap, we have been initiating activities to promote literacy level in the villages by implementing the following activities:

- ☆ Enabling all the illiterate women in the SHGs to be basic literates i.e every one must be in a position to put their signature instead of using thump prints.
- ☆ To conduct regular school enrollment campaigns so as to enable and enroll all eligible children to be in schools.
- ☆ To provide educational scholarship to reduce the drop outs especially among the children in the age group of 6-14.
- ☆ To provide educational scholarship to the students those who completed SSLC successfully with 60% marks and above to study job oriented certificate/diploma courses.
- ☆ To motivate girl children education.



- ☆ To facilitate the students to avail educational loans from the banks and to pursue professional degree courses.
- ☆ To improve the rural school infrastructure so as to enable the schools to impart quality education in equal to private schools.



During 2014-15, we provided school uniforms, note books and other educational supplies to the children from socially and economically backward families. 36 children were supported to continue their primary / higher elementary school education. All the children are studying well. Besides this, we aimed to improve the infrastructure facilities of Government schools at par with private schools. Most of the Government schools have no basic furniture, cub board, black board etc., So, we provided some basic furniture to the Government run schools.

## Environment

Although we have not taken up major initiatives in protecting the environment in our target areas, we used to implement the following activities through our women SHGs:

- ☆ Raising environmental awareness among the women SHGs.
- ☆ Encouraging the target groups to plant seedlings.
- ☆ Raising environmental awareness among school children.

Last year, we donated about 450 seedlings of various types to the members of SHGs in Vandavasi and Cheyyar areas. Out of 450, 80% have grown up well. Environmental awareness programmes have been integrated with the SHGs capacitation programmes. In this way, all the women SHGs have had access to environmental awareness. SHGs have clearly decided not to burn plastics and to avoid excessive use of plastics. In all our evening tuition centers, environmental awareness has become one of the important subjects. These were the minor activities initiated during last year.



## Smaller Initiative

We started a small computer training centre in 2013 with 5 computers and trained 36 women. The trained women are involved in open/ self employment. However, their income level is not up to expectation. So, we have been taking efforts to establish a rural BPO so as to employ the women in our own BPO and to provide gainful employment. It is expected that an BPO would function in the coming FY 2015-16.

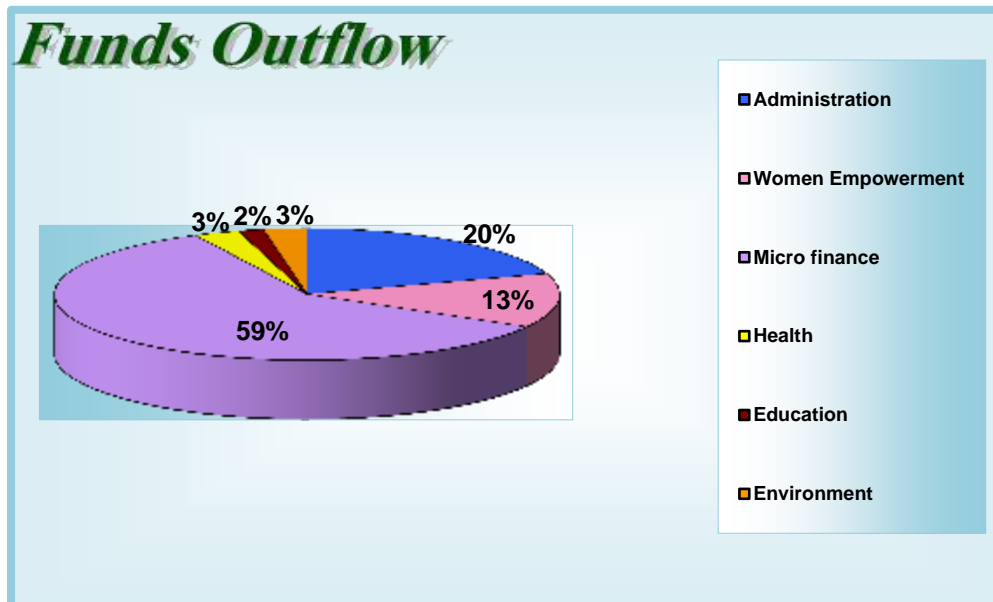
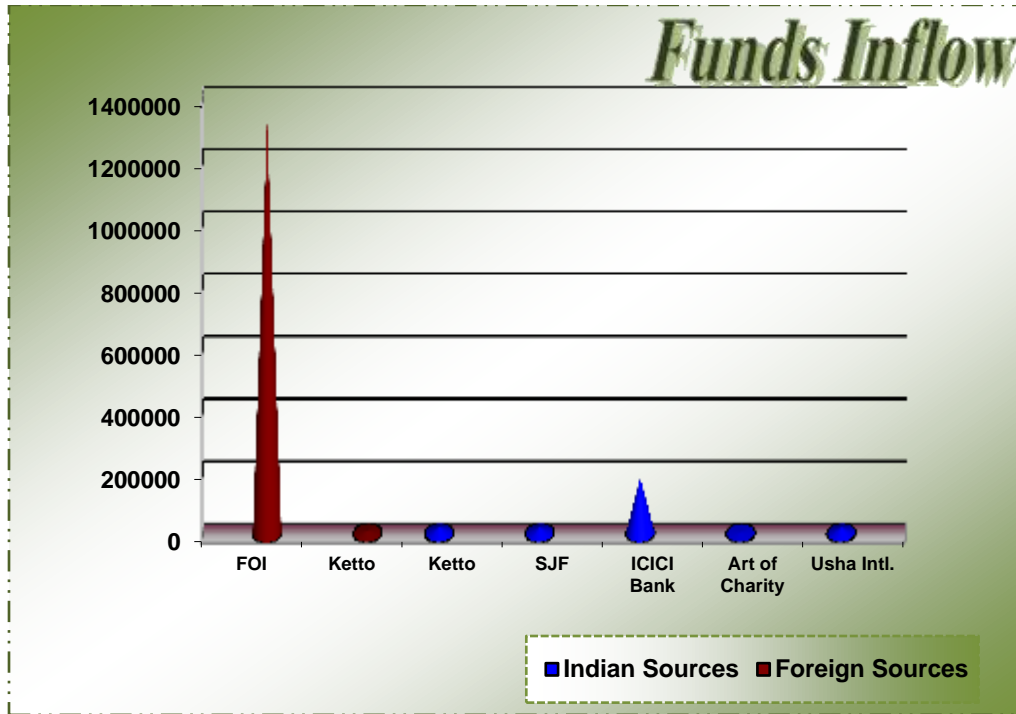
## Impact of Accountability Appraisal

### Impact 2014-15

Area	Programme/ Location	Activity	Annual expenditure	No. of beneficiaries / Outputs
Micro Finance	Cheyar, Vandavasi & Uthiramerur Taluks of Thiruvannamal ai & Kancheepuram Districts	Providing skills training and Micro Finance	985000	16 women / new entrepreneurs activities have been initiated and running profitably
Women empowerment	Vandavasi and Cheyyar Taluks of Thiruvannamal ai District	Women self help groups matching grant SHGs training, workshops, entrepreneurs skills training, women day	165180  24000  12825	3128 women for Below Poverty Line families

		celebration		
Solar lighting programme	3 villages in Kancheepuram District	One street light and 2 solar lanterns provided	31300	72 families benefitted through this programme.
Health & Drinking water	Kancheepuram & Thiruvannamalai Districts		35725 12400	
Silai School programme	Cheyar & Madurantakam Taluks		19000	
Education	Kancheepuram & Thiruvannamalai Districts		26920	
Environment			14380	

## FINANCE SUMMARY



## Accountability Appraisal

Accountability Levels	Stakeholders	Accountability Mechanism
Upward	<ul style="list-style-type: none"> <li>☆ Donors</li> <li>☆ Government</li> </ul>	<ul style="list-style-type: none"> <li>☆ Annual Report</li> <li>☆ Audit Report</li> <li>☆ Website</li> <li>☆ Brochure</li> <li>☆ Visits by Donor</li> <li>☆ Programme visitors report</li> <li>☆ Progress report</li> <li>☆ Evaluation Reports</li> <li>☆ Thank you letters</li> </ul>
Horizontal	<ul style="list-style-type: none"> <li>☆ Board Members</li> <li>☆ Employees</li> <li>☆ Volunteers</li> <li>☆ Partner NGOs</li> </ul>	<ul style="list-style-type: none"> <li>☆ Briefing about visitors</li> <li>☆ Board meetings</li> <li>☆ Budget proposal and Annual goals setting</li> <li>☆ Activity report</li> <li>☆ Staff meeting</li> <li>☆ On the job training of staff</li> <li>☆ Capacity building</li> <li>☆ Informal communication with staff</li> <li>☆ Partnership with other NGOs.</li> </ul>
Down wards	<ul style="list-style-type: none"> <li>☆ Beneficiaries</li> <li>☆ Community</li> </ul>	<ul style="list-style-type: none"> <li>☆ Women empowerment programme activities.</li> <li>☆ Micro Finance</li> <li>☆ Health Care Services.</li> <li>☆ Education</li> <li>☆ Environment</li> <li>☆ Millennium Development Goals based activities.</li> </ul>



**C.DHARMALINGAM** B.Com., B.G.L., F.C.A.,  
**CHARTERED ACCOUNTANT**

### AUDITOR'S REPORT

I have audited the attached consolidated Balance sheet of **ASSOCIATION FOR SUSTAINABLE COMMUNITY DEVELOPMENT (ASSCOD)** at No. 14, West Pilliyar Koil Street, Karunguzhi Post, Madhuranthagam Taluk, Kancheepuram District, Tamil Nadu, Pin code – 603 303, as at **31<sup>st</sup> March 2015**, the Income and Expenditure Accounts and the Receipts and Payments Accounts of the General Fund and project Fund responsibility of the Management of Society. Our responsibility is to express an opinion on these financial statements based on our audit.

I have conducted our audit in accordance with the Auditing standards generally accepted in India. These Standards require that we plan and perform the audit to obtain a reasonable assurance that the financial statements are free of any material misstatement. Our audit includes examining, on a test check basis, evidence supporting the amounts and disclosures in the financial statements. Our audit also includes an assessment of the accounting principles used and the significant estimates made by the management and evaluation of the presentation of the financial statements. I believe that our audit provides a reasonable basis to form and express our opinion.

I further report that

1. I have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit;
2. In our opinion proper books of accounts as required by law have been kept by the society so far as appears from our examination of books.
3. The balance sheet, the Income and Expenditure accounts and the Receipts and payments accounts dealt with by this report are in agreement with the books of Account.

PLACE : CHENNAI  
 DATE : 31.05.2015.

  
**C.DHARMALINGAM**  
**CHARTERED ACCOUNTANT**

**C. DHARMALINGAM**  
**CHARTERED ACCOUNTANT**  
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 West Tambaram, Chennai-46



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**MEMO OF INCOME**

**NAME** : M/s ASSOCIATION FOR SUSTAINABLE COMMUNITY DEVELOPMENT (ASSCOD)

**ADDRESS** : No. 15, West Pillayar Koil Street, Karughuzhi, Madurantakam Taluk, Kancheepuram District, Pin code - 603 303.

P A No. : AAAAA3750A

ASSESSMENT YEAR : 2015 - 16


STATUS : A.O.P. - TRUST

PREVIOUS YEAR : 31.03.2015

**PARTICULARS**

<b>I. INCOME FROM OTHER SOURCES</b>	
Excess of Income over Expenditure as per our Income & Expenditure Account	72,486.09
<b>LESS: Deduction Under Section 11</b>	
Exempt of Income over Expenditure as per Deduction Under Sec. 11	72,486.09
	-
Taxable Income	
	-
	-
<b>TAX PARTICULARS</b>	
Tax Payable thereon	NIL
	NIL
Tax Payable	NIL

PLACE : CHENNAI  
DATE : 31.05.2015.

  
**C. DHARMALINGAM**  
**CHARTERED ACCOUNTANT**  
**C. DHARMALINGAM**  
**CHARTERED ACCOUNTANT**  
 No. 3, Govindarajan I Cross Street  
 West Tambaram, Chennai-48



**ASSOCIATION FOR SUSTAINABLE COMMUNITY DEVELOPMENT (ASSCOD)**

No. 14, West Piliyar Koil Street, Karunguzhi (Post), Madhuranthakam Taluk, Kancheepuram Dist.

**INCOME & EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31.03.2015**

EXPENDITURE	AMOUNT	INCOME	AMOUNT
<b>To PROGRAMMES</b>			
Micro Finance Project	985,000.00	By Friends of Inida	1,314,838.68
Women Empowerment	165,180.00	By Ketto (Foreign)	10,200.00
Selfhelp Group Meeting	12,825.00	By Ketto (Indian)	20,939.00
Solar Lighting Project	31,300.00	By Art of Charity	4,800.00
Matching Grant	24,000.00	By SHPI Incentive (ICICI Bank)	179,772.00
Health	35,725.00	By Sitaram Jindal Foundation	20,000.00
Silai School Programme	19,000.00	By Usha International	20,250.00
Education	26,920.00	By Donations	34,873.37
Environment	14,380.00	By Loan Recovery	35,876.27
Drinking Water	12,400.00	By People Contribution	58,500.00
		By Bank Interest	2,045.00
		By Other Income	970.50
<b>To ADMINISTRATIVE EXPENSES</b>			
Salaries	137,000.00		
Travelling & Fuel	11,990.96		
Office Maintenance	35,280.00		
Consulting Fees	37,500.00		
Rent	10,000.00		
Website Maintenance	6,000.00		
Telephone Charges	14,905.00		
Computer Maintenance	1,550.00		
Bank Charges & Commission	1,034.00		
Printing & Stationery	1,410.00		
Creditability Alliance	1,000.00		
To Depreciation	46,178.77		
To Excess of Income over Expenditure transferred to Balance Sheet	72,486.09		
	<b>1,703,064.82</b>		<b>1,703,064.82</b>

PLACE : CHENNAI  
DATE : 31.05.2015.

  
**C. DHARMALINGAM**  
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 West Tambaram, Chennai-48



**ASSOCIATION FOR SUSTAINABLE COMMUNITY DEVELOPMENT (ASSCOD)**

No. 14, West Pilliyar Koil Street, Karunguzhi (Post), Madhuranthakam Taluk, Kancheepuram Dist.

**BALANCE SHEET As At 31st MARCH 2015**

LIABILITIES		AMOUNT	ASSETS		AMOUNT
<b>GENERAL FUND</b>			<b>FIXED ASSETS</b>		
Opening Balance	521,805.10		As Per Scheule I		297,095.55
ADD : Excess of Income over Expenditure	72,486.09	594,291.20	<b>CURRENT ASSETS</b>		
			Cash in Hand	507.01	
			I.O.B	3,755.90	
			S.B.I	493.00	
			Axis Bank	22,061.72	
			Canara bank	415.00	
			I.C.I.C.I	4,650.41	31,883.04
			<b>LOANS &amp; ADVANCES &amp; DEPOSITS</b>		
			<b>LOANS &amp; ADVANCES</b>		
			Rental Advances	50,550.00	
			Staff Advances	34,000.00	
			Loan to Disabled	26,200.00	
			Festival Advances	11,500.00	
			Programme Advan	48,062.61	
			<b>DEPOSITS</b>		
			Fixed Deposit	85,000.00	
			Electricity Deposit	10,000.00	265,312.61
		<b>594,291.20</b>			
					<b>594,291.20</b>

PLACE : CHENNAI  
DATE : 31.05.2015.

  
**C.DHARMALINGAM**  
 CHARTERED ACCOUNTANT  
**C. DHARMALINGAM**  
 CHARTERED ACCOUNTANT  
 No. 3, Govindarajpet Cross Street  
 West Tambaram, Chennai-48





## ASSOCIATION FOR SUSTAINABLE COMMUNITY DEVELOPMENT (ASSCOD)

No. 14, West Pillayar Koil Street, Karunguzhi (Post), Madhuranthakam Taluk, Kancheepuram Dist.

## RECEIPTS AND PAYMENTS ACCOUNTS FOR THE YEAR ENDED 31.03.2015

PARTICULARS	AMOUNT	PARTICULARS	AMOUNT
<b>To OPENING BALANCE</b>		<b>By PROGRAMMES</b>	
Cash in Hand	882.18	Micro Finance Project	965,000.00
I.O.B.	500.00	Women Empowerment	165,180.00
S.B.I	493.00	Selfhelp Group Meeting	12,825.00
Axis Bank	933.00	Solar Lighting Project	31,300.00
Canara Bank	3,492.00	Matching Grant	24,000.00
I.C.I.C.I	650.00	Health	35,725.00
	6,950.18	Silai School Programme	19,000.00
To Friends of India	1,314,838.68	Education	26,920.00
To Ketto (Foreign)	10,200.00	Environment	14,380.00
To Ketto (Indian)	20,939.00	Drinking Water	12,400.00
To Art of Charity	4,800.00	<b>By ADMINISTRATIVE EXPENSES</b>	
To SHPI Incentive (ICICI Bank)	179,772.00	Salaries	137,000.00
To Sitaram Jindal Foundation	20,000.00	Travelling & Fuel	11,990.96
To Usha International	20,250.00	Office Maintenance	35,280.00
To Donations	34,873.37	Consulting Fees	37,500.00
To Loan Recovery	35,876.27	Rent	10,000.00
To People Contribution	58,500.00	Website Maintenance	6,000.00
To Bank Interest	2,045.00	Telephone Charges	14,905.00
To Other Income	970.50	Computer Maintenance	1,550.00
		Bank Charges & Commission	1,034.00
		Printing & Stationery	1,410.00
		Creditability Alliance	1,000.00
		By Office Equipments & UPS	83,732.00
		By Rental Advances	10,000.00
		<b>By CLOSING BALANCES</b>	
		Cash in Hand	507.01
		I.O.B	3,755.90
		S.B.I	493.00
		Axis Bank	22,061.72
		Canara bank	415.00
		I.C.I.C.I	4,650.41
			31,883.04
	<b>1,710,015.00</b>		<b>1,710,015.00</b>

PLACE : CHENNAI  
DATE : 31.05.2015

C.DHARMALINGAM  
CHARTERED ACCOUNTANT  
**C. DHARMALINGAM**  
CHARTERED ACCOUNTANT  
No: 3, Govindarajan I Cross Street,  
West Tambaram, Chennai, 68



**ASSOCIATION FOR SUSTAINABLE COMMUNITY DEVELOPMENT (ASSCOD)**

No. 14, West Pilliyar Koil Street, Karunguzhi (Post), Madhuranthakam Taluk, Kancheepuram Dist.

**SCHEDULE - I**

**FIXED ASSETS SCHEDULE**

Sl. No.	PARTICULARS	W.D.V. as on 1.04.2014	Additions	Deletions	Total	Depreciation	W.D.V. As on 31.03.2015
1	<b>First Block @ NIL %</b>	22,500.00	-	-	22,500.00	-	22,500.00
	Land	50,000.00	-	-	50,000.00	-	50,000.00
2	Buildings	17,897.87	-	-	17,897.87	1,789.79	16,108.08
	<b>Second Block @ 10 %</b>	17,897.87	-	-	17,897.87	1,789.79	16,108.08
	Furniture & Fixtures	2,965.44	-	-	2,965.44	296.54	2,668.90
	Electrical Fittings	5,538.68	83,732.00	-	89,270.68	8,927.07	80,343.61
	Office Equipments	3,486.78	-	-	3,486.78	348.68	3,138.11
	Cell Phone						
3	<b>Third Block @ 15 %</b>	27,158.54	-	-	27,158.54	4,073.78	23,084.76
	Tailoring Machine	299.83	-	-	299.83	44.98	254.86
	Motor	54,737.44	-	-	54,737.44	8,210.62	46,526.83
	Two Wheeler						
4	<b>Fourth Block @ 30 %</b>	74,957.73	-	-	74,957.73	22,487.32	52,470.41
	Computer & Printer						
		259,542.31	83,732.00	-	343,274.31	46,176.77	297,095.55

The salary and benefits of the NGO Head, the highest paid staff member and the lowest paid staff member. Please see sample below

Head of the organization: Rs. 15,000 per month

Highest paid: Rs. 15,000 per month

Lowest paid: Rs. 4,000 per month

All remuneration and reimbursements to Board members. Even if there is 'zero' remuneration it must be placed on record.

NO.	NAME	Gross Remuneration PER ANNUM (Rs.)
1	T.Sumathi	6000
2	K. Loganathan	180000
3	P.Muthu	6000
4	K.Ananthi	6000
5	S.Thulasi	6000
6	S. Latha	6000
7	L. Meera	6000

The distribution of staff according to salary levels and gender break up.

Slab of gross salary per month (in Rs) plus benefits paid to staff	Male staff	Female staff	Total staff
Less than 5000	3	4	7
5,000 – 10,000	1	1	2
10,000 – 25,000	1	-	1
25,000 – 50,000	-	-	-
50,000 – 1,00,000	-	-	-
Greater than 1,00,000	-	-	-

Total cost of **international travel** by all personnel (including volunteers) & Board Members– segregating those incurred on organizational expense and those that were sponsored, along with the name and designation of the person(s) who travelled, and the purpose(s) of travel. Even if there is no travel it will be placed on record.

Name	–
Designation	–
Destination	–
Purpose	–
Gross Expense (Rs)	–

Total cost of **national travel** by all personnel (including volunteers) & Board Members. Even if there is no travel, it will be placed on record.

Name	K. Loganathan
Designation	Executive Director
Destination	Mumbai and Bangalore
Purpose	Meetings, Conference and Project proposal-follow up
Gross Expense (Rs)	20,000
Sponsored by external organisation	NGO Contribution

## *Board Members (2014-15)*

<i>SL. NO.</i>	<i>NAME OF THE MEMBER</i>	<i>DESIGNATION</i>
1	Mrs. T. Sumathi	President
2	Mr. K. Loganathan	Secretary
3	Mrs. P. Muthu	Treasurer
4	Mrs. S. Thulasi	Executive Committee Member
5	Mrs. K. Ananthi	Executive Committee Member
6	Mrs. S.Latha	Executive Committee Member
7	Mrs. S. Ponni	Executive Committee Member
8	Mrs. L. Meera	Executive Committee Member

## Visitors (2014 – 15)

<i><b>SL. NO.</b></i>	<i><b>NAME OF THE VISITOR</b></i>	<i><b>DATE OF VISIT</b></i>	<i><b>PURPOSE OF VISIT</b></i>
1	Mrs.Aparna Kannan,CSR Links,Bangalore	15.04.2014	Project Visit
2	Ms.Jenaan Lilani,Programme Officer,Lister Foundation,Chennai	11.09.2014	Due Diligence review
3	Mr.Advitya Thapa,Programme Officer,FOI,Chennai	19.9.2014	Due Diligence Review Process
4	Mr. Eswar ICICI Bank Chennai	12.10.2014	SHPI Visit
5	Officials from Madras School of Social Work(MSSW)	8.11.2014	Villages Survey Visit
6	Raj Kumar,IIT Chennai Volunteer	10-2.2015	Field Visit

## Staff (2014 – 15)

S. NO.	NAME	DESIGNATION
1	Mr. K. Loganathan	Executive Director
2	Mrs. Latha	Computer Programmer (Worked till June 2014)
3	Mrs. Ganga	Computer Trainer (From January 2014 onwards)
4	Mr. E. Elumalai	Programme Coordinator
5	Mr. S. Sundaram	Programme Coordinator
6	Mr. Vasudevan	Administrative Assistant
7	Mrs. Rama	Animator
8	Ms. Saraswathi	Animator
9	Mrs. Krishnaveni	Animator
10	Mr. A. Dominic	Part Timer ( Programme monitoring)



## **Acknowledgement**

### **With**

# **Thanks**

We gratefully acknowledge the contribution of the Institutions / NGOs and Individuals in the activities of ASSCOD.

1. Friends of India (FOI), Switzerland
2. Sitaram Jindal Foundation, Bangalore
3. Ketto, Mumbai
4. Icharity, New Delhi.
5. Mawana Sugars, New Delhi.
6. ICICI Bank, Mumbai
7. Individual Donors.
8. Our Bankers: ICICI Chennai, Indian Overseas Bank (IOB), Axis Bank and Canara Bank.
9. Our Auditors: Mr. C .Dharmalingam & Co., Tambaram.

Please do visit us

Do call us in advance to arrange for project visit  
in a mutually convenient time

**Association for Sustainable Community Development (ASSCOD)**  
**#15, West Pillaiyar Koil Street, Karunguzhi (Post),**  
**Madurantakam (Taluk), Kancheepuram (District), Tamil Nadu (State), India.**  
**Pin Code: 603 303.**  
**E-Mail: [asscod@yahoo.co.in](mailto:asscod@yahoo.co.in), Website: [www.asscod.org](http://www.asscod.org)**