

UC Result Certificate

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This is to acknowledge the receipt of contribution from *****, from *****, towards results generated by UC in projects providing services to poor communities. Details of the contribution are presented below.

S No	Item	Detail
1	Certificate ID	UC-RC-***
2	Contribution Area	Education & Livelihoods
3	Project Supported	Providing Primary Education and Financial Inclusion for Rag-Picking community in 2 Slums of Indore and investments for providing health services in one slum. Total cost of project: INR 123,921/-.
4	Certificate Project Period	01-May-10 to 30-June-10
5	Contribution to Project (A)	INR. ***
6	Operations Grant to UC (B)	INR. ***
7	Total Contribution (C)=(A)+(B)	INR. ***
8	Date of Contribution	
9	Mode of Payment	

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Founder, United Care Development Services (UC)

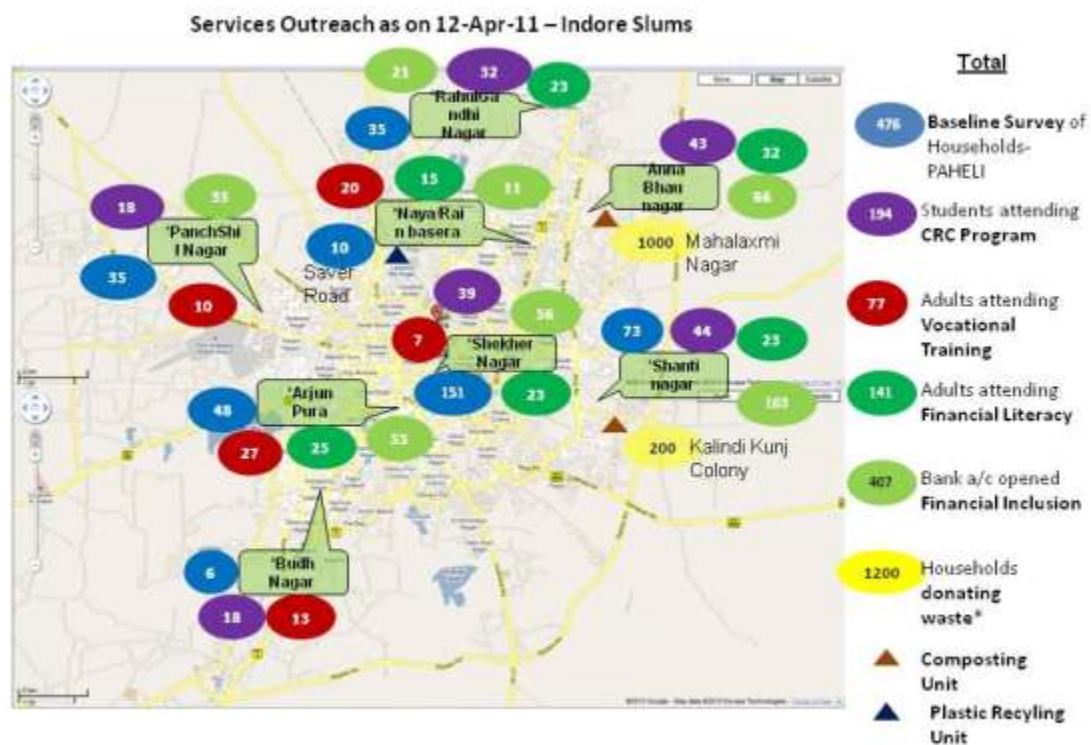
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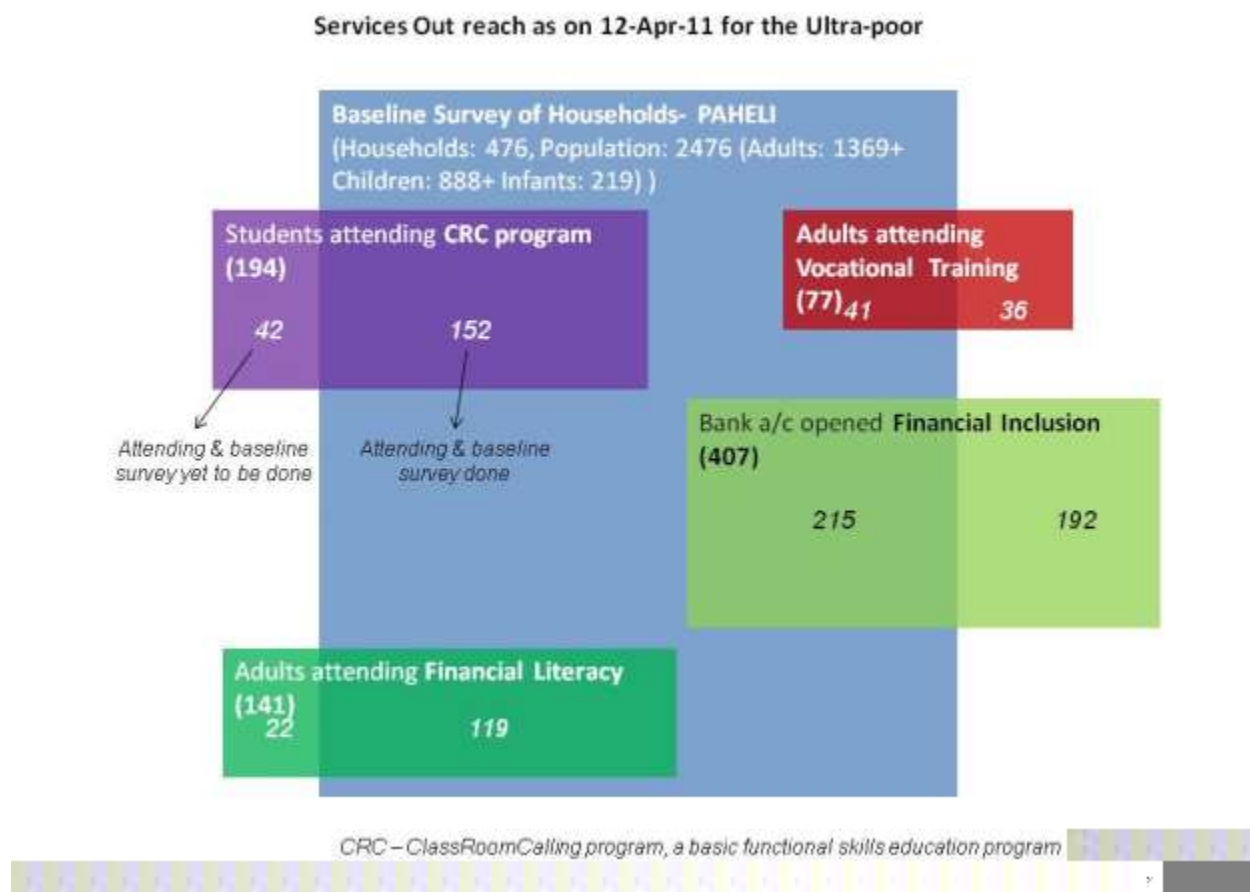
Executive Summary & Results Dashboard

A core objective of this project is to demonstrate quantitatively measured social and environmental outcomes in an integrated development project at Indore and to generate post-pay donations for these outcomes. Besides providing social benefits for very underprivileged communities like RagPickers and other ultra-poor communities, the environmental benefits provided from the project will be enjoyed by all the citizens of the City, both poor and non-poor without discrimination. The project at Indore is aimed to deliver Education, Health, Financial Inclusion & Literacy and Vocational training services for the very poor communities like Rag-Pickers and also provide environmental services to the larger community in the city. Presented below is a summary of key outcomes of the project in the past 18 months ending in March 2011. It should be noted that, current certificate document captures complete information about the project right from its earlier stages to the month of April, 2011. Post-paid donations for this certificate will be made to May, 2010 to June, 2010 phase of the project. Financials related to this phase are provided in the financials section of this document.



*Households donating waste indicates the total number households in a colony which has agreed to donate waste

Summary outline of services provided and baseline indicators



Beneficiary Mapping

Below table provides overview of number of beneficiaries who are currently availing services related to Education, Vocational Training , Financial Literacy and Financial Inclusion programs. This table does not include the beneficiary details who availed services related Health initiatives.

Total Beneficiaries for the Rag-Picking and Poor Community	
Service Area	Beneficiaries
Class Room Calling (CRC) - Bridge School Program	194
Vocational Training Program	77
Financial Literacy	141
Financial Inclusion	407
Total	819

258 Households account for these many Beneficiaries	488	60%
Service Points with Blank or Unclear Households No	331	40%

Other key services delivered in this integrated project is that of Health services. Maternal and Child health were key focus areas in Health services. Several medical camps were also conducted in few slums where indicators on immunization had poor reflection. These medical camps were conducted in collaboration with various partners like UHRC (Urban Health Resource Centre) and FPAI (Family Planning Association of India) from May 2010 to Jan, 2011. Over 135 beneficiaries of these special drives include women who received Antenatal care and also infants who have received required immunization shots. Women receiving antenatal care were also counseled by the Doctors and project team members about the benefits of Institutionalized deliveries. During these drives, general health check ups were also conducted and over 230 patients benefited by these services, which were conducted from May, 2010 onwards. A detailed break up of these medical camps will be furnished in the later part of this report.

Beneficiary Mapping to Households

Below table gives insight into the depth of services provided i.e details about number of households availing one or more than one services. Please note that, details of beneficiaries of health services has not been integrated into this table.

Break up of 258 households with number of Beneficiaries/HH			
Number of Beneficiaries Per HH	HH	HH %	Total Beneficiaries
1	116	45%	116
2	88	34%	176
3	30	12%	90
4	14	5%	56
5	10	4%	50
Total	258	100%	488

Environmental Benefits:

1. 157 tonnes of plastic waste has been recycled leading to direct environmental benefits from this project
2. De-centralized kitchen/organic waste composting units has been set up in March-2011 to expand the scope of waste management initiatives. These two unit have already received and put into composting process 2 tonnes of kitchen waste within the first 10 days of their operation.

Introduction

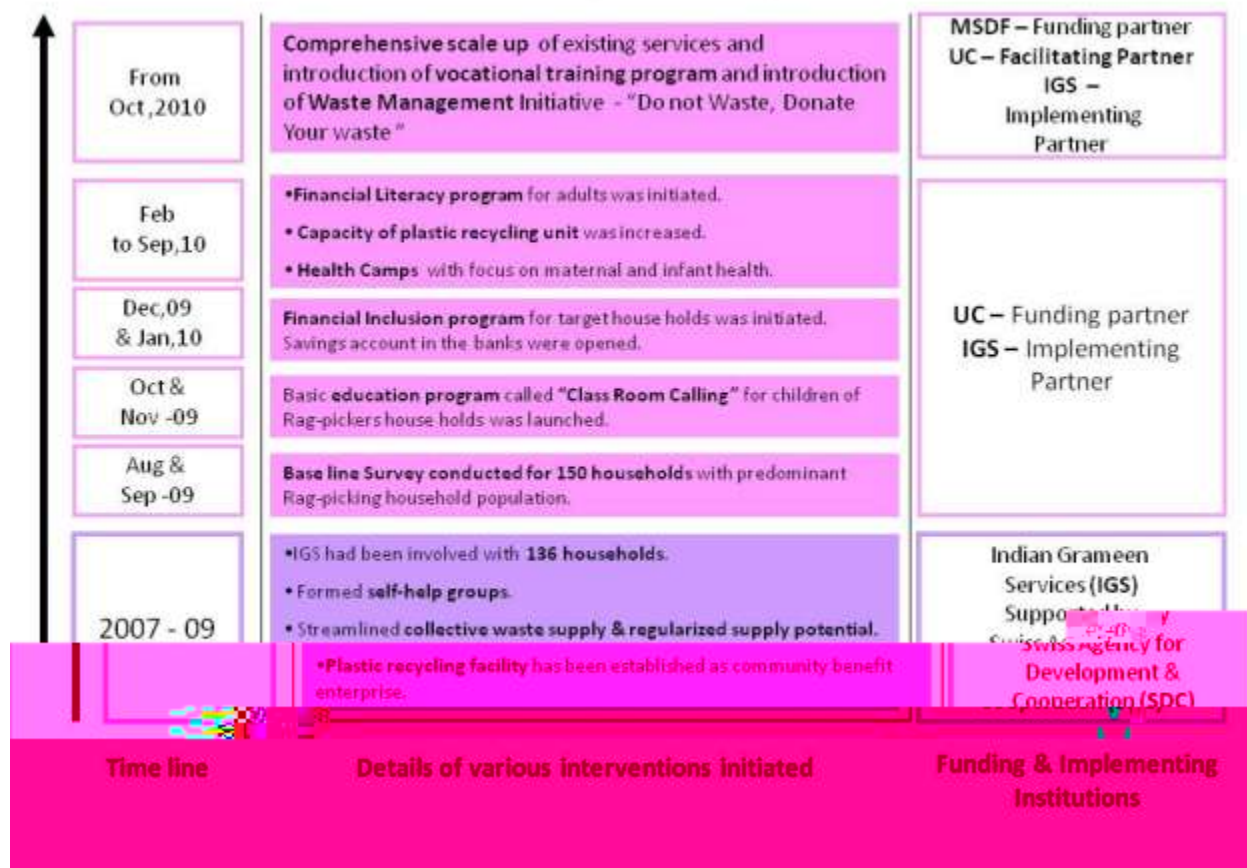
The last two years of the project that United Care development services (YouSee) has undertaken in partnership with the Indian Grameen Services at Indore, provided us with key learning's and insights into various initiatives and verticals. Various results that we have observed in each of the initiative have been illustrated in the sections below.

Project

The project started out with an aim of promoting livelihood opportunities for Rag-pickers in the slums of Indore and as we progressed with work in areas like child literacy, vocational programs for women,

financial inclusion and financial literacy, we identified scope for initiatives in waste management. Below furnished schematic diagram gives a snap shot of the various initiatives undertaken in this project and various players who were involved right from its inception.

A brief History of the Project



With IGS as the implementing partner Swiss Agency for Development and Cooperation had kick started this program for Rag-pickers in 2007 and supported this project till 2009. During this period Plastic recycling facility was established as community benefit enterprise. Various self help groups were formed. From 2009 Aug, UC acted as funding and facilitating partner with IGS as the implementing partner. As a follow up to comprehensive base line survey conducted in Aug, 2009, UC and IGS decided to launch Integrated Development Program which includes providing services to Rag-pickers households in the areas of Education, Health, Livelihoods , Financial Inclusion & Environmental benefits. From Oct 2010 onwards Michael and Susan Dell Foundation had started funding this project with objective scaling up these services to over 1500 ultra-poor communities which predominantly comprised of Rag-picker households. During this phase some additional services have been taken up like providing vocational training program for adults. A innovative waste management initiative namely ' Do not Waste, Donate your waste' was also introduced, which had three fold objectives ensuring civic participation in dealing with waste management, ensuring better segregation practices at source level and deploying monetary benefits emerging out of this project to support services provided to rag-picker households.

We have taken up the initiative in two localities and are working on a three pronged approach to implement effective waste management practices, reducing waste and generating value out of it which benefits the community both financially and environmentally. The approach is:

- a. Build effective relationships with citizen committees in these localities, forming green clubs among them and driving educational campaign among the colony residents to segregate the wet waste, coming out of kitchen, and the dry waste. The wet waste, since it emits foul odor and cannot be stored, can be discarded on a daily basis while the dry waste, that typically contains plastic, metal, glass, paper etc., can be collected over a month.
- b. Build neat composting units near the locality where the wet waste that is discarded daily is collected and composted. The municipal sweepers are engaged in this activity and are advised to dump the wet waste in the composting unit, instead of the municipal dumps.
- c. The dry waste collected over a month by each household is then collected and the financial value brought out of it is utilized in community development and charitable activities by the organization.

Thus, the concept above promotes a “zero waste” philosophy and generates useful value out of everyday waste that would have otherwise become an environmental hazard by eventually being dumped in landfills, contributing to the common problems like plastic clogging, toxic gas emissions, wastage of recyclable resources etc.

Indian Grameen Services

Indian Grameen Services (IGS) is the research and development arm of BASIX, a financial and technical services group based in Hyderabad, India.

Indian Grameen Services (IGS) is a not-for-profit Company, registered under the Section 25 of the Companies Act. IGS focused initially on identifying and developing livelihoods, then on provision of technical assistance and support services, and finally on providing marketing support.

From 2001-onwards, IGS focused its attention on two parallel streams of work, first, strengthening the implementation capabilities of various institutions/agencies, including other companies of the BASIX group, various development organizations and community based organizations (CBOs); and second, continuing knowledge building on livelihood promotion by studying and documenting the livelihood promotion efforts of others, and constantly analyzing its own pilot action research.

The Indore project of Indian Grameen Services started with the aim of livelihood promotion for the rag-pickers’ community. Initiatives like child literacy, financial inclusion, financial literacy, health services and vocational training have been undertaken in this regard. The results of each of those initiatives can be analyzed in the sections below.

Results and Outcomes

This section of the report will primarily deal with Out comes achieved in the areas of Education, Financial Inclusion, Waste management, Vocational training and Health .

Education for Children

The Classroom Calling (CRC) program was started in Sept '09 with an idea to impart basic Reading, Writing and Mathematical skills to children who are school drop-outs or have never been to school. 24 different skills are identified across the three areas and as the child passes all of those, he/she is encouraged and inducted into a local government school.

The program now benefits 194 children and since Oct '10 we have observed that an average of 20 students have joined the program, over 6 localities. The children predominantly belong to Rag pickers or daily wage earning parents.

Key Results

Highlights:

1. A total of 194 children have benefitted from the CRC program, across 6 localities. The break-up of students for different periods over localities is as follows:
 - 60% of the students are within 3 months into the program while 25% are in the 3-6 months range. About 15% have finished more than 9 months.

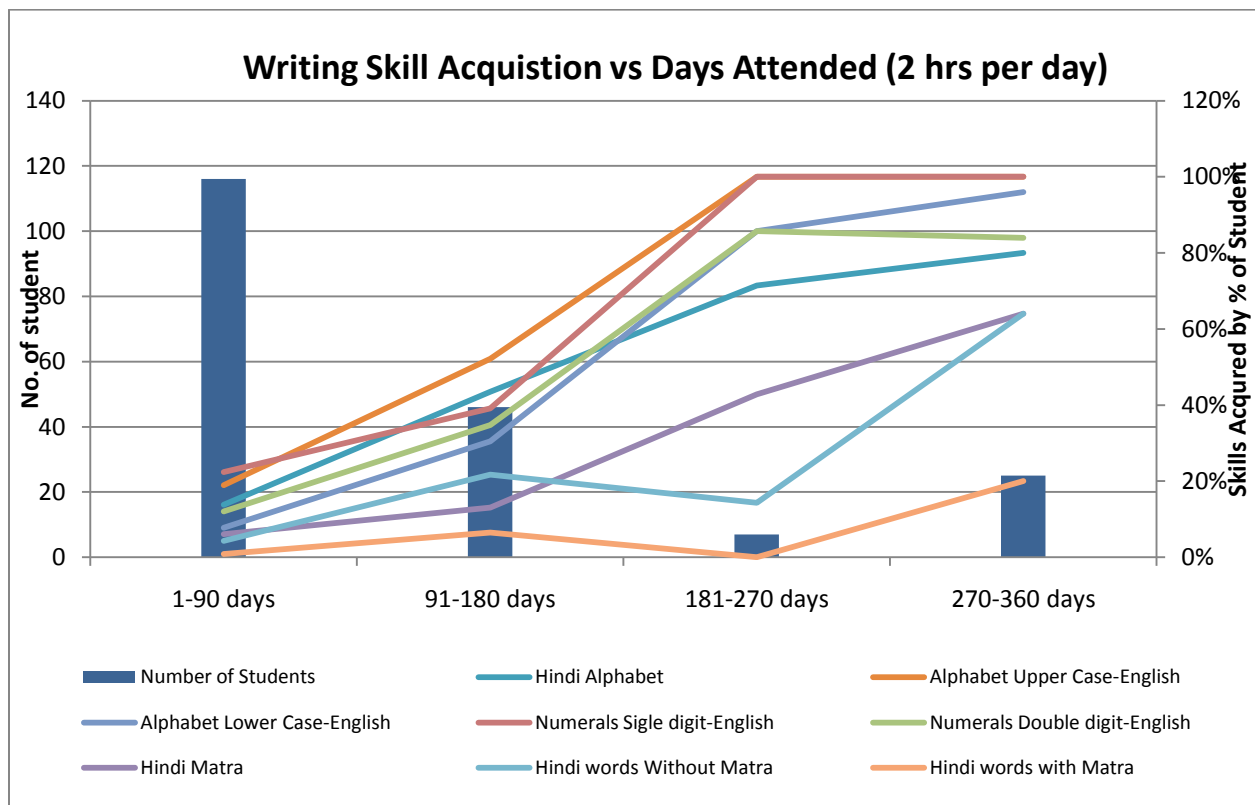
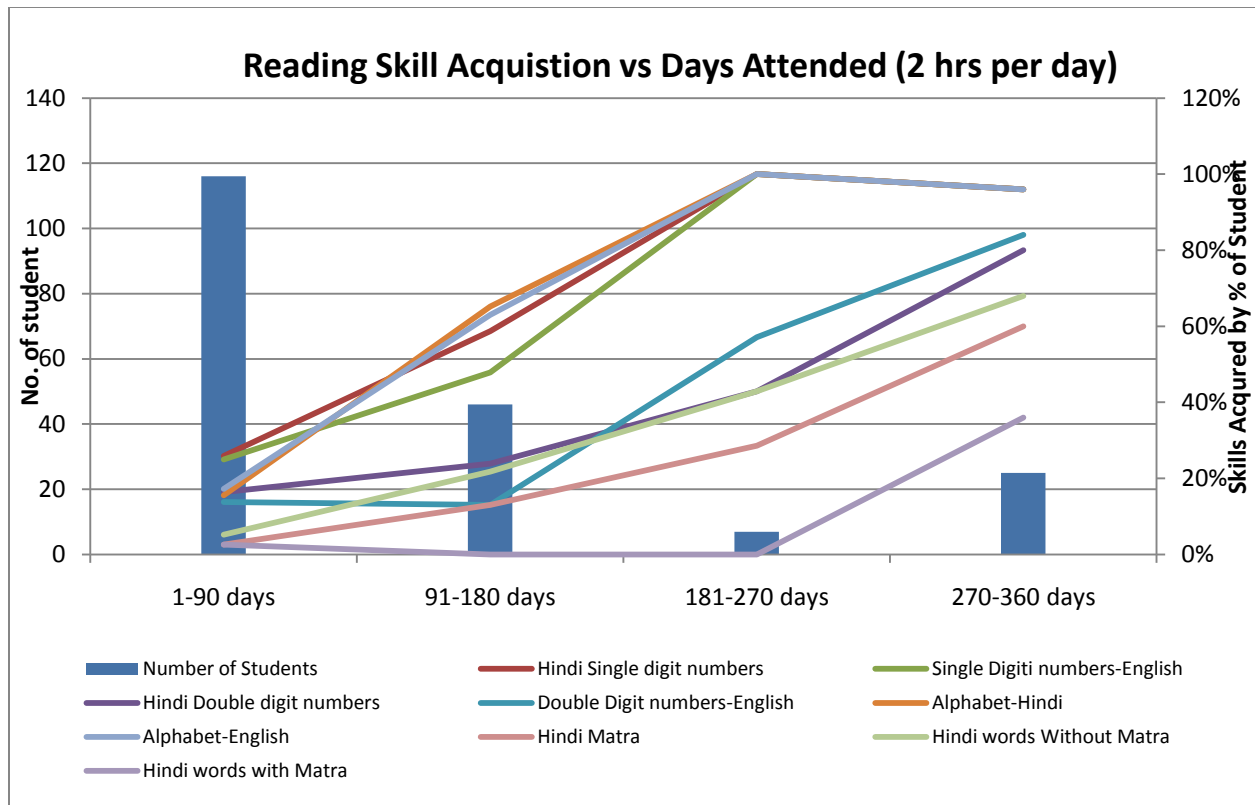
Area	1-90 days	91-180 days	181-270 days	270-360 days
Annbhau Sathe Nagar	22	8	2	11
Budha Nagar	18			
Panchasheel Nagar	18			
Rahul Gandhi Nagar	9	4	5	14
Shanti Nagar	23	21		
Shekhar Nagar	26	13		
Total	116	46	7	25

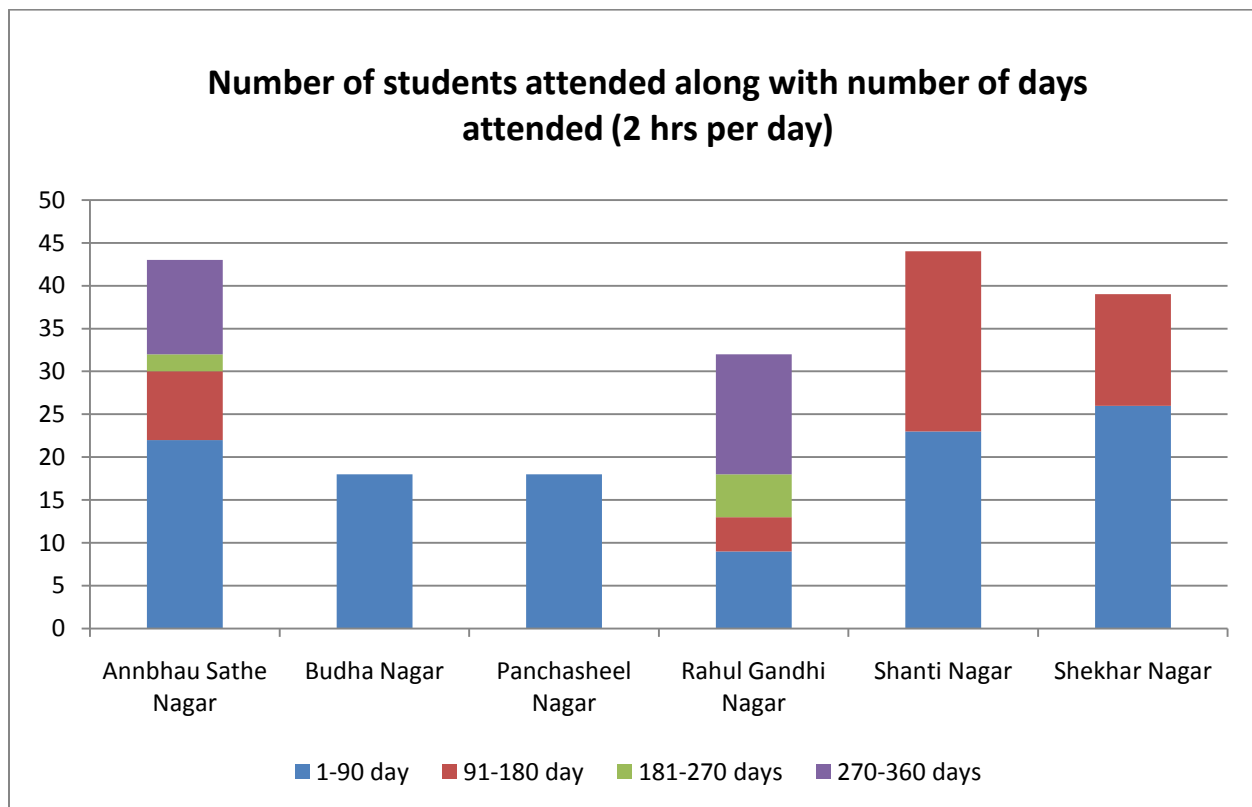
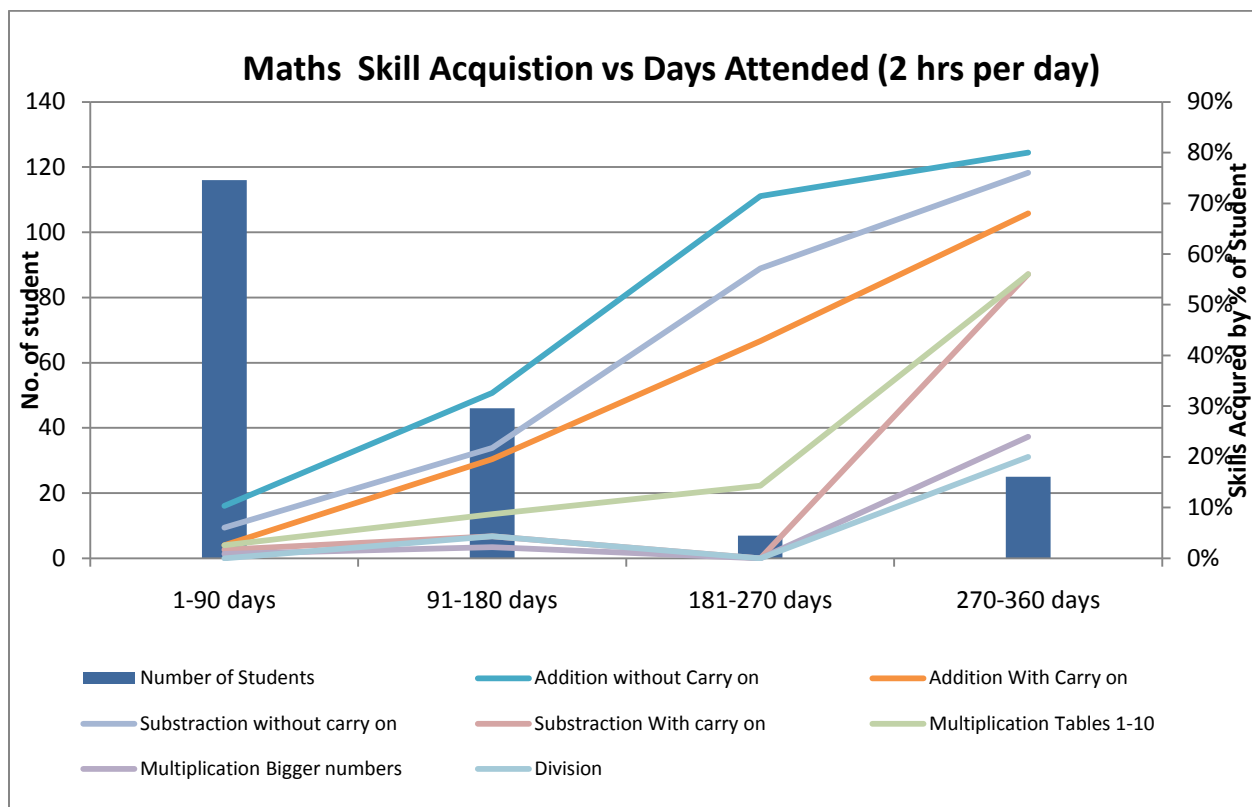
2. Children are educated on 24 different skills spanning the Reading, Writing and Mathematics areas. The skills are as follows:

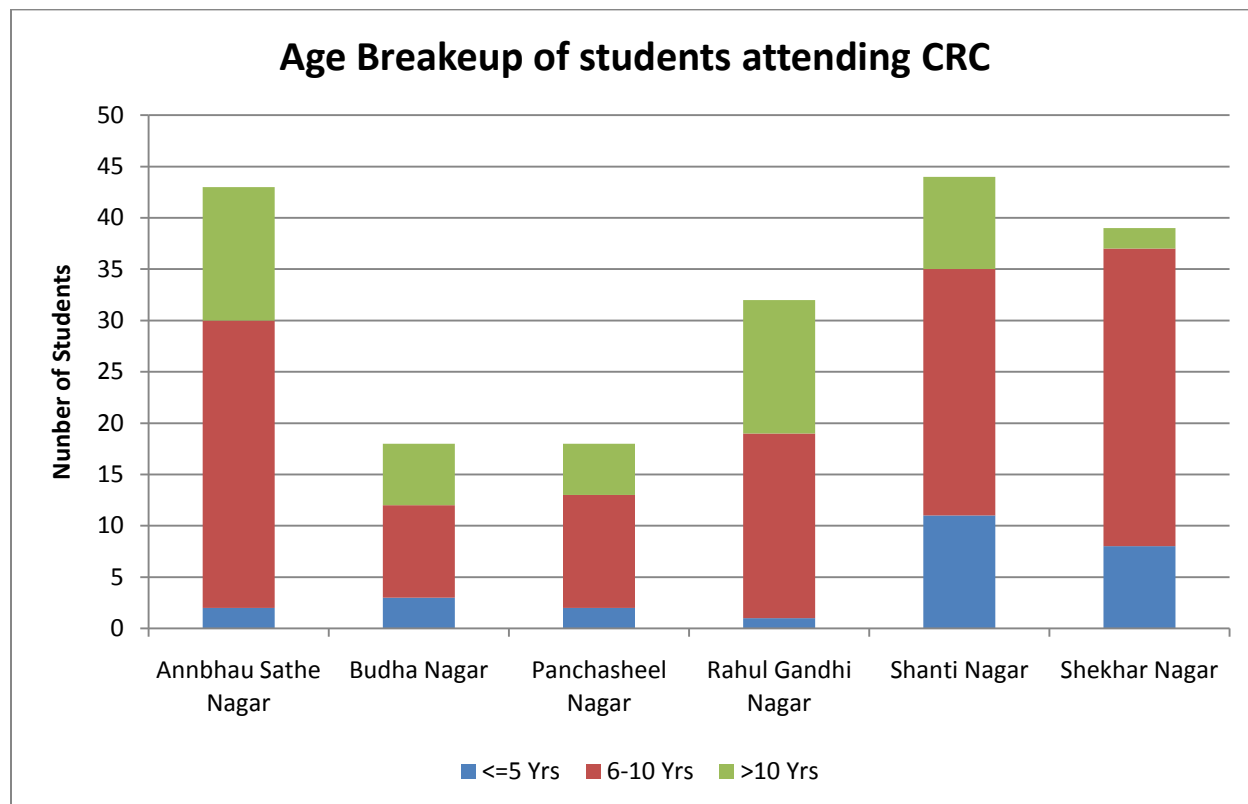
S No	Skill Area	Skill
1	Reading	Hindi Single digit numbers
2	Reading	Single Digit- numbers-English
3	Reading	Hindi Double digit numbers
4	Reading	Double Digit numbers-English
5	Reading	Alphabet-Hindi
6	Reading	Alphabet-English
7	Reading	Hindi Matra
8	Reading	Hindi words Without Matra
9	Reading	Hindi words with Matra
10	Writing	Hindi Alphabet

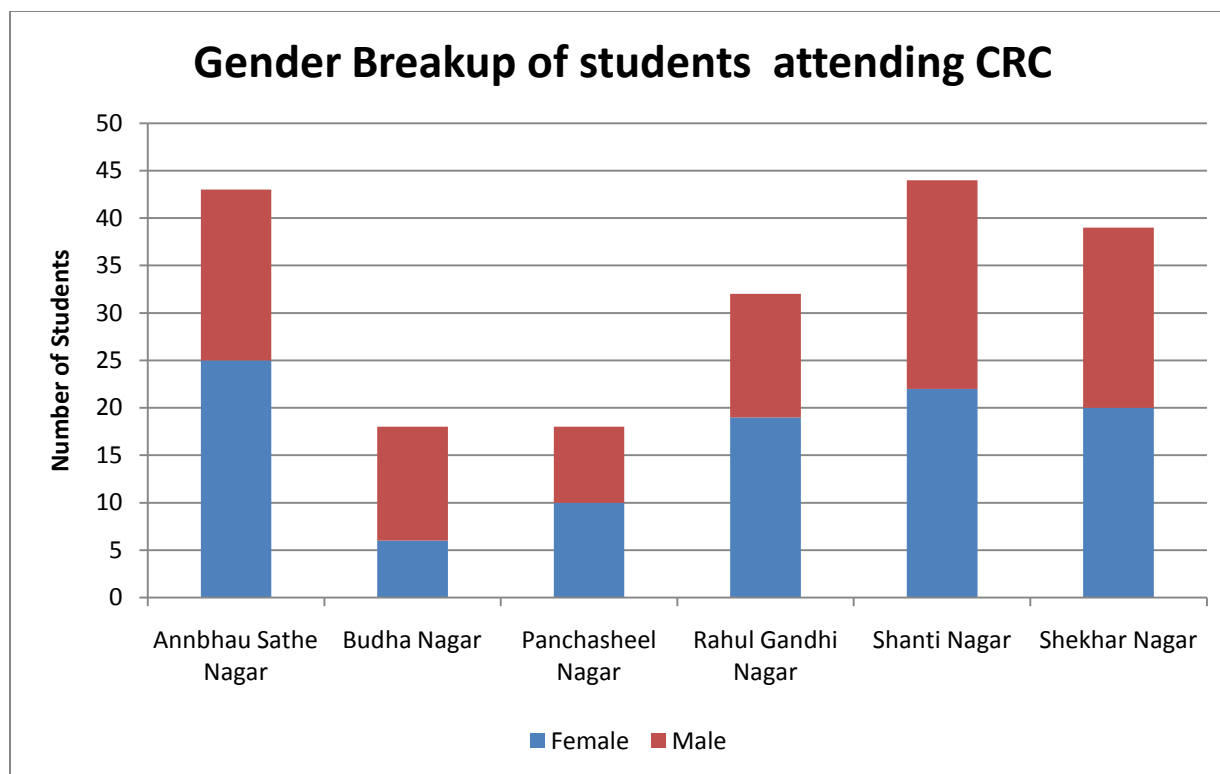
11	Writing	Alphabet Upper Case-English
12	Writing	Alphabet Lower Case-English
13	Writing	Numerals Single digit-English
14	Writing	Numerals Double digit-English
15	Writing	Hindi Matra
16	Writing	Hindi words Without Matra
17	Writing	Hindi words with Matra
18	Math	Addition without Carry on
19	Math	Addition With Carry on
20	Math	Subtraction without carry on
21	Math	Subtraction With carry on
22	Math	Multiplication Tables 1-10
23	Math	Multiplication Bigger numbers
24	Math	Division

3. The program spans across 6 localities. Children spend 2 hours per day in the class and graduate to higher level skills as per the days spent in the program.
4. 15% of the students are less than 5 yrs of age, 60% of the students belong the 6-10 year group while the rest are greater than 10 yrs.
5. 53% of the students are female.
6. Though the program was initialized in Sept '09, the operations took off on an active scale since Oct '10. The program is witnessing 20 new joiners every month, on an average, since then.

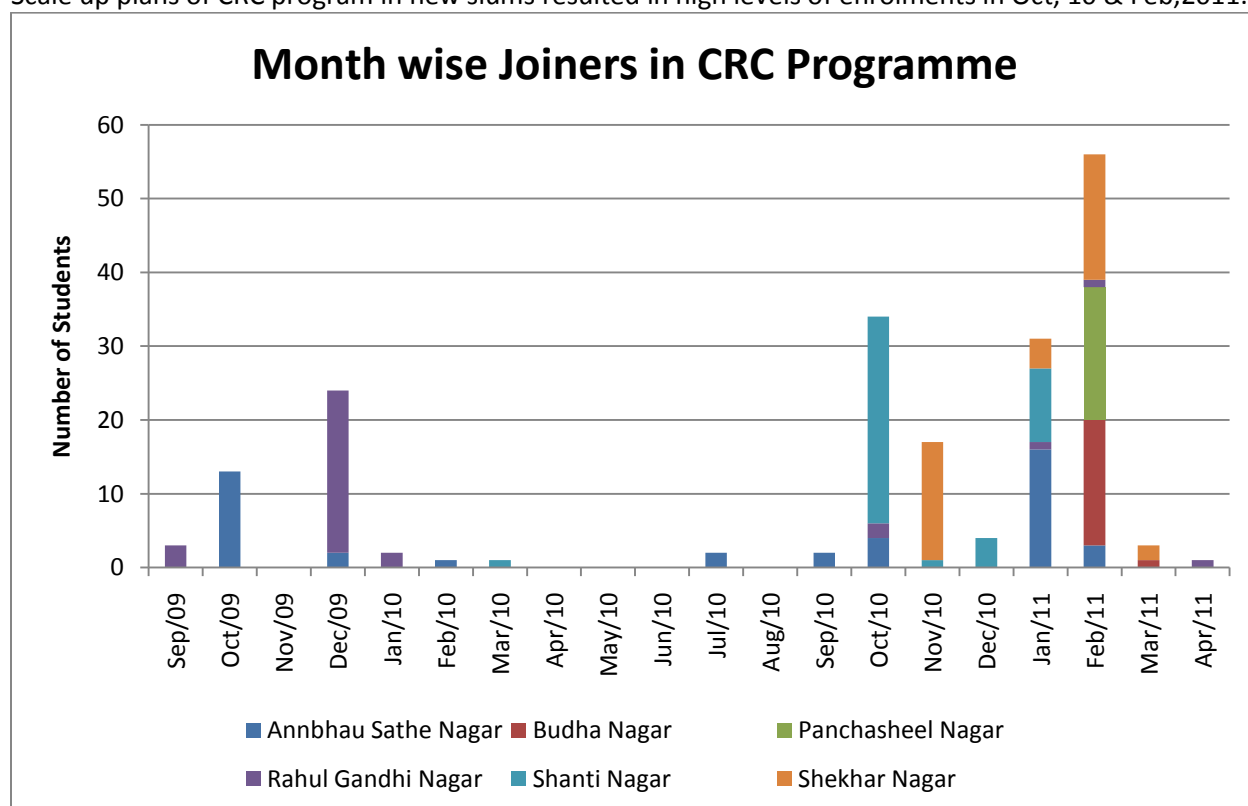


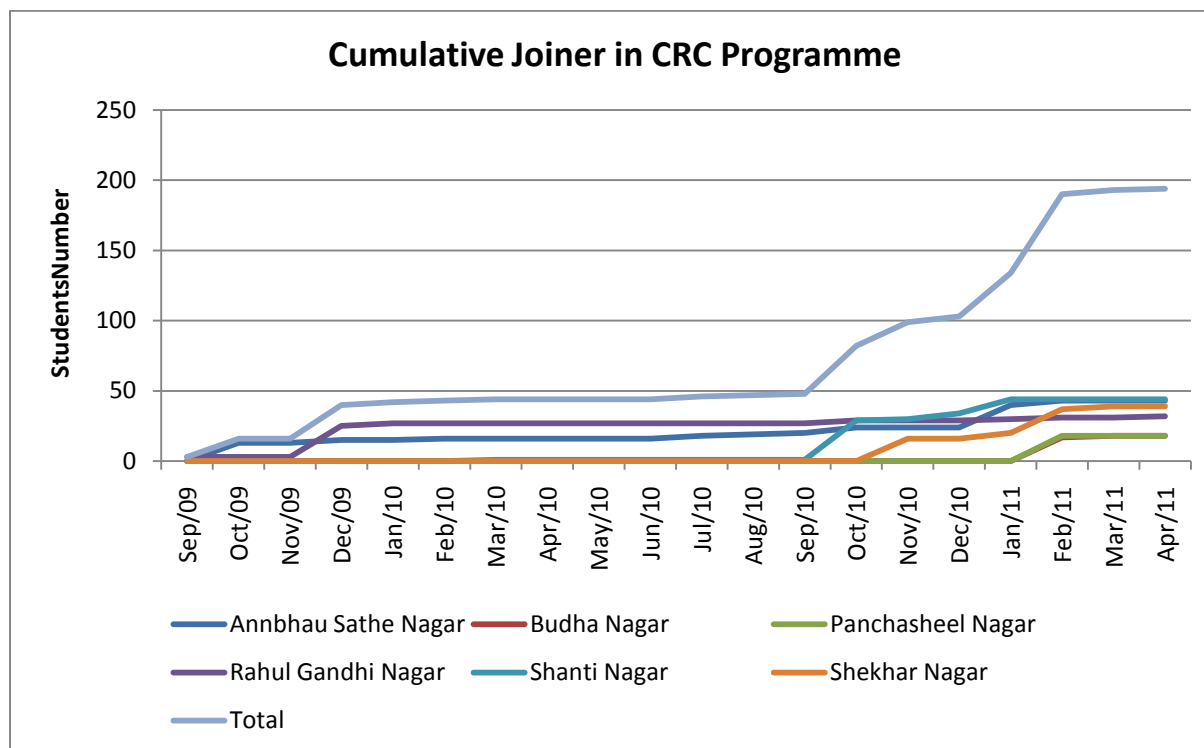






Scale up plans of CRC program in new slums resulted in high levels of enrolments in Oct, 10 & Feb, 2011.





Activities, Processes and Insights

1. As a part of the Class Room Calling program, classes run for a 2 hour duration. Typically there are two such classes per day, one for children who had an exposure of less than 3 months into the program and the other for older ones.
2. The teachers are well-educated graduates, having typically finished their Masters in Social Work (MSW) and they also administer and manage programs like vocational training, financial inclusion & literacy and other welfare programs with the community.
3. The parents are first approached and motivated about the skills the child will learn being a part of the program. Typically, a rapport is already established with the parents through the other initiatives of the project and it helps in engaging their children in this initiative.
4. The classrooms are established within the slums, in proximity to the children's homes. 7 Class Rooms have been established in 6 localities till date.
5. Use of online teaching through Skype to get access to senior volunteer teachers and to add diversity of teaching methodologies to the students. This also exposes the students to technology solutions present for availing basic services.

Visual Tour

Class Room Calling program now runs in 6 Centers



Apart from some innovative learning techniques , these centers several events which witness students participation in extra-curricular activities

Financial Inclusion & Literacy

As part of the financial inclusion initiative, the slum dwellers are encouraged to cultivate the habit of saving their earnings for future needs. Rapport has been established with 6 banks as of now and over 400 savings accounts have been opened. The banks were chosen based on proximity to the account holders, so as to make transactions easier to manage for them.

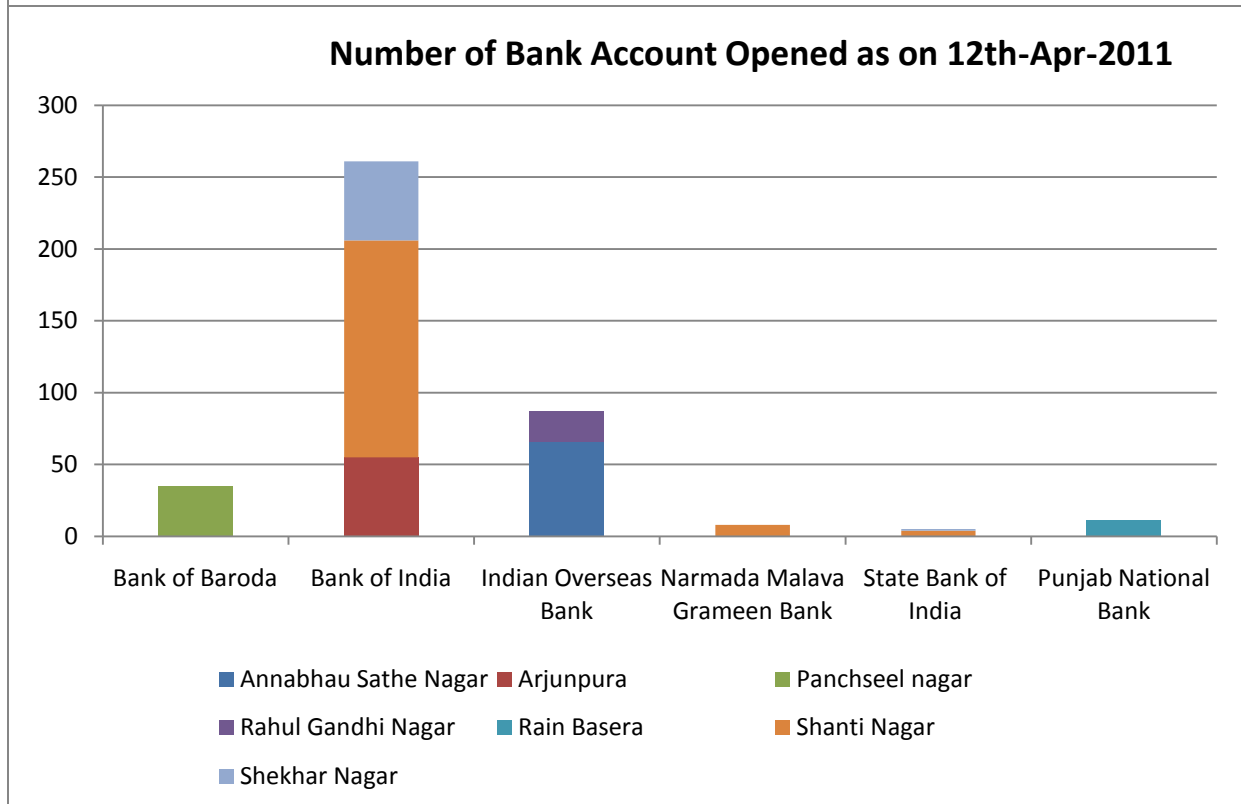
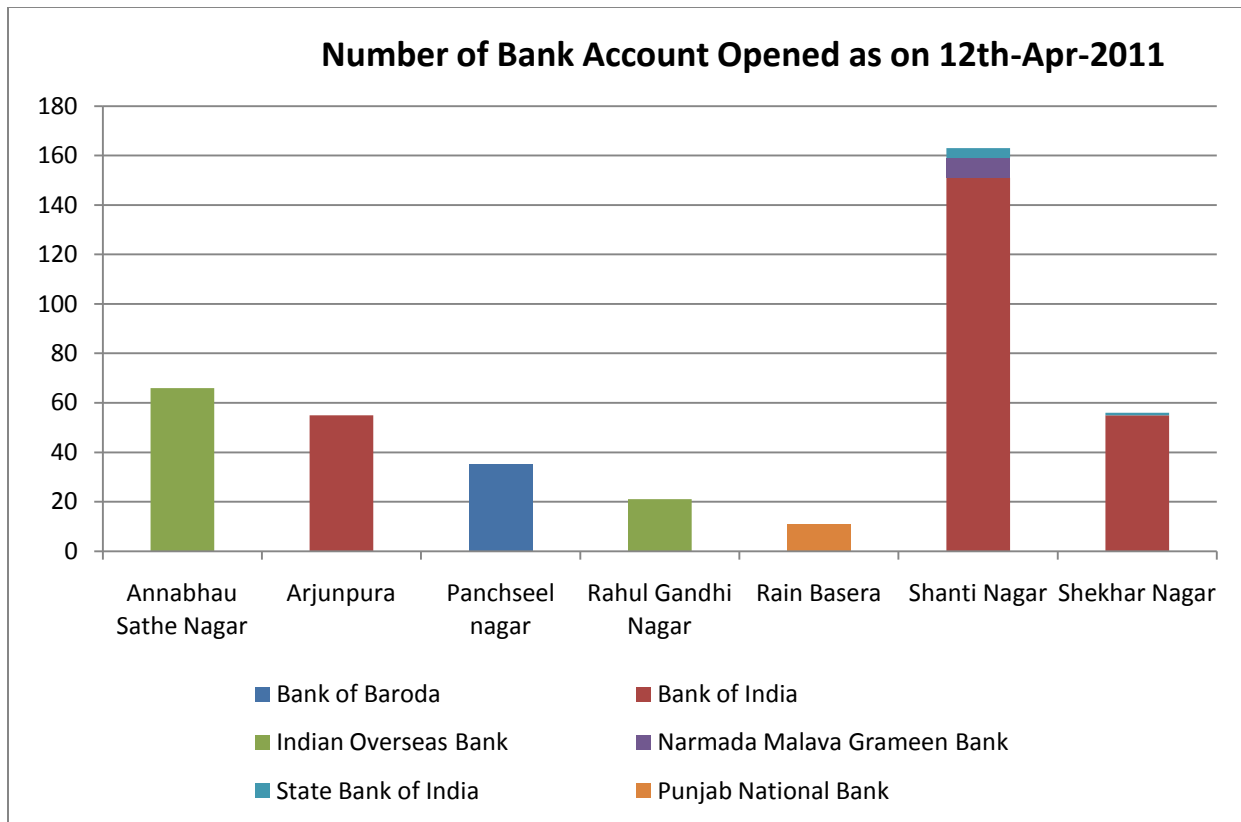
Steps are also being taken to engage these people into actively using their bank accounts and the progress thus far has been encouraging and the details can be seen in the below section.

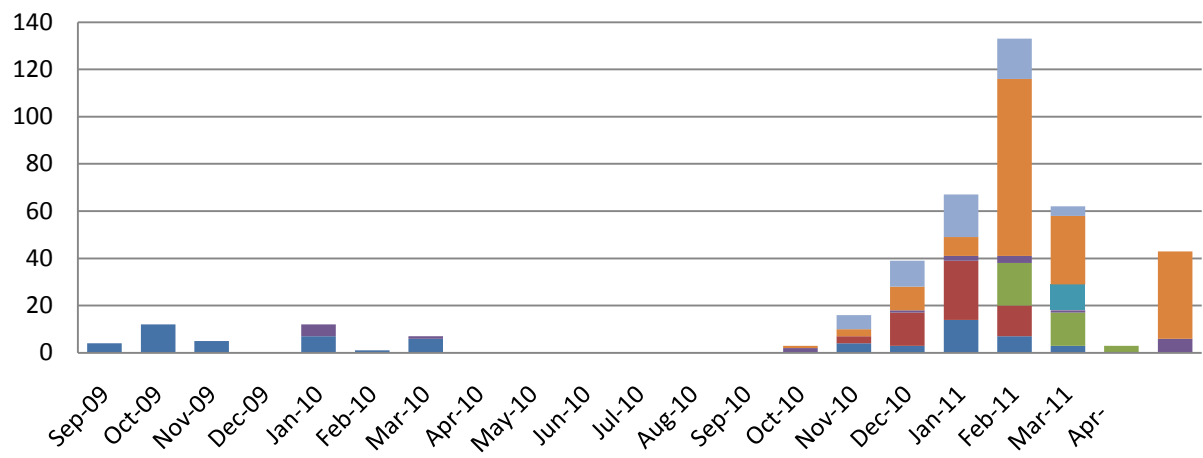
To enable these account holders conduct hassle-free transactions and are comfortable with the whole process of handling a bank account and utilizing it, 15 basic skills – ranging from learning to write their names, signatures to getting passbook entries done – are being imparted. Since Nov '10, an average of 25 people have joined the program each month.

Key Results

Highlights for Financial Inclusion:

1. A total of 407 bank accounts opened, around 350 (85%) of them in the last 7 months.
2. The financial inclusion process had started in a small manner in Sept '09, but the first year was utilized more towards relationship building with the people, expanding into more slums (having started with just AS Nagar and Rahul Gandhi Nagar), consolidation and administrative work. It was during September '10 that the work was scaled up and pursued actively.
3. The work was spread across seven localities and accounts were opened in 6 banks. The banks were chosen based on proximity to the account holders, to ease the process for them.
4. 70% of the account holders are female.



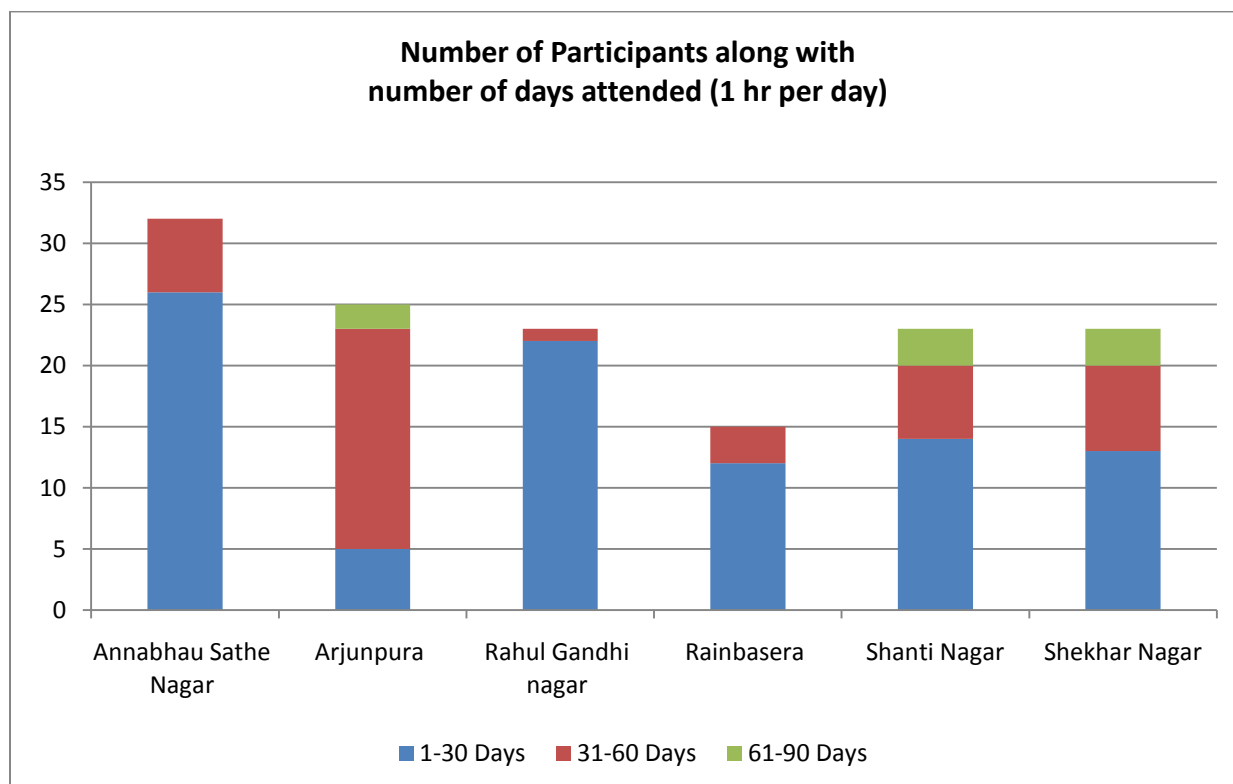
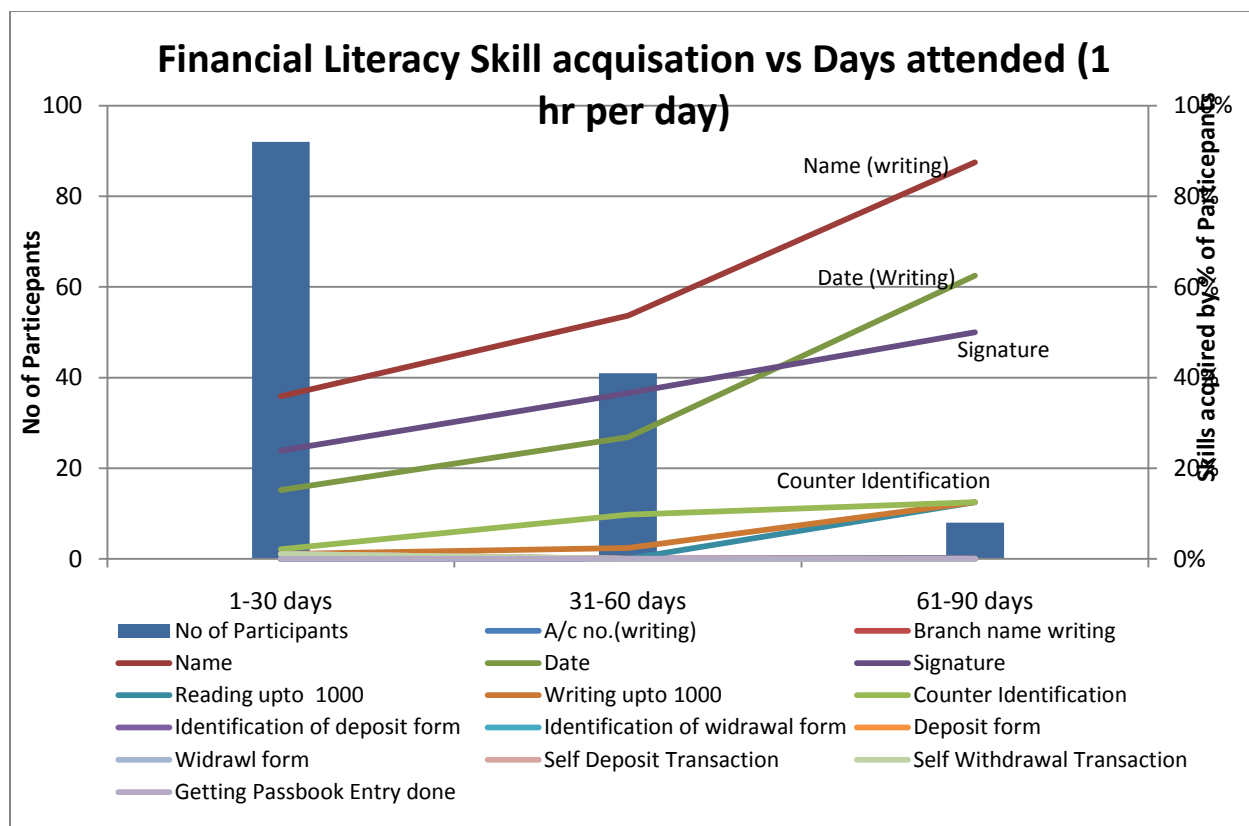


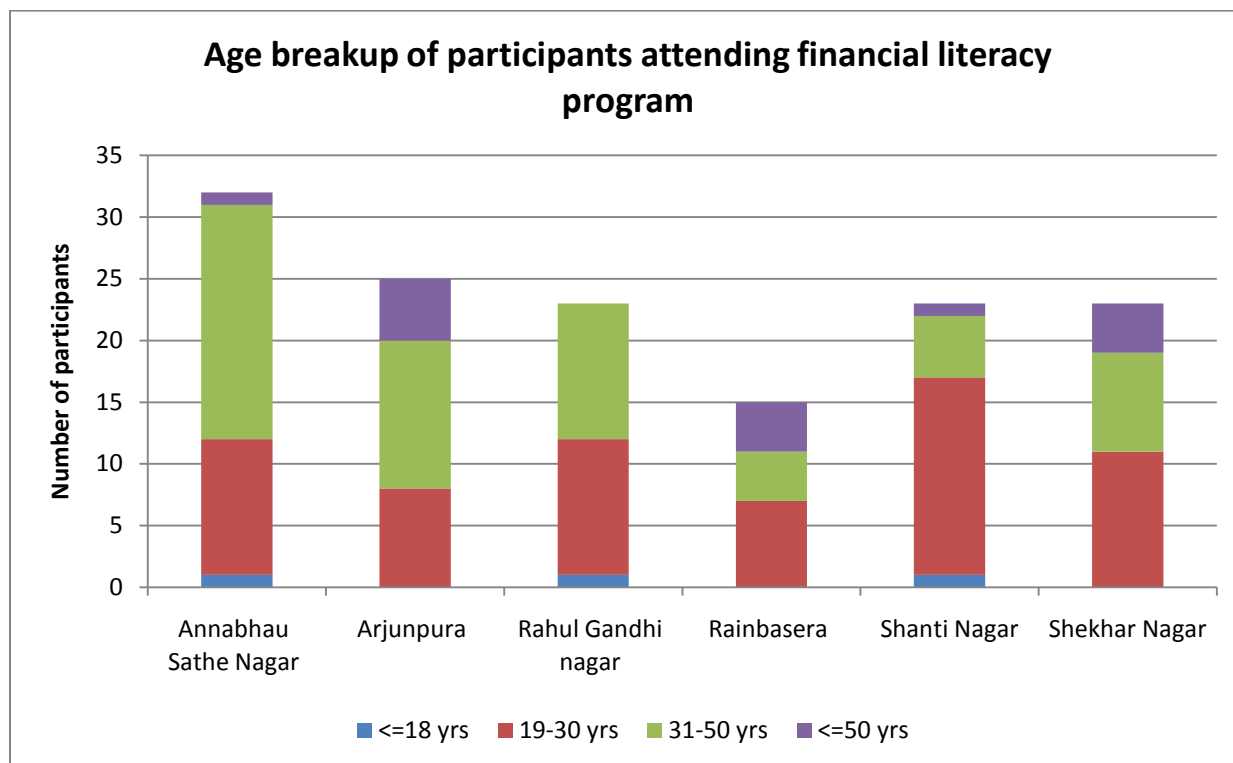
Highlights for financial literacy:

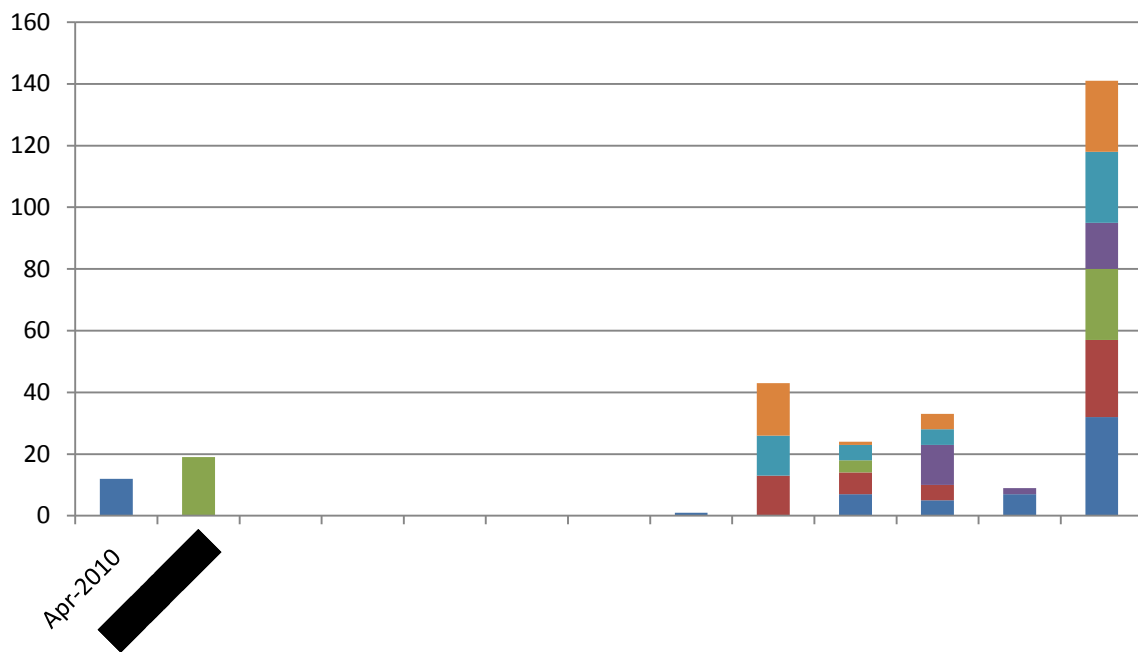
1. There are 15 practical skills that are imparted to the community which helps them make financial transactions easily

S No	Skill Area	Skill
1	Basic Skills	Name
2	Basic Skills	Date
3	Basic Skills	Signature
4	Basic Skills	Reading up to 1000
5	Basic Skills	Writing up to 1000
6	Basic Skills	A/c no.(writing)
7	Basic Skills	Branch name writing
8	Reading/Recognition	Counter Identification
9	Reading/Recognition	Identification of deposit form
10	Reading/Recognition	Identification of withdrawal form
11	Form filling Skills	Deposit form
12	Form filling Skills	Withdrawal form
13	Practical Transaction test	Self Deposit Transaction
14	Practical Transaction test	Self Withdrawal Transaction
15	Practical Transaction test	Getting Passbook Entry done

2. Name writing, date writing and Signature were the skills most acquired. The study served us as a pointer to scale up similarly in imparting the other skills as well.
3. Financial inclusion program of opening bank accounts majorly took off in Sept '10 and we focused on financial literacy initiatives in December, alongside the inclusion program.
4. 92 people (65%) have finished a month into the program, 41 (30%) have finished two months and the rest have finished 90 days.
5. Communities spanning six areas have been covered in the program.
6. **45%** of the people belong to the young age group of **16-30** yrs. **45%** to the middle age group of **30-50** yrs. The rest are above 50 yrs.
7. On an average, 25 people are joining the financial literacy program since December '10.







Activities, Processes and Insights

1. Financial Inclusion broadly addresses two aspects. It includes Opening of Savings accounts for the beneficiaries in nationalized banks and second aspect includes Financial literacy aiming at building functional skills which will enable their savings behavior.
2. Activities pertaining to this intervention are carried out on day to day basis and involve establishing partnerships with nationalized banks.
3. Helping the beneficiaries in required documentation for opening the accounts.
4. Conducting community drives to ensure large scale enrolments for opening savings accounts.
5. Conducting Financial literacy classes.
6. Gathering existing educational tools for conducting Financial literacy classes and also developing new methodologies.
7. It can also be noted that efficacy of Financial literacy classes is assessed by measuring number of hours attended by the enrolled member against the number skills picked acquired.
8. Project team has already noted significant number of people making their bank related transactions independently.

Visual Tour



Vocational Training

The Vocational Training program includes two skills, Tailoring and Beautician course. These skills have been identified after conducting a survey among the possible participants of the slums, noting their interest. A total of 77 women are benefitting from the program in 5 localities.

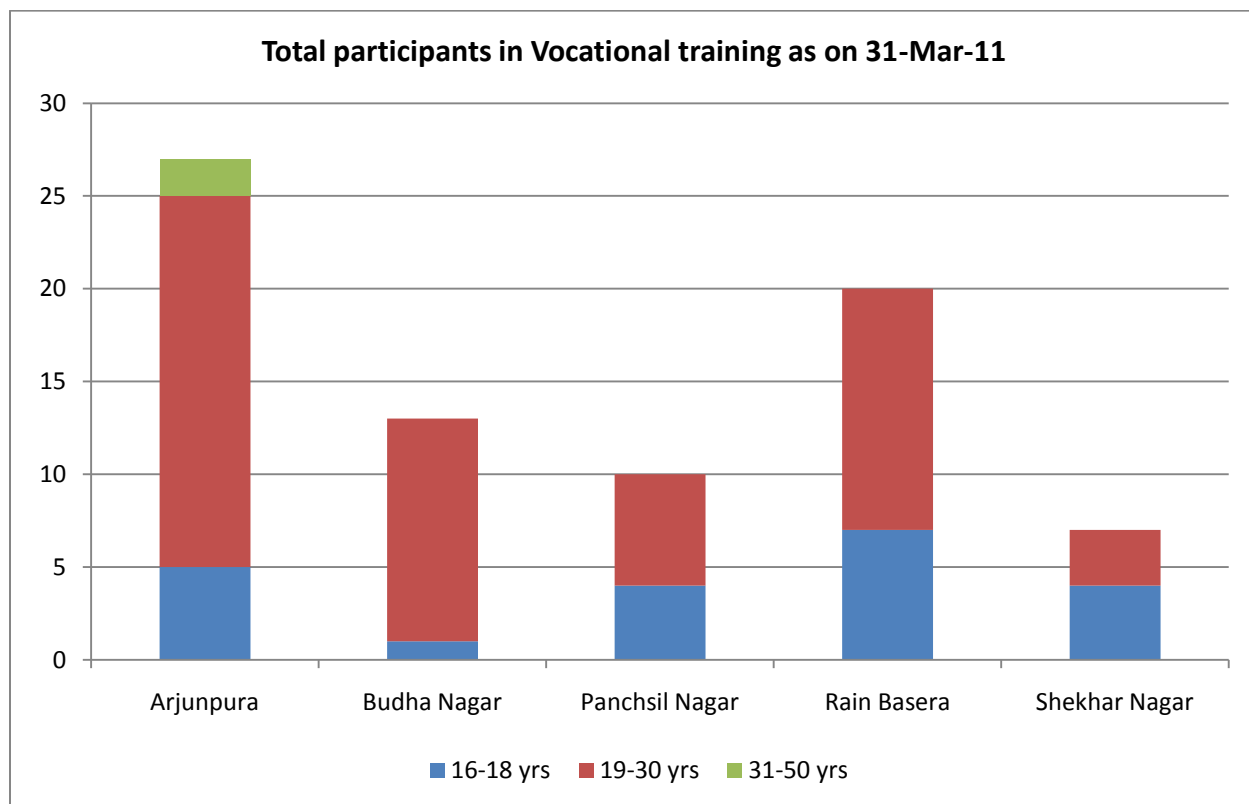
The program also includes finding job opportunities for these women or facilitating them to setup their own business in these areas. Several parlors and firms have been approached and deliberations are underway to enable the process of livelihood opportunity for these trainees.

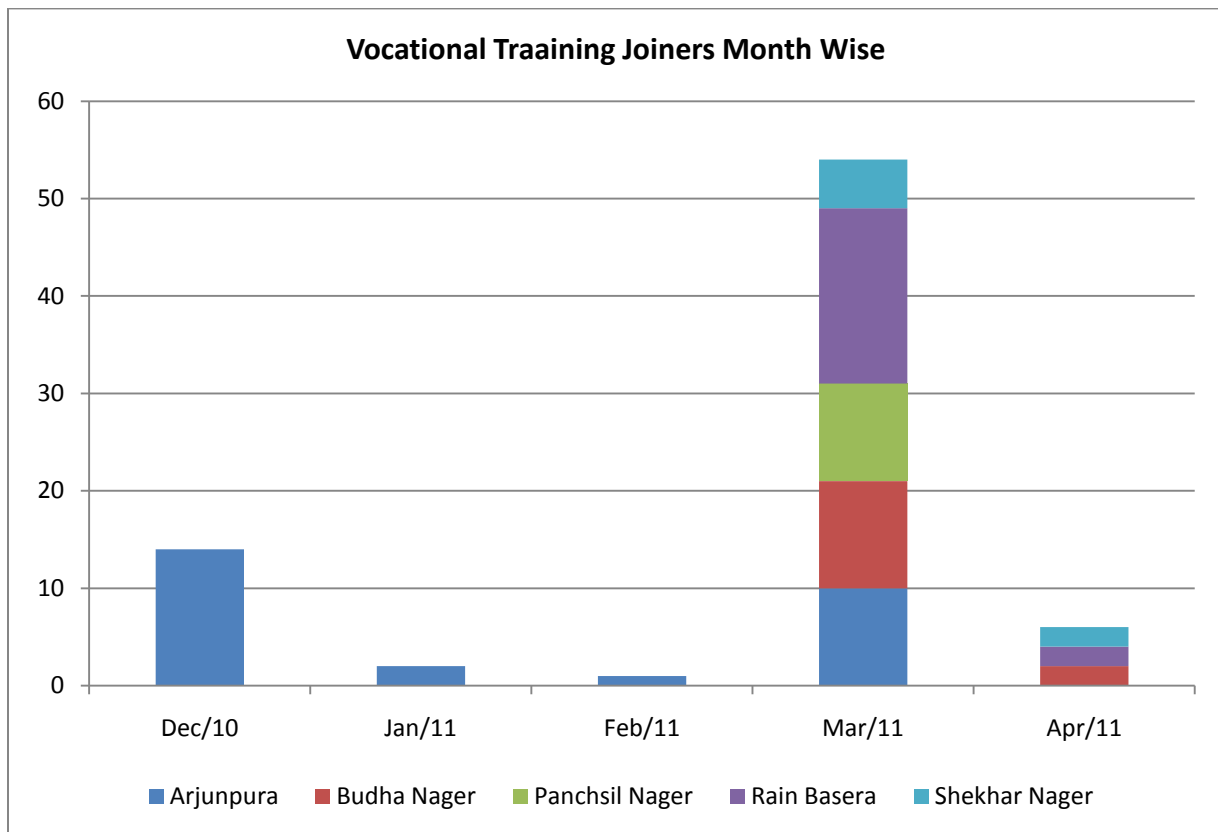
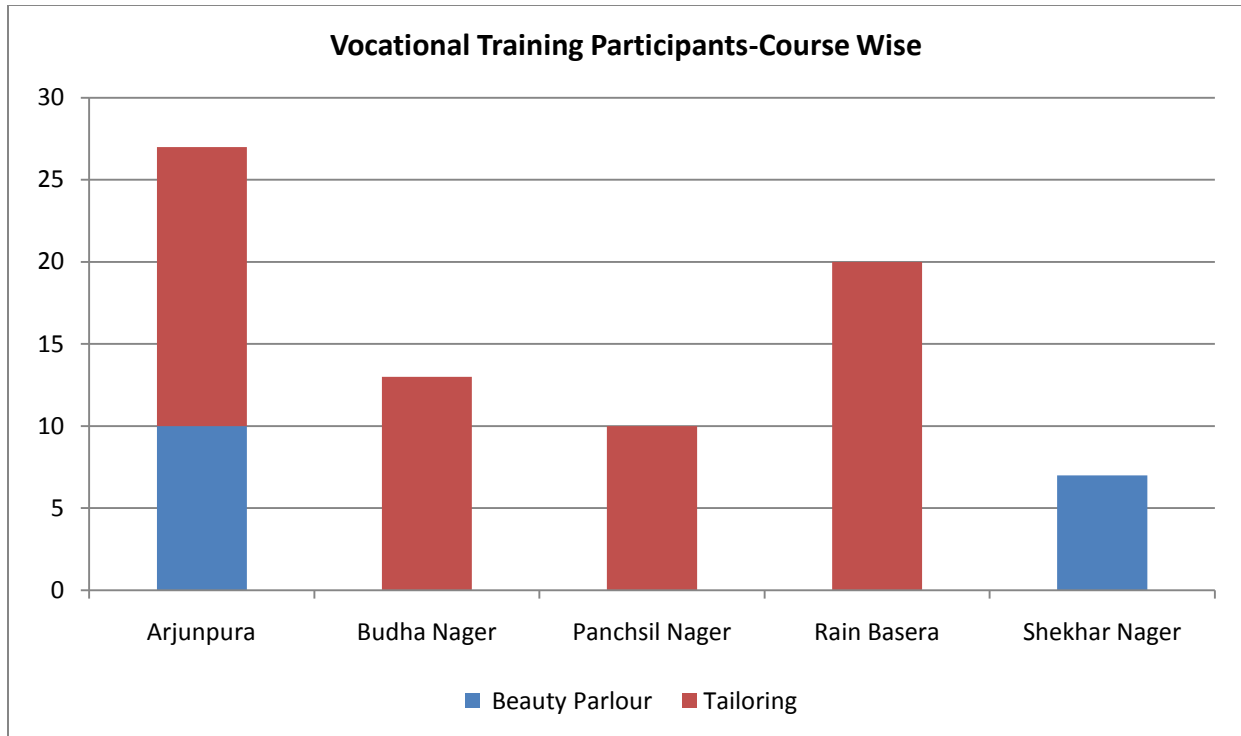
Key Results

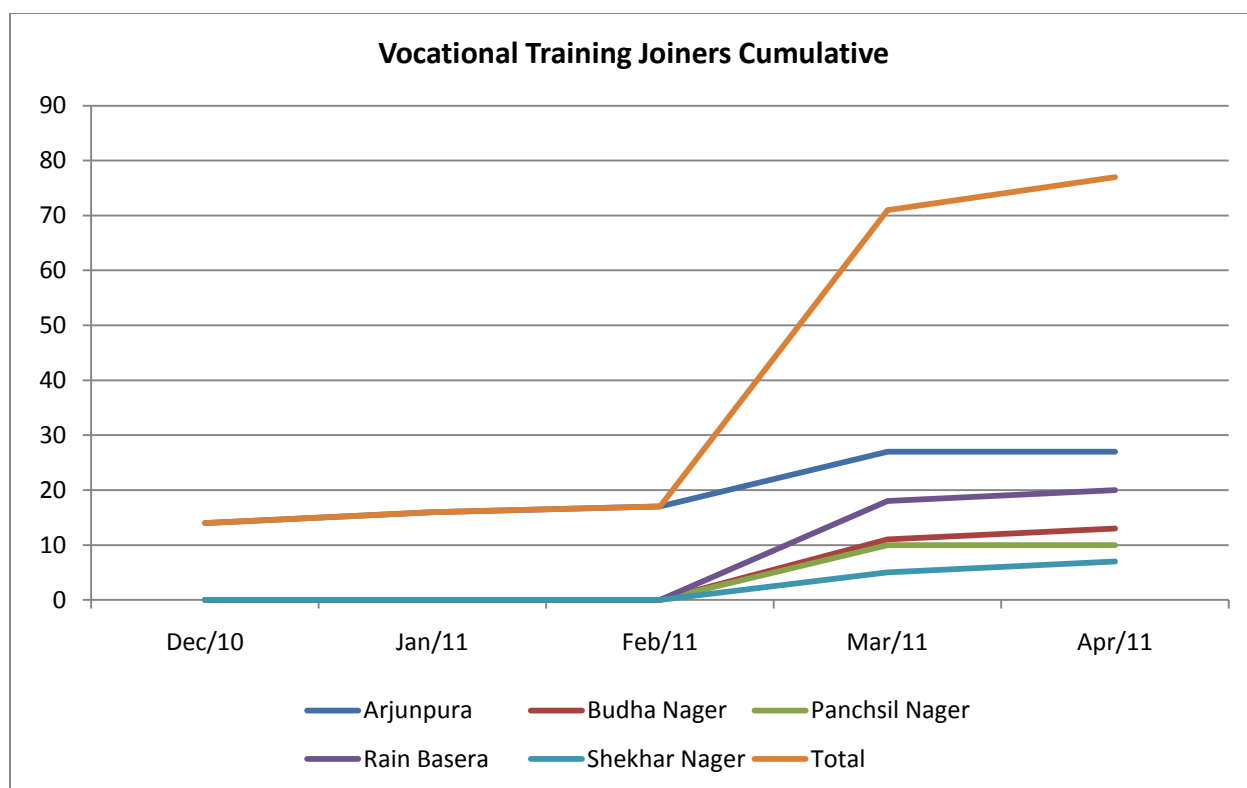
Highlights:

- There are two types of vocational training being imparted, based on people's interest :
 - a. Tailoring
 - b. Beautician course
- About 80% of women (60 out of 77) have opted for tailoring while the rest wanted to pursue a beautician course.

- The program is being carried out in 5 localities. We started out with Arjunpura 3 months ago and expanded into 4 other localities in last month. The number of people joining the course has witnessed an increasing trend since then.
- 65% of the women students belong to the age group of 19-30 years. The rest are predominantly from the 16-18 years age group.







Activities, Processes and Insights

1. Experts from the city are engaged on a monthly payment to take these vocational training classes. The payment is collected from the trainees, who typically pay Rs.150 per month. The rest of the amount is provided by the IGS in partnership with UC.
2. The class runs for 2 hours each day. Groups of 5 trainees are formed based on their levels of learning and the training is imparted. After a certain duration, like a fortnight, the trainees are regrouped based on their progress in learning the skill.
3. The Tailoring classes impart training in the following:
 - a. Hand stitching of buttons, folds etc for a week
 - b. Cutting and making draft cuts on paper for the next one week.
 - c. Stitching a blouse.
 - d. Stitching other items like Salwar Suit, Shirt, Pant, Gown, Kurta and Pajamas.
 - e. A **test is conducted** after each item is learnt and the next level skill is imparted after the trainee passes the test.
 - f. The training program runs for a duration of 4 months.
 - g. **Market linkages are established** with the trainees so that they become self-dependent after the successful completion of the course.
4. The Beautician course comprises of the following aspects:

- a. Manufacture of skin care packs in a cost effective manner using household herbal and vegetable items.
- b. Preparing 500 items like face packs, moisturizers, shampoos, henna, wax, creams etc., using household items is taught
- c. Preparation of skin ointments using vegetables.
- d. Beauty processes like threading, facials, waxing and all types of skin care methods.
- e. Hair treatment.
- f. Aerobics training.
- g. Like in the case of tailoring, market linkages are established for these women to become self-dependent after the course.

Visual Tour

Vocational Training at Arjunpura Slum



Trainer giving instructions about Measurement and Cutting techniques using paper.

Some of the key aspects project team is focused on in the area of vocational training is market linkages , convenience and cost effectiveness. Vocational training classes are being conducted in same facility as Class Room Calling Centre. This ensures convenience for participants as all the centers are located with in the slums. This approach also ensures cost effectiveness as same facility is being used for two initiatives. Project team has also introduced co-payment model where in individuals availing this training need to make contribution on an average of Rs 130/month towards meeting the costs related to training program. Average cost per trainer is about Rs 2200. Organizations like Centre for Entrepreneurship Development (CEDMAP) charge fee usually up to Rs 750/person.

Health Services

Key Results

Below tables provide details of beneficiaries who have availed general health services and beneficiaries who availed Immunization and Antenatal related services through the medical camps conducted by implementing teams.

Slum	Category of Services	May-28	Jul-18	Jan-18
Annabhau Sathé Nagar	Immunization	4	27	14
	Antenatal Care	4	2	10
	General Services	62	51	60
	Total	70	80	84

Slum	Category Of Services	Dec-11	Jan-11
Shekar Nagar	Antenatal Care	4	9
	Immunization	42	39
	General Services	43	23
	Total	89	71

Since March, 2011 it has been observed that government institutions are providing required health services in these slums. Project team is now tracking at household level if follow up dates for immunization services are being complied or not by beneficiaries.

Activities, Processes and Insights

1. Activities are primarily aimed at Antenatal care and immunization services.
2. Project team established very healthy partnerships with couple of service providers.
3. Information pertaining to patient care records has been digitized and especially used for follow up in case of immunizations.
4. Key challenge associated with health services was, predominantly mothers did not have cards pertaining to earlier doses. This resulted in lack of credible information.
5. Project team has issued new set of cards, with duplicates being retained by project team.
6. Currently Government agencies are conducting prompt drives pertaining to immunization. Thus project teams role has been limited in facilitating and mobilizing the community.

Visual Tour

Immunization Drive and Camp for Basic Health Services at Annabhau Sathe nagar and Shekhar Nagar



Mothers with infants lined up for Immunization Shots

Waste Management

Composting Unit

Kitchen waste Compost Units at Mahalaxmi Nagar and Kalindi Kunj Colonies were inaugurated in the last week of March 2011. The Composting unit has been set up under a wider initiative called “Do not Waste, Donate your Waste” / “Kachra Daan, Karo Kalyaan”, a citizen driven waste management initiative delivering both environmental and social benefits. This composting unit will ensure that food and kitchen waste generated from 1200 households does not travel to distant landfills and instead get composted into useful manure within the residential colony.



Kitchen waste being taken to



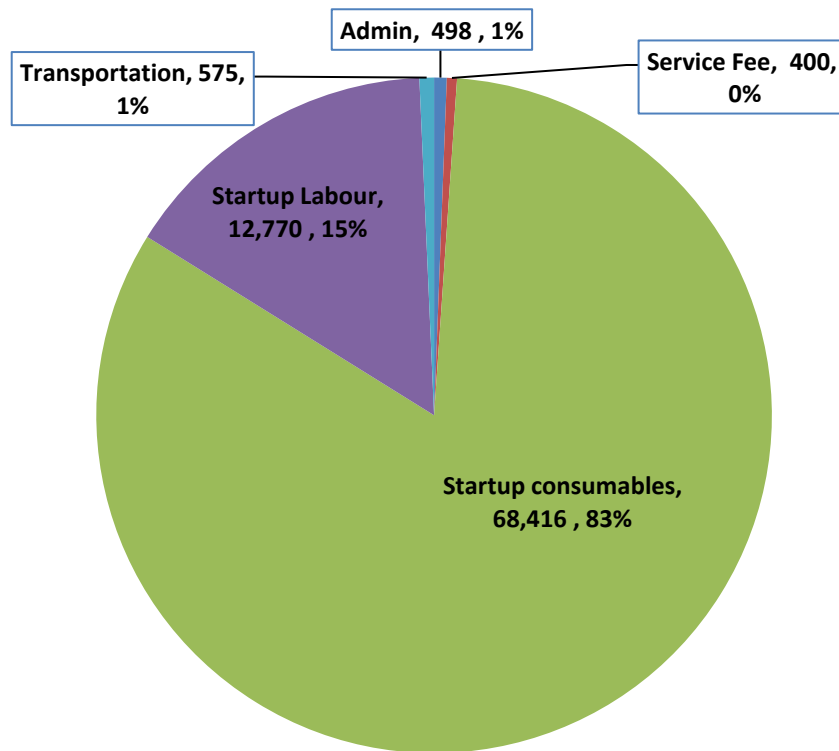
...composting unit at Mahalaxmi Nagar Colony

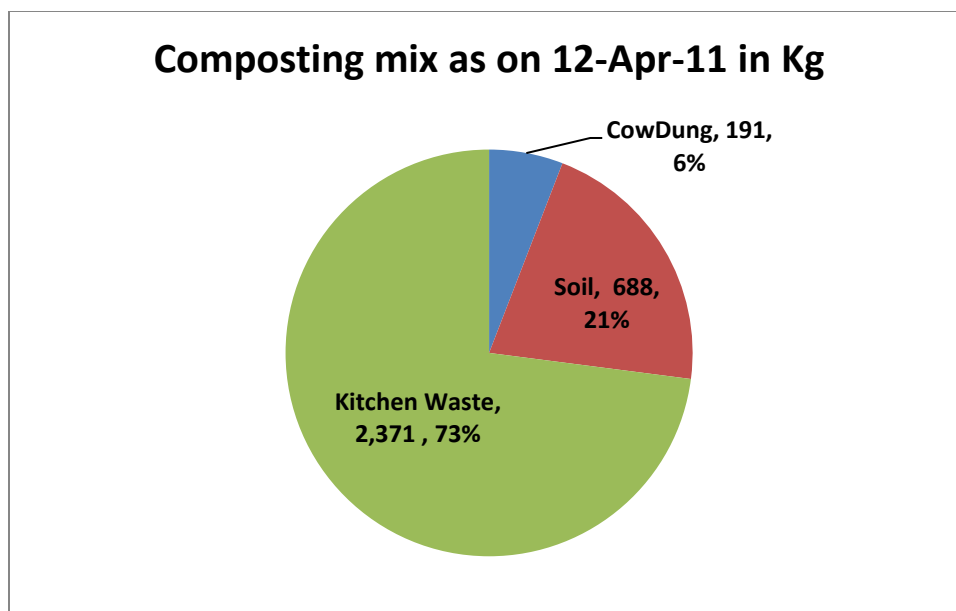
Highlights for the Composting Unit:

- The majority of cost (98%) was incurred over the start-up expenses of building the composting unit and the related consumables and labor costs.

- The figures in the below graphs are cumulative to the two units, one at the Mahalaxminagar colony and the other at Kalindi Kunj, a gated community. Till date a total quantity of 2371 Kgs of Kitchen and Mandi waste has been collected and is being composted in the dumps.
- To enhance the quality of compost, soil and cow dung were added to the kitchen waste. These resources were available for free in these areas and didn't bring in any cost burden.

Setup expensess





Ineffective waste management is one of the prominent liabilities that's affecting the sustainability of the planet. United Care Development Services started the "Kachra Daan, Karo Kalyan" or "Do not waste, Donate your waste" initiative in Hyderabad where the citizens are encouraged to donate their dry waste to community development and charitable causes.

Working with the Rag-pickers' community in Indore, we sensed the opportunity to implement the waste management initiative in a more effective manner, bringing in activities like educational campaigns for waste segregation, composting of wet waste etc. The results we have seen after a fortnight of implementation in two colonies has been encouraging and can be studied below.

Activities, Processes and Insights

As stated, we started implementation of waste management initiatives in two localities named Mahalaxminagar (a large colony with over 1200 houses) and Kalindi Kunj (A gated community of 210 independent homes).

There are various problems that arise out of ineffective waste management, like

- a. Accumulation of plastic in dumps,
- b. Organic waste dumped in landfills converting into toxic gases.
- c. Wastage of huge amount of recyclable material by just dumping them in landfills etc.,

These problems can be tackled in a far manageable manner if the waste is segregated at the very source of its generation, i.e. the houses and the offices. Effective handling of waste, recycling and measures like converting wet waste into useful manure can all be done if wet and dry waste is not mixed up at the source.

Thus, we worked with Indian Grameen Services and the citizen committees of the two localities to educate people on how to segregate waste in the following manner:

1. The dry waste will be collected over the month and donated for charitable initiatives that the team is undertaking.
2. We constructed two composting units and the wet waste, which is not feasible to retain or collect, as it is foul smelling, will be deposited for composting, every day.

Some of the advantages of these initiatives are:

1. Avoiding wastage of recyclable material like plastics, metal, glass etc., which predominantly gets dumped into landfills by municipal sweepers and diverting them into recycling process.
2. Wet waste will now be converted into compost which is used to enrich soil quality and the value generated out of it will be utilized for charitable initiatives. Also, the amount of toxic gases generated out of wet waste dumping is reduced.
3. Cultivating the good habit of waste management at the grass-root level of households and offices and promoting citizen sensitivity and inclusion in these issues.

Key Results

Highlights for the Plastic Recycling Unit:

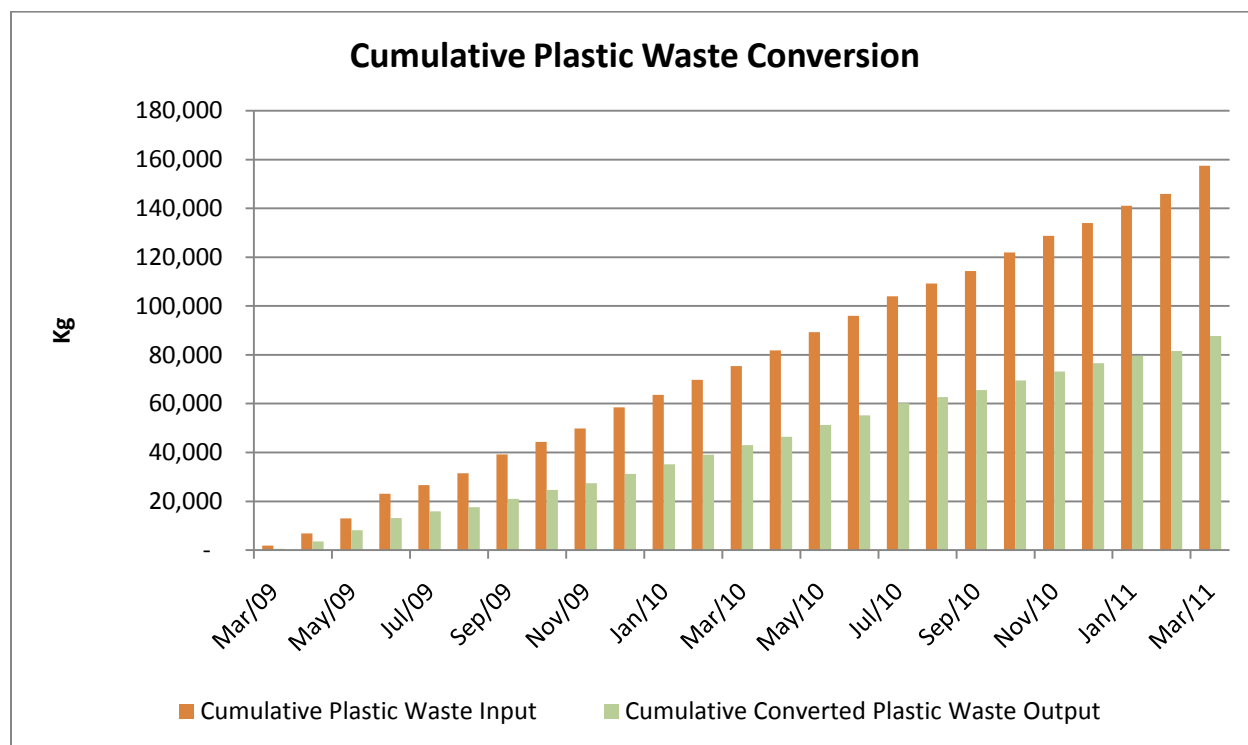
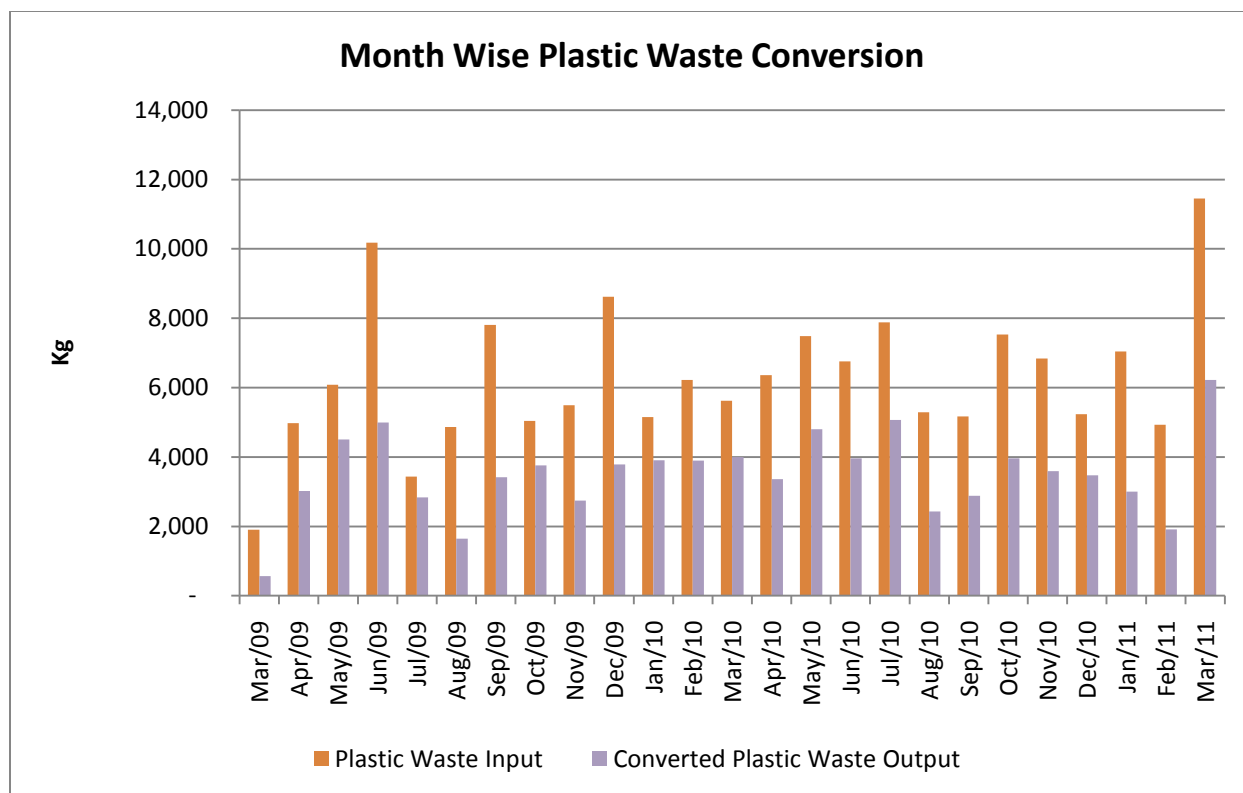
Production

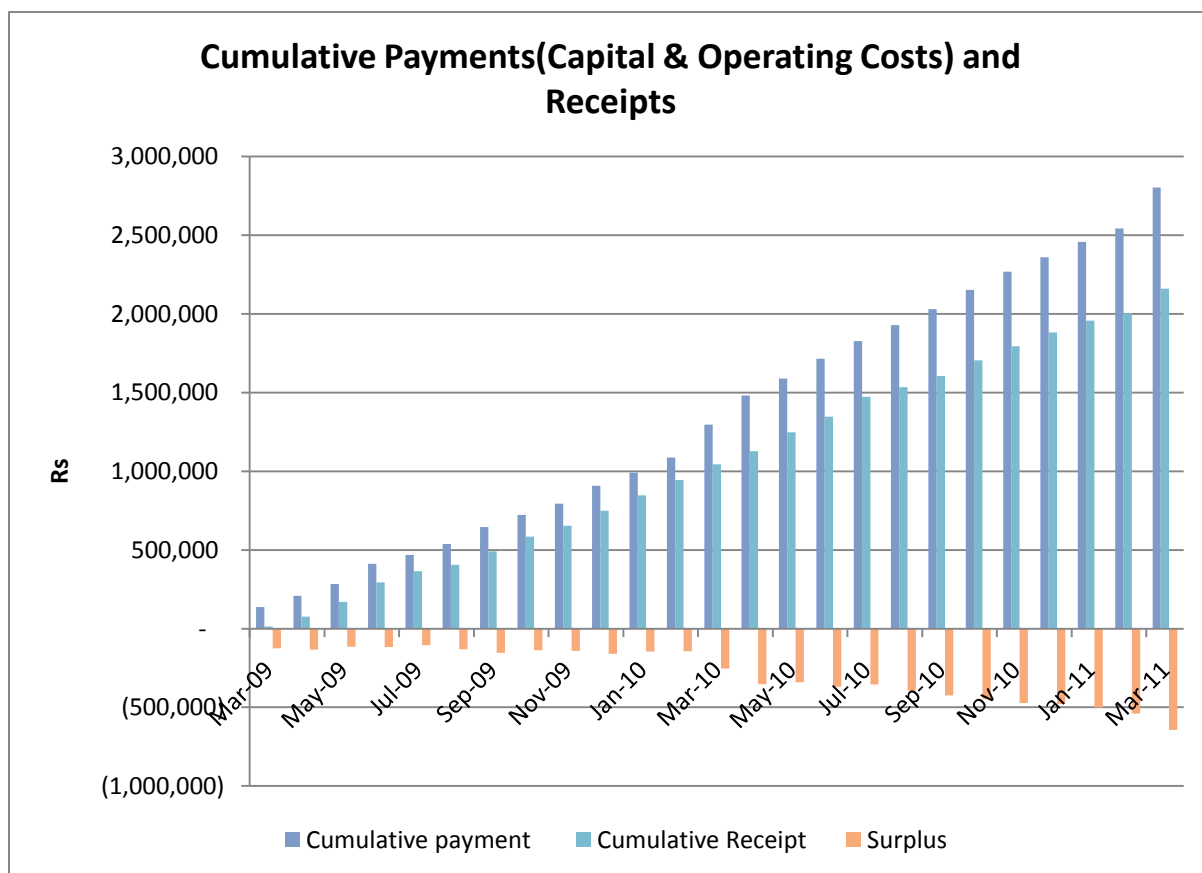
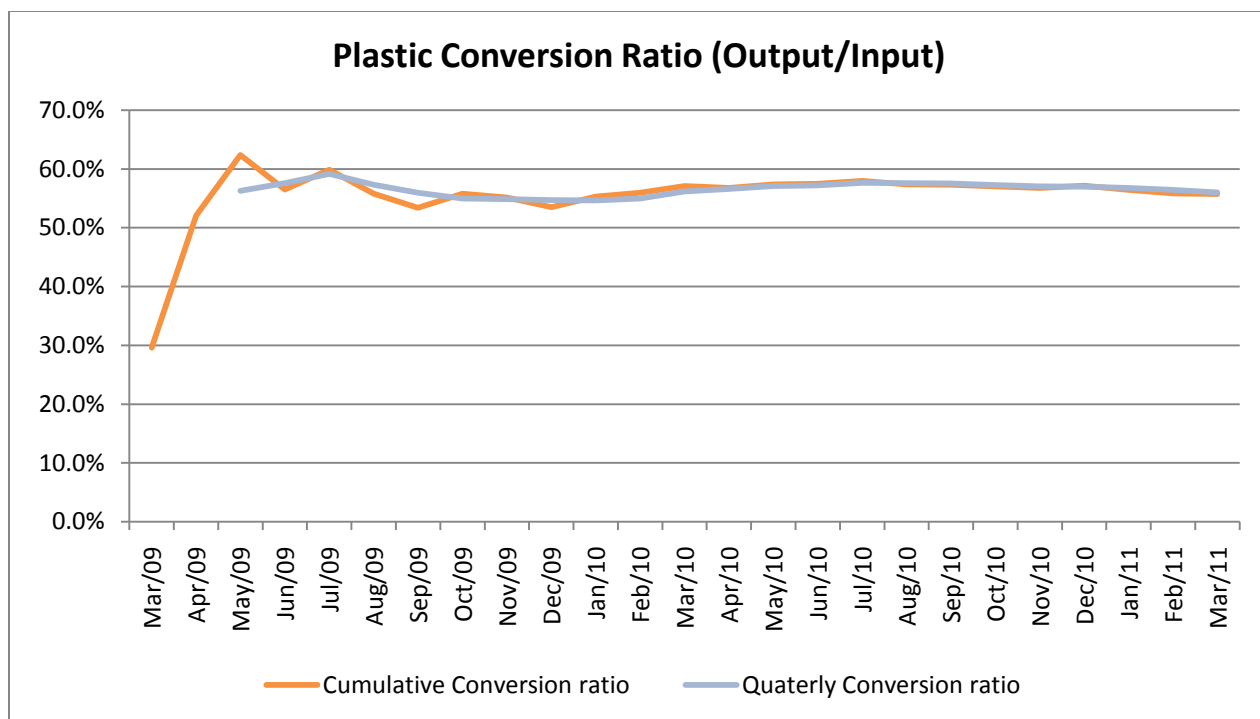
- A total of **1,57,402 Kgs** of various types of plastics collected from aggregators within the rag-picking community were converted into **87,707 Kgs** of recycled output.
- The plant efficiency of production in terms of plastic waste output/input ratio thus, has been 56%, cumulated over two years.

Financials

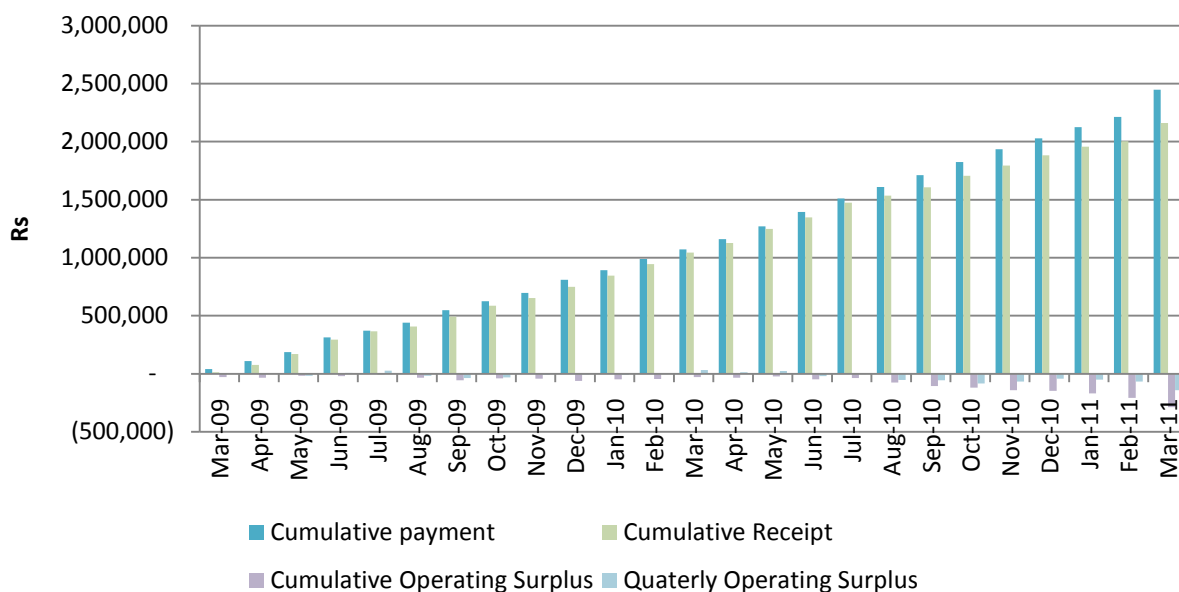
- The plastic inputs, procured from rag-pickers, costs around 10.03 per Kg on average and the recycled plastic has an average price of 24.5 rupees per kg. The financial details per Kilogram is as follows:

Financials		2009	2010	2011
Conversion Ratio	recycled plastic generated vs	56.40%	56.70%	56.40%

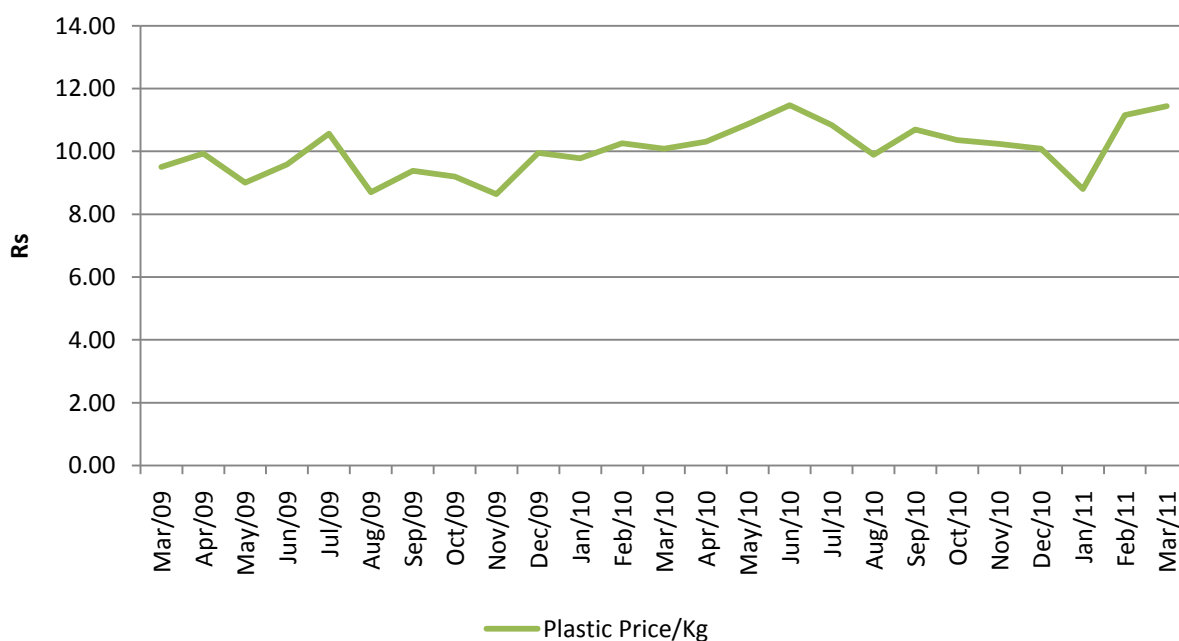




Cumulative Payments(Operating Costs) and Receipts



Plastic Input Cost/Kg



A Day for IGS Staff

Jagdish is the project assistant at IGS for the Panchsheel Nagar slum project. His work includes taking CRC and financial inclusion classes, coordinate the vocational training classes survey the households there and help them to open saving accounts to bring in the habit of saving among the slum dwellers. Panchsheel Nagar slum consists of close to 750 households living in the very small kaccha houses. Here, the main occupation of most of the women in the families is Rag-picking while the men work as wage laborers.

Jagdish's day starts at 9:00AM in the morning, with the visit around the slum in the morning before the CRC class. During this visit, Jagdish not only talk to people about their well being but also suggest them to open their saving accounts and also request them to come to the Literacy classes and send their kids for the CRC classes if they do not attend any school. The CRC class timing at Panchsheel is from 11:00 to 01:00 pm and for the financial inclusion class is 4:00 to 5:00 pm.

Though the CRC class should start at 11:00 but sometimes Jagdish even have to go and get the children from their home by himself. The children are very naughty and during the class, most of the time is spent on controlling and monitoring them. The two hour classes are though fun to take but it requires lots of patience and effort on the project assistant side.

After the class, Jagdish heads towards the slum visit once again and take the willing people to the Bank of Baroda branch nearby, to get their accounts open. This work requires a lot of convincing and patience as the slum-dwellers are either ignorant of its utility or are busy with their occupational activities.

4:00pm to 5:00 pm is the time for financial literacy classes, which is again subjected to the slum-dwellers interest and participation. There are very few who want to come and even fewer who actually come. After the class, Jagdish has to go back to IGS office to document and report the day's activity before he takes off for the day.

Over and above these tasks, some of the project team members have additional responsibility of conducting Vocational training programs, which are initiated in few slums.

Usual day of a project assistant

From Time	To time	Activity
9:00 AM	11:00 AM	Financial literacy and vocational awareness visit within the slum
11:00 AM	1:00 PM	CRC class for children
1:00 PM	2:30 PM	Getting the people's saving account open in bank
2:30 PM	4:00 PM	Communicating with the slum dwellers for various issues
4:00 PM	5:00 PM	Financial literacy classes for adults
5:00 PM	6:00 PM	Some other engagement either at slum or IGS office

Challenges

1. Most of the slum dwellers are wage labors and rag-pickers and thus have varied working hours. It is difficult for the project assistant to gather a crowd for the literacy and vocational training regularly.

2. The project assistant often faces the problem in convincing the people to understand the importance and utility of saving accounts, due to the pre existing attitude and way of living.

Advantages of assigning a single project assistant for each slum:

1. In slums it is bit hard to create trust among the people and if a single person stays over a long period of time he can bring in confidence among the people for the organization
2. Due to the above it shall be easy to implement any programme in the area which involves financial aspects and personal commitment from the audience part
3. The project assistant can have good insight of the livings of the slums as he interacts with the people and spends most of his time within that particular slum
4. Optimum utilization of the human resource is ensured this way. The time and effort of one person is utilised optimally in one area and the travelling time to travel from one place to another place is saved.

Disadvantages of assigning a single project assistant for each slum:

1. In case of attrition or job change of the assigned project assistant, the trust created by one person among the slum dwellers is hard to be replaced by someone new.
2. Situation analysis by more than one person shall be advantageous.

Visual Tour

**Mr. Jagadish , IGS Project Associate
Conducting Class Room Calling Program & Financial Inclusion program at
Panchasheel Nagar**



Financials

How was the project prefunded by UC?

S No	Date of Fund Transfer	Amount Transferred to IGS (INR)	Debited to Project	Amount Debited (INR)	Closing Balance (INR)
Funding released by P S Gunaranjan(Founder UC)					
1	03-Aug-09	40,000			40,000
2	31-Aug-09	25,000			65,000
3	03-Sep-09	274	Phase-1 (Aug-09)	65,274	0
4	03-Nov-09	50,000	Phase-2(Oct to Nov-09)	44,805	5,195
5	24-Dec-09	1,00,000			1,05,195
6	26-Dec-09	50,000	Phase-3(Dec-09)	44,999	1,10,196
7	31-Jan-10		Phase-3(Jan-10)	48,256	61,940
8	28-Feb-10		Phase-4(Feb-10)	34,397	27,543
Funding released by United Care Development Services(UC)					
9	13-Mar-10	2,00,000			2,27,543
10	31-Mar-10		Phase-4(Mar-10)	38,562	1,88,981
11	31-Mar-10		Capital Investment in Gatta Unit	1,25,000	63,981
12	15-Apr-10	90,000			1,53,981
13	30-Apr-10		Phase-5(Apr-10) Operating Expenditure	59,157	94,824
14	30-Apr-10		Capital Investment in Gatta Unit	90,000	4,824
15	31-May-10		Period(May-10) Operating Expenditure	70,654	-65,830
16	30-Jun-10		Period(Jun-10) Operating Expenditure	53,267	-1,19,097
17	03-Sep-10	1,19,097			0

Operations in the months of July, August and September, 2010 has been self funded by Indian Grameen Services. From October 2010 onwards, this project is being supported by Michael & Susan Dell Foundation. Financials related to support provided Michael & Susan Dell Foundation are also updated in UC website. Concerned links to access information regarding financials are posted below in the Annexure section.

How was the fund spent on the project?

Statement for the period of May-2010

Name	Designation	No of hours put in	Active days	Mandays	Cost per day	Total Mandays cost	Travel Reimbursements	Total Payment (INR)
Sushma	Intern-Current Student	79	24	10	100	1,000	765	1,765
Preeti	Intern-Full Time	200	23	25	200	5,000	450	5,450
Arvind	Intern-Current Student	89	23	12	100	1,200	1214	2,414
Sonu	Intern-Full Time	233	26	30	200	6,000	1262	7,262
Mahendra	Intern-Full Time	197	22	25	300	7,500	1406	8,906
Deepak	Executive-IGS	148	16	19	1,050	19,950		19,950
Shrigopal	Asst Manager-IGS	67	7	9	1,500	13,500		13,500
Total		1,013	141	130		54,150	5,097	59,247
Total Manpower Cost								54,150
Service Tax @ 10%								5,415
Travel Expenses								5,097
Other Expenses								5,992
Healthcare Services (funded from Surplus from Waste Recycling Unit) (a)								3,300
Total (b)								73,954

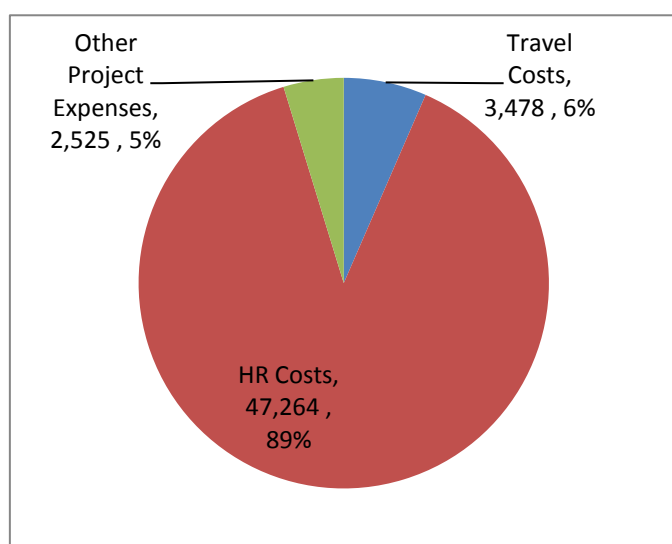
Funding to be released for the month of May-2010 from UC (b)-(a)	70,654
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Statement period for the month of June-2010

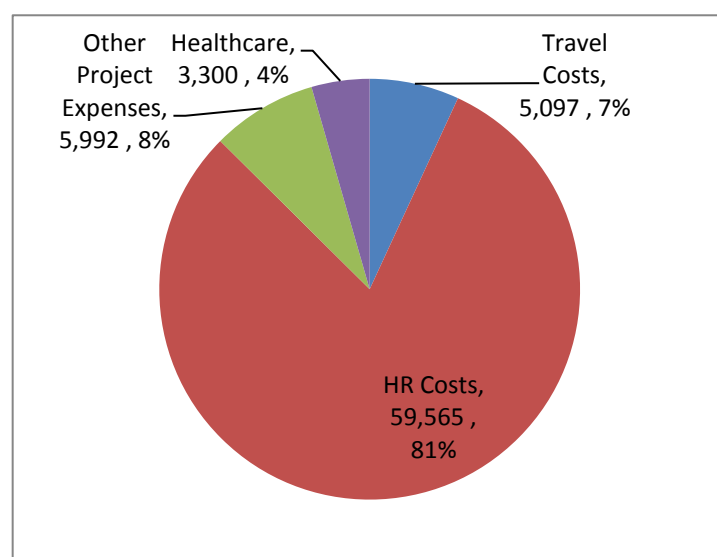
Name	Designation	No of hours put in	Active days	Mandays	Cost per day	Total Mandays cost	Travel Reimbursements	Total Payment (INR)
Sushma	Intern-Current Student	57	19	8	100	800	604	1,404
Preeti	Intern-Full Time	152	19	19	200	3,800	440	4,240
Arvind	Intern-Current Student	68	21	9	100	900	966	1,866
Mahendra	Intern-Full Time	221	27	28	300	8,400	1468	9,868
Deepak	Executive-IGS	148	18	19	1,050	19,950	-	19,950
Shrigopal	Asst Manager-IGS	43	6	6	1,500	9,000		

Total	89	42,850	3,478	46,328
Total Manpower Cost				42,850
Service Tax @ 10.3%				4,414
Travel Expenses				3,478
Other Expenses				2,525
Total				53,267

Total Project Expenses in May -2010



Total Project Expenses in June- 2010



How is your post-paid contribution being used?

Your post-paid contribution for this project through certificate UC-RC-*** is presented below along with any information of prior post-paid contributions received for this particular project. Your contributions helps us to redeploy this money to newer projects at UC.

Project Cost (a) INR	1,23,921	
Opening Balance of Project Cost	1,23,921	
UC Certificate		UC-RC-***
Unit Certificate Acquired by		
Date of Acquisition of Unit		
Project Contribution (b) INR		

% of Project Cost Acquired (b)/(a)		
Closing Balance of Project Cost INR		
% of closing balance of Project Cost		
Operations Grant (c) INR		
Total Contribution (b)+(c) INR		

Certification by UC representative

Mr. Gunaranjan and Mr. Ramachandra from UC team visited Indore several times during the course of the project. Below table gives details about UC teams visits to Indore . During these visits, UC team had reviewed the financial statements of the project. UC team had also made number of field visits to review the operations.

Dates of Visit	Who visited from UC team?
23 May to 29 May, 2010	Mr. Gunaranjan & Mr. Ramachandra
24 Aug to 25 Aug, 2010	Mr. Gunaranjan & Mr. Ramachandra
14 Sep to 16 Sep, 2010	Mr. Gunaranjan & Mr. Ramachandra
24 Oct to 25 Oct, 2010	Mr. Gunaranjan & Mr. Ramachandra
30 Dec, 2010 to 1 Jan, 2011	Mr. Gunaranjan & Mr. Ramachandra
03 Feb to 5th Feb, 2011	Mr. Gunaranjan & Mr. Ramachandra
04 Mar to 06 Mar, 2011	Mr. Gunaranjan & Mr. Ramachandra
10 Apr to 15 Apr, 2011	Mr. Gunaranjan

Conclusions

Since October, 2010 the key focus of the project had been in Introducing livelihood services in the new slums. Given multiple services are being provided to beneficiary group now in eight locations , project team has primarily focused on Resource deployment and processes development. In the forthcoming quarter , key focus will be on standardizing some these processes across all the project locations.

In Education, given that new academic year is going to start, project team will aim at transitioning some of the students into regular government schools who have acquired sufficient skill sets.

In education, given the number of students is high with varying age groups and learning abilities, standardization of curriculum will also be key focus area.

Project team is also planning to create more ambient learning environment to class room centers.

In Financial inclusion program project team will sought to rope in more expertise especially related to curriculum development and standardization for financial program.

In Vocational training program, focus will be to hire skilled trainers and market linkages will be sought more aggressively.

In Health related services, it has been identified that Government is now taking up some services with regularity and also there are already enough players providing health services, some strategic decisions will be made about the way forward. It could get more emphasis one preventive measures and build awareness with regards Health and hygiene aspects.

In waste management related livelihoods , scale up of organic composting units will be sought. This will also potentially result in employing some of the members from rag-pickers community as livelihood option.

Performance of Plastic recycling unit will be assessed for the last quarter and its scale up plans will be decided.

On reporting front, efforts will be made to develop data base management system, which will help project team track the progress of the project on real time basis. At the same time, this tool will be built in a way to give insights about impact at household level.

Annexure

Detailed data about the cost incurred relating to this certificate and also data relating to beneficiaries is available for download at <http://www.yousee.in/ucdocuments.html>

Beneficiary Report Data – File Name: Education Data-RagPickers Project April-2010

Financial Report Data - File Name: Financial Data-RagPickers Project April-2010. In case you are unable to download the information from these links, please e-mail to gunaranjan@yousee.in for receiving the information directly by e-mail.