

EFICOR



Working towards a just,
responsible & compassionate society



THE EVANGELICAL FELLOWSHIP OF INDIA COMMISSION ON RELIEF

Annual Report

APRIL 2018 – MARCH 2019



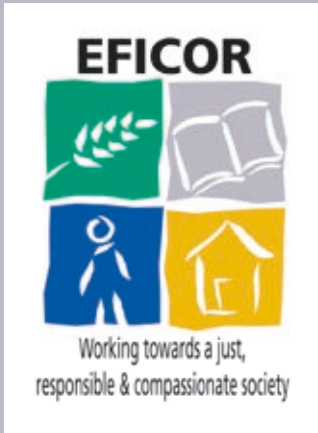
Mrs. Bhagwat received a loan from her Self Help Group which she invested in her kitchen garden. Using the knowledge gained from EFICOR facilitated agriculture trainings she was able to earn 25,000 INR in three months. Her two sons no longer need to migrate to distant towns to find work.

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Registered Office: 1305, Brigade Towers, 135 Brigade Road, Bangalore, 560025.

EFICOR is registered under the Karnataka Societies Registration Act, 1960 (Karnataka Act No. 17 of 1960) on 30th April, 1980. The registration number is 70/80-81. EFICOR is also registered under the Foreign Contribution Regulation Act, 1976 and the registration number is 231650411. All donations sent to EFICOR are exempted under section 80 (G) of the IT Act of 1961. Regd. No. DIT(E)/2010-11/DEL – EE21725- 06042010/4 dated 6/4/2010 valid from 2010-11 onwards. EFICOR also is a CHS certified organisation from 2019- 2022.



Who we are

EFICOR is a National Christian organisation engaged in Development, Disaster Response, and Training.

It serves the poor, the socially excluded and the marginalised in situations of poverty, injustice and disaster irrespective of gender, caste, creed, religion or ethnicity. EFICOR also works towards enabling the churches in India in addressing issues of injustice and poverty.



Vision

Working towards a just, responsible and compassionate society

Mission

- Influence and educate for justice and good governance
- Facilitate communities towards transformation
- Converge and collaborate for responsible social action



Goals

- To establish a centre of excellence for social transformation
- To enhance the resilience and quality of life of the vulnerable and needy
- To engage people in issues of justice and responsible living

Our Context

The life expectancy in India is **69** years for males and **66** years for females



Over half of all multidimensionally poor in India live in the four poorest states: Bihar, Jharkhand, Uttar Pradesh and Madhya Pradesh



22 people out of every **1000** people suffer from disability



The Infant Mortality Rate in Madhya Pradesh is **47** deaths per **1000** live births



In Rajasthan the Maternal Mortality Rate is **199** deaths per **100,000** live births



36.7% of the rural population in India are using improved sanitation facilities



42.8% of children under the age of 5 years are underweight in Madhya Pradesh



Only **54.9%** of mothers in Madhya Pradesh received post natal care from health personnel within two days of delivery



89.3% of population in rural India are using improved drinking water



Only **51%** of children in Uttar Pradesh are fully immunised



86% of families in Pratapgarh district, Rajasthan experienced crop failure in the last 5 years



21 lakh people in India live with HIV virus



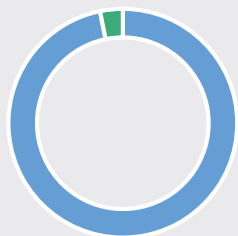


One Year at a Glance

95 Paid Staff	45 Projects	2273 Villages	4,95,196 Households	25,95,698 Individuals
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Rs. 193,656,851
Received in Donations

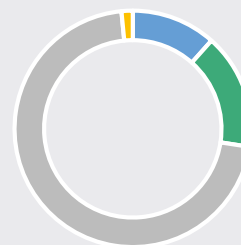
Income Sources



- Foreign Donations 96.7%
- Local Donations 3.3%

Rs. 196,360,120
Total Program Spending

How We Spent Money



- Training & Mobilisation
- Disaster Management
- Integrated Development Projects
- Coordination

477 People with Disabilities Successfully Placed in Various Companies	94 Children and 1 Adult Rescued from Bonded Labour	401 People were Assisted in Obtaining their Legal Identity Documents	2189 Farmers Connected to Agricultural Training
1159 Individuals Attended Peace Workshops in Manipur	514 Individuals Attended Awareness Programs on Caring for the Environment	32 Individuals Attended our Social Worker Training	3 Issues of Drishtikone Magazine Published
7 Water Harvesting Structures Built	386 Self Help Groups	Rs. 18,50,000 Borrowed from Banks by SHGs	19,435 Families Supported with Food and Non-Food Items After Flooding in Kerala



The Year in Review: A Message From the Executive Director

I am pleased to present you a summary of the Annual Report of EFICOR for the year 2018 – 2019 as the Executive Director of EFICOR.

Over the years, EFICOR has strived to be relevant to the context we live in. We responded to the immediate need of the people in Kerala when the worst flood in more than 100 years affected the State. More than 19,000 families were provided with food and non-food items. On the long-term initiatives EFICOR through 35 projects has been involved in community development, care and rescue programmes in 14 States of our country.

We continued with our training programmes influencing the communities and individuals in transforming communities. The impact of the programmes is stated in our report. This we could achieve because of the commitment and passion of the people who worked along with us in bringing transformation in the communities they live in or working with.

In advocating on issues of Climate Change we have partnered with Climate Action Network South Asia (CAN-SA) and have prepared a District Climate Resilience Plan (DCRP) for Jhansi and Chitrakoot districts. The district government officials provided support in developing the same.

We not only aim to set standards in implementing the programmes in impacting the communities, but we also work towards setting standards in being transparent and accountable in our operations. After receiving the highest Platinum Award from Guidestar in 2017 for being

transparent and accountable, EFICOR is now in the process of being accredited by Core Humanitarian Standards (CHS) an international accreditation agency which is highly valued by most of the donors.

All these were made possible because of God's faithfulness in moving the hearts of the people and institutions to support us through their funds. We want to thank Him. We thank the supporting partners (donors) for the trust they have put in EFICOR by providing the needed funds and building our capacities to be effective in our response. We thank the networking partners for the support they extended. We thank the communities and individuals for joining hands with us in bringing transformation among the communities we work with. We thank the Board for its guidance to set standards for ourselves and the direction given to us. A special thanks to the staff of EFICOR for their tireless efforts and passionate work they have undertaken during this period to achieve the results.

We hope that the stories presented in the Annual Report and the targets we have achieved would encourage and motivate you to continue your support to us in establishing a just, responsible and compassionate society.

KENNEDY DHANABALAN
Executive Director

Goal 1: Building a Compassionate World



Parivartan: Mobilising Faith-Based Organisations

Parivartan aims at bringing local faith based organisations and their communities together for the purpose of bringing about positive change for the whole community.

Our staff and trained mentors seek to inspire and encourage faith-based leaders to respond compassionately to the needs and concerns of the community. We assist leaders in recognising the strengths and resources of their organisation, as well as the strengths and resources available within their community.

We encourage and support leaders to cooperatively respond to issues of justice and to seek the wholistic transformation of their community.

This year:

4 staff and **8** mentors worked directly with **31** faith-based organisations.

18,593 people directly benefited from the activities of Parivartan faith-based organisations

We have also held **11** year long trainings for **155** leaders from 5 networks.

This has resulted in **597** faith based organisations across the country working with their local communities in addressing their local needs and issues.

778 people	• Claimed their identity cards
41 people	• Claimed their old age pension
17 Women	• Claimed the widow pension
681 households	• Received a toilet
87 households	• Received a house
30 Pregnant women	• Received 1400 INR for institutional delivery
30 First time mothers	• Received 5000 INR from the government
22 villages	• Received electricity connection
67 households	• Opened a bank account
37	• Self Help Groups formed
1810	• Trees Planted
8 villages	• Roads improved
5	• Tuition Centres Started
14	• Cleanliness Drives Organised

Our trained mentors work with 7-10 faith based organisations, providing training, input and feedback on how they can effectively work alongside community leaders.

The Parivartan faith-based organisations are based in Delhi, Bihar, Jharkhand, and Uttar Pradesh. The five networks reach another 8 states.

Parivartan-trained leaders make a difference for a single mother

Sulekha Kumari lived with her husband's family in Jharkhand and was often physically assaulted by her family members. Eventually the abuse became so violent that it resulted in a miscarriage, causing Sulekha to flee to her maternal home. But with no formal education or skills, Sulekha faced the problem of providing for her two children on her own.

In her desperate moments she came to know of the Parivartan Self Help Group (SHG) in her village, which had been set up by the local church. The church had seen the level of gender based violence in their community and wanted to see women become empowered. They encouraged women to join the SHG and to collectively save money that they could use towards starting their own micro-enterprises.

The group meetings and the friendships created through the SHG renewed Sulekha's hope of a brighter future. She was able to receive free tailoring classes for 6 months through her Parivartan group, as well as a loan of Rs. 5000 from a neighbouring Parivartan group. She used this loan alongside her own savings to purchase a sewing machine and to start her own tailoring business. Within a short time Sulekha was training other women in tailoring. She now provides for her family and she dreams of when she will be able to buy more sewing machines and train more women.



Short workshops on Working with the Poor

This year we have continued to hold two day workshops to encourage faith based organisations to work towards lasting wholistic transformation in their communities. We seek to motivate and inspire faith-based organisations to address issues of justice and poverty and the various needs of the community. We also highlight the role their organisations can play in addressing local and global environmental, social and socio-economic issues.

In order to facilitate these workshops we train individuals as Training Providers and provide them with the needed resources to lead these workshops throughout India.

This year:

42 Training Providers trained in working with the poor and creation care

4 EFICOR staff and **24** training providers provided **57** two-day training/awareness workshops on working with the poor, presented to **1099** people representing **259** churches/communities

Social Worker Training

This year we continued to train social workers from around India in order to provide them with the skills and knowledge so that they can be agents of change in their community.

We held two Social Worker Training programmes in Delhi and Daltonganj and **32 individuals** were trained with the knowledge and skills to identify needs in their community, organise their community, advocate for their needs and work towards bringing sustainable change.

Through follow up with these individuals we have seen that they are shaping community perspectives on issues such as disability and climate change. They are educating community members in regards to their entitlements and the process for ensuring transparency through the Right to Information Act. As a result of their initiatives communities have benefited in multiple ways including gaining access to safe drinking water, receiving better roads, receiving sanitation facilities, housing.



Social Worker Training Inspires Mr. Roy to Take Action Against Malnutrition

Ananga Roy has been working in and around Jyotirmoy village for the past 10 years. Earlier, he noticed signs of malnutrition in the village but did not know how to address this issue. After attending our Social Worker Training, he became inspired to act on this issue of malnutrition in his community and felt that he had the tools needed to make lasting change. He approached an NGO called Vitamin Angels and asked for their support. They agreed to provide vitamins and minerals for women and children. Ananga and his colleagues were able to provide tablets to 178 babies and 12 pregnant women. In order to ensure lasting change Ananga and his team highlighted the issue of malnutrition and created awareness amongst the community about the symptoms, dangers of and ways to prevent malnutrition.



Nutritional supplements being administered

Issues Based Training

We seek to support and strengthen other faith-based organisations as they seek to serve the poor by providing training in specific areas of need.

In particular we provide support in areas where knowledge of rules, systems and structures is key for the success of the NGO. This year we have held six trainings on various topics including NGO Management, Finance Management, Right to Information Act, Government Schemes, Disability, HIV and AIDS, and Creation Care. The feedback from the participants has been positive, highlighting that the participants have received valuable input and relevant information for their organisational context.

6	•Issues Based Trainings held throughout India
109	•Individuals participated in Issues Based Trainings

I was looking for information on how to register a NGO, run the organisation and realise my dream of helping children. During this time, I came to know about the workshop on NGO Finance Management. I registered for this workshop, and learned a lot - especially new FCRA rules, income tax, financial accountability and transparency. This knowledge built my confidence to start and run an organisation. By the grace of God, with two friends owning the same vision, we registered Anugraha Foundation with the aim of serving children in South Bengal, especially in the Sundarbans.

Subhasis Dey

Publications

This year we published the first issue of the Hindi edition of Drishtikone magazine, titled 'Samagra Mission'. One thousand five hundred copies of this issue were distributed by mail, and at seminars, workshops and conferences.

"I am glad to receive the Hindi version of Drishtikone which has been published by EFICOR. The issue has given us proper understanding of integral mission and how we can put it into practice."

~ Dr. Kamal Kumar Masih

"The powerful writings of the writers and staff who have contributed into it has really inspired and encouraged me to continue working with the community and bringing wholistic change."

~ Rev. Nathaniel Marandi

During the course of the year we published three issues of Drishtikone on the topics of:

- Air Pollution
- Drug Abuse
- Accessing Health Care in India

"It has been an inspiration reading the magazine and we like the articles in the Drug Abuse, Issue 3, 2018. It has really brought an insight to the issue on drug addiction and abuse in India. We pray that the magazine will continue to influence many in the country"

~ Rev. Ullash Kar

Research

A key research project undertaken this year was the CTT Scoping Study in Patna. This research has been useful for identifying a key partner in the state of Bihar. This partner has been able to host the Hindi medium Social Worker Training as well as a Training of Trainers. The findings from this research have helped with future planning and strategy for Bihar. The research team has also conducted Need Assessments, Baseline Surveys, and Project Evaluations.

Parivartan Group Acts to Support Rickshaw Pullers

Jasmine Lal is a Parivartan Mentor who has been passionately mobilising and motivating her team since 2013 to address various needs in the community. In one of their meetings they discussed the needs of rickshaw pullers in the town – the rickshaw pullers work under harsh conditions, and face tough competition. They decided to buy the rickshaw pullers water bottles and a thin cotton towel. As a result of their training on Creation Care they decided that the low quality plastic water bottles would be harmful for the environment and for their health, so they decided to buy reusable water bottles. The local church contributed money, bottles and towels for 25 rickshaw pullers. This unexpected gift was a source of joy for the rickshaw pullers. Not only was the church able to use their own resources to provide support for members in their community, but their awareness on other social issues, like creation care, enabled them to decide on the right way to offer support.



Jasmine Lal (on right) – Parivartan Mentor – trains Parivartan facilitators



Goal 2: Enhancing Resilience

Livelihood

We are committed to enhancing the quality of life and the resilience of the most vulnerable and needy. We work with marginalised and vulnerable families to build their financial security and food security. Resilient communities are those who are able to adapt and grow in the face of the harsh realities that persistently leave them vulnerable.

Supporting Farmers

This year we have worked with **2712** poor farmers from Rajasthan, Jharkhand, Madhya Pradesh, Odisha, to introduce organic farming techniques that ensure improved and consistent yields, while at the same time ensuring soil fertility. We have connected **2189** farmers to the agricultural centre – Krishi Vigyan Kendra – in order to receive training and capacity building from the government on the latest innovative farming practices and techniques.



We have encouraged farmers to:

- Move away from reliance on traditional crops
- Grow a mix of seasonal vegetables
- Use multi-cropping technique
- Use bio-pesticides and make their own organic manure
- Establish kitchen gardens
- Reduce the food lean period/double cropping
- Use SWI and SRI cultivation methods
- Develop their skills in livestock management

Four year old Base Paharin (above) is carrying a **papaya** that was grown at his family's farm. Base's father, Ganesh Malto, is a small-scale farmer who has traditionally grown paddy, maize, sorghum and pigeon pea. Their farm is located in Badapokharia village, Jharkhand, where the farms are becoming increasingly less fertile, rainfall is more sporadic, and most lack irrigation facilities. Many of the small farmers, like Ganesh, are experiencing crop failure. We provided Base's father with 11 papaya plants. Within a year he was able to harvest **400 kgs** of papaya; some of which the family ate, some they gave to relatives and the rest they sold, earning Rs. 3500. Diversifying their crops and adopting different farming methods has helped build resilience to the negative impact of climate change.

Supporting Landless Farm Labourers

We have worked with vulnerable rural families to assist them with livelihood options. We have assisted vulnerable and needy families in Pratapgarh by helping them start up a small business (tailoring, grocery shop). In Kishanganj, we provided 42 needy and vulnerable families with a dairy cow to keep on their property and provided training on livestock management. Milking the cows has produced income for the families and helped improve health and nutrition. In other cases, we have provided cash for work.

The benefits accrued to 1113 farmers through applying new learnings:

- Improved food security
- 60% less expenditure on vegetables
- Improved family health and nutrition

Helping Farmers Adapt to Climate Change

The consequences of climate change can be disastrous for farmers – ruining their crops, depleting their resources and forcing them into abject poverty. Many farmers are losing hope and giving up on agriculture, migrating to the cities to find income, and leaving their families behind.

This year we have continued to work with vulnerable and excluded communities in the Bundelkhand region of Madhya Pradesh and Uttar Pradesh. This area has suffered from lower than usual rainfall, which has in turn lowered their yields and affected their livelihood.

To help build the resilience of these communities to the impact of climate change we have undertaken the following activities:

- **Watershed Activities:** Turning 260.5 acres of barren land into cultivable land through activities such as stone bunding, land levelling, farm bunding and teaching communities how to sustainably manage water.
- **Water Harvesting Structures:** Providing 7 water harvesting structures (ponds, open wells) to enable greater access to water, enabling 450 farmers to plant in both the monsoon and the dry season.
- **Climate Change Adaptation Methods:** Training provided to 117 farmers on various climate change adaptation methods such as using drought-resistant seeds, multi-cropping, diversifying, switching to a different variety of seeds, organic farming and composting.

Innovative organic farming techniques help reduce migration to the cities

Mr. **Devendar Singh Gond** owns a small farm in Richkudi village in Damoh district, Madhya Pradesh. For the past 8 years, due to drought-like conditions, he and his family have had to migrate to the city in search of work. During one of his visits back to the village Mr. Devendar came to hear of the Village Watershed Committee. He applied for assistance in preparing his barren land and for seeds for his first crop. His first rice paddy crop harvested a total of 15 bags, which was more than enough to support his family throughout the year, as well as a surplus that he was able to sell at the market for 3000 INR. He then went on to cultivate a second crop and used techniques which he learnt through the trainings conducted by EFICOR and KVK, specifically multi-cropping, organic farming and organic composting. He has moved away from relying solely on grains and now also cultivates vegetables. His willingness to try new techniques has helped ensure a greater yield from his farm, providing his family with greater financial security. He has become a role model in his block. There is no longer any need to migrate to the city and they are able to live happily on their farm.

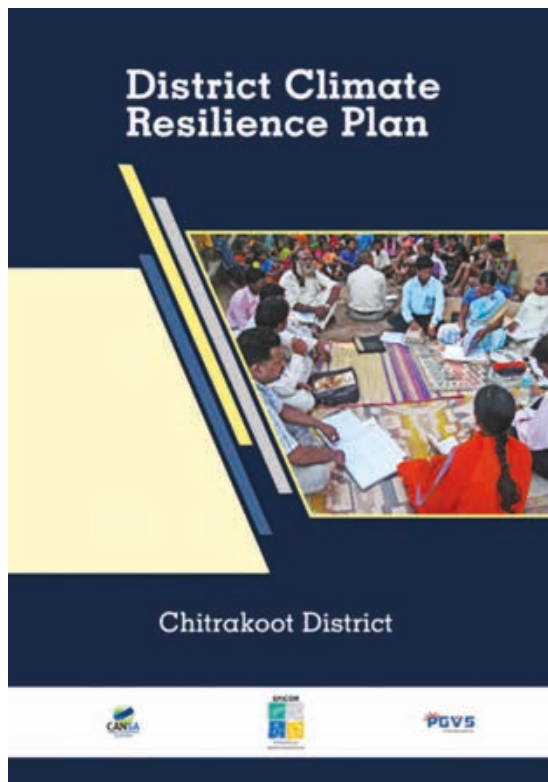


District Climate Resilience Plan

EFICOR with the help of CAN-SA prepared **two climate resilience plans** at the district level for Jhansi and Chitrakoot districts. These plans have helped bridge the gap between National/State level Climate Action Plans and the implementation of these plans at the grassroots level. Until now, a connection with local decisions and practices has been missing. The District Climate Resilience Plans are a novel idea to operationalise national decisions at a micro level.

“I am confident that this document will be a valuable source of information for policy practitioners at district and rural level facing the climate change impacts”

~ Dr. Anwar Ali Khan
 Officer on Special Duty (Tech) & Nodal Officer (Climate Change)
 Director of Environment, Government of Uttar Pradesh



The Plan will be useful to government departments and implementing agencies. It identifies policy gaps and provides practical, grounded and workable suggestions to improve the status-quo in priority sectors agriculture, livestock, irrigation, renewable energy, health and nutrition, forest and land use.

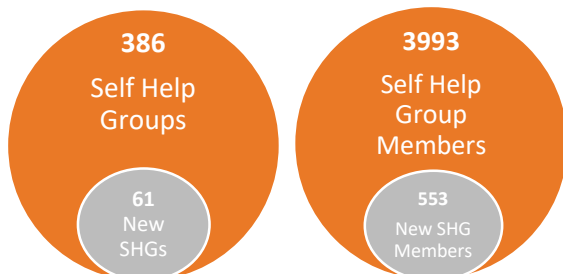
Water Harvesting Structure

In Manikpur district, Uttar Pradesh, EFICOR – with the help of the community – deepened a natural pond. This increased the water holding capacity for irrigation and domestic purposes, benefitting 27 farmers from the Gond Tribe who farm and live in the surrounding area. The pond has enabled these farmers to plant a second crop, significantly reducing the need for farmers to seasonally migrate to the cities in search of work. The pond has also helped to increase the water table, enabling people to use hand pumps and open wells in the nearby villages. Mortality of livestock has reduced and food security increased.



Empowering Vulnerable Communities

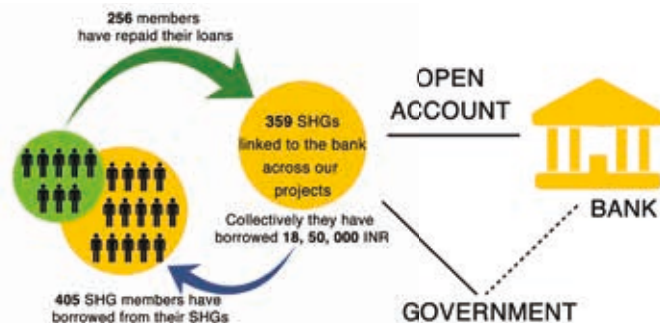
We have continued to encourage the empowerment and entrepreneurship of women in vulnerable and marginalised communities, by encouraging them to form Self Help Groups (SHGs). We have SHGs in Andhra Pradesh, Madhya Pradesh, Uttar Pradesh, Jharkhand, Rajasthan, Delhi, Odisha, Bihar and Karnataka.



This year we have continued to provide training to these SHGs on how to open a bank account, how to save money, budgeting, book-keeping, how to access relevant government schemes and how to apply for loans.

A Loan from her Self Help Group Helps Meet the Set-Up Costs of Opening Shop

Mrs Gudiya – from Bhairampurwa Village, Chitrakoot village, Uttar Pradesh – does not own any land. She is a member of the SHG in her village. She learnt about SHG management and inter-loaning during an EFICOR training. She borrowed 3000 INR from her SHG and used this money to start a petty shop in her village. Now she earns a daily profit of 250-300 INR which has helped meet her family's expenses.



"After joining the SHG I did not borrow from the local money lenders anymore. For any emergency, be it health or the education of my children, I borrow from my SHG. It has been very helpful."

~ **Bhumini Salamma** (Chenchu Tribe, Andhra Pradesh)

This year 96 SHG members have been given seed money (usually 10,000 INR) to set up a small business, such as tailoring, a small grocery shop, and a cosmetic shop. This has given them an assured monthly income of 1200 to 2000 INR, and reduced their dependence on money lenders by 50%.



Kerala Flood Relief

Incessant rainfall in Kerala in July and August 2018 caused severe flooding and landslides. After taking refuge in Relief Camps, many returned to their homes to find them structurally damaged and covered in mud, their property strewn with rubbish, appliances destroyed, furniture damaged, crops ruined, the water contaminated and their means for earning a living eliminated. Some families missed out on receiving food relief from the government, due to the distance of their home from the main road.

We provided support to the worst-affected families, with a focus on single women headed households, households with pregnant women and lactating mothers, households with persons with disabilities, and people from socially excluded communities. We provided food security for 35 days, depending on family size.



Post floods in Kerala, EFICOR provided two RO plants – one giving 500 households access to safe drinking water in Pulinkunnu Gram Panchayat, Alappuzha District, and another to be utilised by patients in TMM Hospital, Pathanamthitta district.

Devastating Monsoon Floods Force 72 Year Old Widow Into Desperate Situation

Karthiyani (above) is a 72-year-old widow who lives in Alappuzha District, Kerala. She looks after her adult son, who is sick and unable to work. She earns approximately 3000 INR/month as a domestic labourer and receives a small pension from the government. However, this income has not been sufficient to meet her expenses and she has often had to beg to meet the medical and health care needs of her son. The sudden flooding in July and August 2018 was unexpected, her entire house was submerged under the water. She was at the mercy of others. Her neighbours came and saved her and her son and took them to a nearby camp where they stayed for 15 days. When the flood waters receded and she was able to return to her house she found that everything in her home was damaged.

She was selected as a beneficiary and received a relief kit from EFICOR. This was a huge relief for her and brought her to tears. She said, “Now I can survive without any tension for at least three months with good food”. She expressed gratitude for the quantity and the quality of the food she received. She also received Rs. 10,000 from the government to be used for repairing her damaged house. She happily exclaimed that she would never forget what EFICOR had done for her community after the flood.



Residents of Alappuzha District show how high flood waters reached in July/August 2018

Disaster Risk Reduction

This year, we have continued to focus on building the resilience of vulnerable communities to natural disasters, by increasing the ability of the target communities to take precautionary measures and to respond and cope with the effects of disasters.

We have worked in 60 villages in Samastipur, Madhubani, Motihari, Bajaria, East Champaran and Katihar districts of Bihar, helping these communities face the constant threat of flooding using a community based disaster preparedness approach. We have assisted these communities to form community organisations – Disaster Management Committees (DMC) and Task Force Groups – and have worked to build the capacity of these organisations through training on the various aspects of disaster management. We have facilitated the community to insure themselves and their assets against disaster and also trained committee members on how to advocate with the government on issues of disaster management and mitigation.

Currently, each village has its own Disaster Management Committee (DMC) consisting of 6 men and 6 women – to work towards disaster preparedness. Each DMC sets aside money each month for its Disaster Relief Fund.

30 Disaster Management Committees have saved a total of **8,34,528 INR** to be used for emergencies

Additionally, each village has its own Task Force Group, comprised of 25 young adults. The members are trained to access warning systems, to alert the community of an approaching disaster, search & rescue, basic first aid, shelter management, and relief management.

To date, 30 villages have qualified as **Disaster Resilient**.

This year:

We have supported these communities in developing disaster resilience through building **63 mitigation structures**, including:

35 high raised tube wells

5 raised access roads

6 wooden boats

17 community toilets in 35 operational villages.



A community toilet built by EFICOR in Kishanganj

Each village also has its own Child Parliament. The Children are trained in how to run meetings and are given support to address issues that are important to their community. Through the active involvement of 40 Child Parliaments, 73 dropout children were re-enrolled in school and 179 parents have undergone education promotion training. The children are proactively working towards stopping child marriage, protection of the environment and the development of the community.



The Child Parliament in Motihari District plant saplings to protect against erosion caused by flooding.

Mobilising and Empowering Delhi's Slum Communities

This year we have continued to provide support to vulnerable families living in four of Delhi's urban slum areas. Many of those who reside in Delhi's slums have come from other states in search of work. They are often isolated, uneducated and marginalised. We have worked to empower and mobilise individuals and families through capacity building, tuition support, skills training, and through enabling individuals to access their rights and entitlements.

Accessing Rights & Entitlements

In the past year we helped:

- 401 people obtain legal identity documents
- 36 people access their ration card
- 133 people access their Aadhar card
- 20 women claim their widow pension
- 16 people claim their old age pension
- 54 people obtain their caste certificate
- 46 people obtain their voter identification
- 68 people obtain their birth certificate

Assisting a Widow Resolve Pension Issues

Kamla Devi's husband passed away more than 20 years ago. She lives with her son and his family in a Delhi slum and earns 700 INR/month sweeping in a school. Since 2011 she received a widow pension of 1500 INR, but in 2017 her pension stopped suddenly. Not knowing what to do, she approached EFICOR's team and asked for assistance. Our project officer accompanied Kamla to the office of the Social Welfare Department and to her bank and discovered that her pension was discontinued because it was not linked to her Aadhar Card. After some time of trying to resolve the matter our project officer helped her open a new bank account. Now Kamla receives 2500 INR/month as widow pension. She was very grateful for the support and assistance offered by the project team.



Income Generation

'Livelihood Seed Money' has helped some people living in these slum communities to start petty income generation ventures including opening a roadside food stall, vegetable shops, cutting and tailoring, and selling pickles. This year:

58

- Urban families have been supported through Livelihood Seed Money to start their own small business

152

- Youth received training in skills development

99

- Youth were successful in gaining jobs in private companies

22

- Youth received training on skills such as cutting, tailoring, mobile repairing, beautician, basic computer work.

Building the Capacity of Individuals to Advocate

Community Based Organisations have been organised in each slum community. We have sought to strengthen their capacity to advocate for the needs of their community and for holding government service providers accountable.

All of the CBOs are actively addressing sanitation and garbage issues. This year, two CBOs helped six Economically Weaker Section (EWS) children avail the educational support of 4000-5000 INR per year.

Tuition Support

Many of the children in Delhi's slums attend under-resourced and poor quality schools. Their parents are unable to afford extra tuition and, due to the demands of their work, they are often unable to assist their children with their studies. This year we have continued to provide educational support to the children in Asha Colony, Usmanpur, New Seemapuri and Tilak Vihar Slum in Delhi through our Tuition Centres and Kids Clubs.

The Tuition Centres provide free tuition to students – Maths, Science, English and Hindi are the main subjects that are taught. The Kids Club assists children aged 4-12 years who are not currently enrolled at school. We teach the students basic spoken English, maths, hygiene, moral values and general knowledge and provide them with a nutritional snack.

In the past year:

- 440 children were enrolled in our Tuition Centres
- 60% of these children have shown improvement, as reflected in their school exams
- 35 children who had dropped out of school were re-enrolled after receiving tuition
- 185 children attended our Kids Club

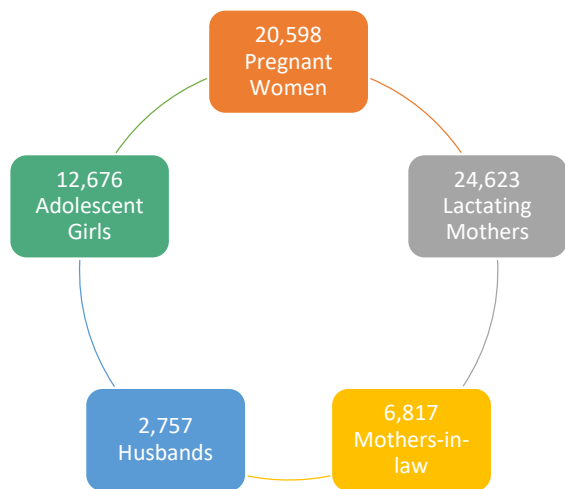
Mother & Child Health

We are committed to working with the Government to bring about better health, hygiene and nutrition among mothers, newborn babies and children under the age of two in remote and vulnerable areas of Odisha, Madhya Pradesh and Rajasthan.

We have continued to build the capacity of frontline health workers in order to enhance service delivery. We provide training on how to detect and screen for malnutrition, how to respond to malnutrition, how to best counsel pregnant and lactating mothers.

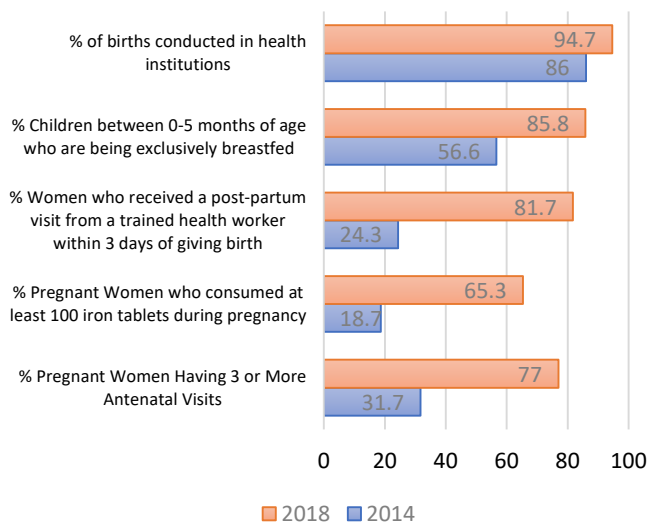
In the past year:
2078 frontline health workers were trained in collaboration with the government on issues to do with Mother & Child Health

Throughout our Mother & Child Health projects we conducted home visits and group meetings with:



We have worked to spark behavioural change amongst mothers, particularly in regards to the benefits of receiving antenatal care, an institutional delivery and full immunisations for themselves and their children.

Findings from the Karuna Bal Vikas Project, Madhya Pradesh



We have continued to counsel pregnant women and lactating mothers on the advantages of a nutritious, balanced diet. We encourage women to eat an extra meal while pregnant, and to take iron and folic acid pills. We have also continued to train mothers on how to recognise signs of malnutrition in their children and have taught mothers to ensure that their children are regularly eating fruits and vegetables as well as food that contains iron and protein in order for them to get the necessary vitamins and minerals.

Fifth Pregnancy Averts Disaster

Selbai from Khedikitta, is the mother of 5 children. Her first four children were delivered at home, without any medical assistance. However during her fifth pregnancy her health deteriorated. EFICOR Staff along with the ANM (Auxiliary Nurse Midwife), visited Selbai at her home and found her in pain, with a high fever. The ANM checked her haemoglobin level which was found to be dangerously low, at less than 6 gm. An ambulance was called immediately and Selbai was taken to hospital for treatment.

After receiving medical care and returning home, EFICOR's project staff and ASHA worker regularly counselled Selbai about the advantages of an institutional delivery and helped her to overcome her fear of hospitals and doctors. When the time for the delivery came, Selbai was taken by ambulance to the hospital and on the 3rd May 2018 Selbai gave birth to a healthy baby boy weighing 3kg. It was a moment of jubilation for everyone.

As a result of a greater awareness amongst health workers in regard to the signs of complications in pregnancy and symptoms of malnourishment, the following life-saving interventions were made:

- 2046

- High risk pregnant women were referred to hospital
- 1011

- High risk infants were referred to the Sick Newborn Care Unit
- 2312

- Severely malnourished children were referred to the Nutritional Rehabilitation Centre



A frontline health worker conducts a home visit in Panna district, Madhya Pradesh



Group counselling of pregnant women and lactating mothers in Ajaigarh block of Panna district, Madhya Pradesh



Counselling to parents of malnourished children in Kulwanpur, Madhya Pradesh. The parents were informed of the benefits of exclusive breastfeeding, complementary feeding, and handwashing with soap.

Empowering People with Disabilities

Living with a disability poses many challenges, especially in the absence of an infrastructure of support. This year we have continued to work towards empowering people with disabilities to find employment through our Livelihood Resource Centre.

Our centre in Delhi offers people with disabilities assistance in finding employment. This year we have continued to provide career guidance, information about the current job market, soft skills training, assistance with applying and attending interviews for jobs, linkages to job fairs, and support with integration into the workplace. As part of our life skills training, we inform people with disabilities about their rights and entitlements.

People with disabilities who have registered with us this year have found employment in hospitality, data entry, the IT sector, and in sales and marketing. Some individuals have chosen to be self-employed and we have helped them to establish their own small business. Examples of self employment include: petty shop, tailoring, beautician, gift shop, shoe shop, mobile repairing kits stall, selling cycle repair tools, helmet store, vegetable stall.

Ekta Obtains a Dream Job

When she was just a year old, Ekta contracted Polio and now she has mild paralysis in her left leg. But this has not held her back from reaching for her dreams. She left her home in Agra and moved to Delhi, confident in the hope of finding a job. She visited companies and attended many interviews, but unfortunately she was continually rejected and she knew it had a lot to do with her disability. After so many rejections she began to feel discouraged and became less confident in each interview.

It was around this time that Ekta heard about the support we offer to people with disabilities. Ekta registered with our project, attended our training sessions, received career counselling and attended a job fair. We were able to connect Ekta with a job opening and help facilitate an interview with IBM. Ekta made it through all the rounds of the interview and was selected for the job! She is delighted with her job and thinks it is a great match with her aspirations. Her employer also thinks she's a great fit for their organisation and they are pleased with what she brings to the company.

We are pleased that Ekta has achieved her dream of finding a job and we are glad that we could offer support to her as she overcame the challenges she faced in securing herself a job.

"People always think that I will be a burden for them if they will hire me because I work with one hand... I am [now] working in SGF Craft Management System as a Computer Operator. If EFICOR wouldn't have informed me about the vacancy I wouldn't have been able to join this job. I only cleared this interview with their beneficial training, support and guidance"

~ Mukesh Kumar

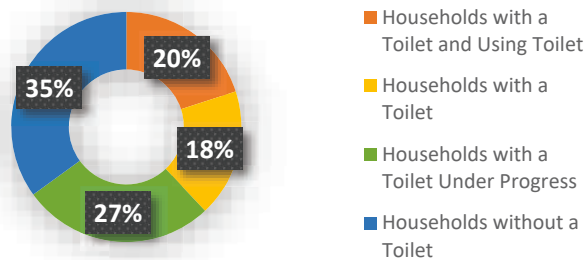


Improving Health Through Good Hygiene

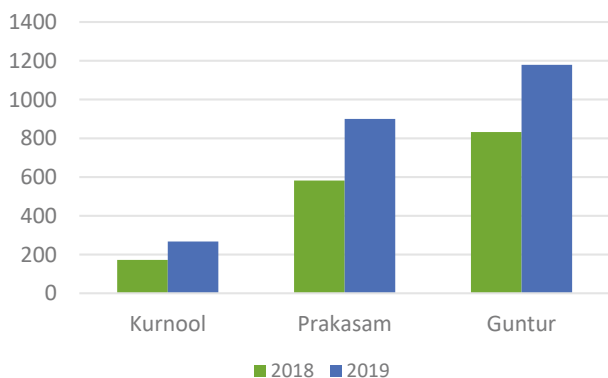
Clean water and good hygiene practices are key underlying factors for good health.

This year we have worked amongst the Chenchu tribal community, in 3 districts of **Andhra Pradesh**, to bring about behavioural change in regards to sanitation and hygiene practices. In collaboration with UNICEF we have sought to increase awareness about the benefits of using toilets and the importance of safe handwashing. We have worked to promote WASH in 52 schools, 78 Anganwadis (Government child-care centres) and 27 Primary Health Centres in these 3 districts.

Toilet Ownership and Usage Amongst 6149 Households in 3 Districts of Andhra Pradesh



Number of Households with a Toilet in 3 Districts of Andhra Pradesh



We have also worked in 20 villages in Kishanganj, one of the worst flood-affected regions of **Bihar**, to build awareness about sanitation and hygiene and to undertake capacity building on disaster management and preparedness. More than 70% of families in these villages constructed a toilet on their property with the support of government and have been using it regularly. Open defecation has reduced and communities are keeping their communal toilets clean.

This year in Kishanganj:
We built **30** raised tube wells and **17** raised community toilets.

School Students Now Have Access to Toilets

The toilets at Ashrama Patashala school in Palem Cheruvu village were not connected to a water supply and were always locked. During the year we held a meeting with the villagers who reside in the school locality to build awareness about the importance of safe hygiene. After some discussion, the villagers decided to fix the well nearby so that the water could be used for both the school and the village. Now the well is fixed and water is available for use by the school as well as the village, the toilets at the school are regularly used, and the children are diligent in washing hands with soap.





Chief Minister Learns About EFICOR's WASH Project

The district government of Andhra Pradesh hosted a program at Vijaywada on 2 October 2018 to celebrate Gandhi Jayanti. EFICOR was asked to set up a stall and present its work on WASH amongst the Chenchu Tribe. Former Chief Minister of Andhra Pradesh, Mr. Chandrababu Naidu, visited the EFICOR stall where EFICOR staff explained EFICOR's work among the Chenchu Tribe.

Anti-Human Trafficking

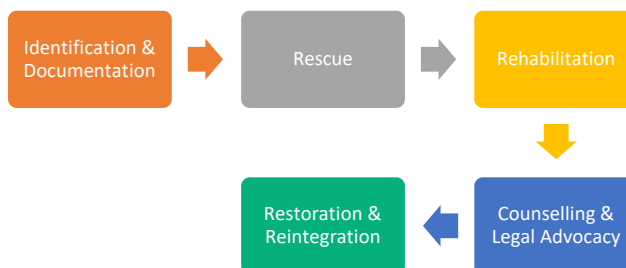
We have worked with law enforcement agencies to rescue victims of bonded labour and forced sexual exploitation. The survivors were rescued from bonded labour, domestic servitude and sex trafficking.

In the past year:

There were **10** rescue operations in which **94** children (under the age of 18 years) and **1** adult were rescued

Once survivors have been rescued EFICOR provides an aftercare program, which seeks to rehabilitate and restore the individuals to their families and communities. We also support survivors to set up a bank account, claim compensation from the government, and back wages from their employer.

In all the rescue cases this year we have secured Release Certificates, which are needed by the survivors to receive immediate assistance and claim compensation from the government. Thirty eight children were assisted in claiming 20,000 INR each as immediate assistance from the government.



This year the operational area of the project was expanded to include Sitamarhi and East Champaran in Bihar.

Job in Domestic Service Turns into Domestic Servitude

17 year old, Yamini*, came from a small village in Balrampur, Chattisgarh. Her father earned money by selling wood in the local marketplace, but he often struggled to make ends meet. Being the oldest child, the burden of supporting the family fell on Yamini's shoulders. In order to earn income for her family, she was taken to Delhi through a placement agency and placed in a residential house as domestic help.

However, Yamini did not receive any wages for her work and was only allowed to speak with her parents once, under the supervision of the owner. Yamini was not allowed to return to her parents' home and was not permitted to leave the house or talk to anyone. She started work every day at 6 am and would not finish until 11 pm, cleaning three floors of the building, dish-washing and washing clothes.

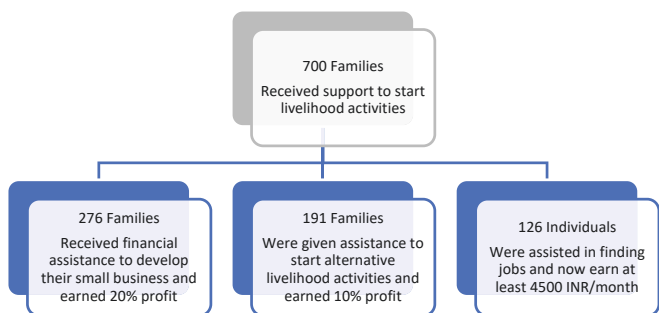
Two of our staff members, along with a female constable were able to rescue Yamini from the inner quarters of the house and escort her to the Sub Divisional Magistrate's (SDM) office where she shared her testimony of the traumatising abuse she had faced for the last three years. Yamini was placed in a shelter home and a FIR was filed against her employer, who was arrested by the police the next day. JVI and EFICOR aftercare teams helped Yamini deal with her trauma and assisted her to secure Rs. 1,00,000/- as back wages, Rs. 20,000/- as immediate compensation assistance. Yamini has returned to her native village and is living with her family once again. She has started a stitching/tailoring and beautician course and hopes to open her own boutique beauty parlour and help support her family.



Securing Livelihood for People with HIV & AIDS

EFICOR has a three-fold approach to HIV & AIDS, focusing on prevention, care & support, and advocacy. We work to enable people living with and affected by HIV and AIDS (PLHAs) to secure a sustainable livelihood, medical treatment and care. We have provided assistance to vulnerable people in 6 locations in India: Tamil Nadu, Andhra Pradesh, Maharashtra, Bihar and Mizoram.

We help these families by providing financial assistance and guidance to families who are launching a new business, providing relevant vocational and skills training, and by connecting people living with and affected by HIV and AIDS to jobs in the marketplace.



We facilitate individuals who are infected or affected by HIV & AIDS to form **Support Groups**. To enable the members to work cooperatively to secure a better standard of living, we provide the Support Group members with the necessary capacity building and leadership training. In addition, we provide training to Support Groups on stress management, health & hygiene, group management, loans, linkage with banks, accessing government entitlements, and local resource mobilization. Enrolment in support groups has ensured psycho-social support and encouraged saving.

Grocery Store Brings Hope and Direction

Shalini’s husband died 10 years ago due to AIDS related illness and soon after Shalini (above) was diagnosed with HIV. Her in-laws did not want anything to do with her and forced her to leave the home. With no other option Shalini took her 6 year old son and returned to her mother’s home. Her health worsened, she had little strength or energy and eventually she lost hearing in one ear.

Our staff came to hear of Shalini and started visiting her at home. She was referred to medical treatment and connected to a support group. Her support group members encouraged her to start up a small business, so Shalini applied to EFICOR for help with kick starting a grocery store. Now with her earnings and her widow pension she is able to meet her expenses, provide for her son and set aside a small amount in savings each month. She describes her life as having been renewed: from desperation and isolation, to determination, direction, confidence and hope.

- 64 • PLHAs Support Groups
- 96 • New members benefitted financially from being part of a Support Group
- 260 • Support Group members benefitted from EFICOR training workshops

Our staff provide **home-based care**, psycho-social **counselling** and **nutrition support** to PLHAs. 75% of the PLHAs reported reduced stress and 75% of the PLHAs reported improvement in health.



Goal 3: Engaging People in Issues of Justice and Responsible Living

Engaging People in Caring for the Environment

In order to create awareness on the nature of current environmental issues and to highlight the importance of responding, EFICOR's **Centre for Policy Studies and Advocacy** has organised regional programmes, awareness programmes and chat sessions throughout India. This year a total of 998 people participated in an event hosted by the Centre.

38

- Individuals were trained to conduct Awareness Programmes

297

- Leaders from faith-based organisations participated in 5 regional workshops

514

- Individuals attended one of the 18 Awareness Programmes

187

- Youth participated in 3 Chat Sessions

“When I attended this workshop my eyes were opened to the fact that one of the God-given responsibilities of humans is to take care of God’s creation, which includes everything around us, including our environment... I realised that we are placed within nature to do what God called us to do and if nature is neglected then it affects the environment, on what we do and how we do it as well... I hope to share the vision of Creation Care with other leaders, teach children about Creation Care, and write lessons that can be taught to children regarding Creation Care.”

~ Michael Collins

Actions plans and commitments were formulated in each of these programmes. Examples of action plans include: organising a local cleanliness drive, replacing disposable plates with stainless steel plates, organising a tree plantation drive, and composting.

Nine articles were written and circulated on various environmental topics, including:

- Genetically Modified Food: A Matter of Grave Concern
- Plastics and its Impact on Humans and the Environment
- A Theological Reflection on Creation Care: Why Do We Do What We Do?

Eco Sunday and AIDS Sunday

Once a year we also seek to create awareness in the community on two issues: HIV & AIDS and Creation Care.

The theme for **AIDS Sunday** was “I am the Change”, with the goal of creating awareness about the role individuals can play in HIV & AIDS prevention, providing care & support to infected persons and advocating for better care.

The theme of **Eco Sunday** was “Want Not. Waste Not” with the goal of creating awareness about the issue of waste and encouraging individuals to reflect on their consumption patterns.

For both AIDS Sunday and Eco Sunday we supplied resource materials for Civil Society Organisations, Community Based Organisations, Faith Leaders, and Youth Groups – over 2500 copies were sent by mail or email.

Peace Building Project

To mobilise ethnic communities to work towards peace and to mitigate future conflicts. We seek to address past hurts from ethnic conflict, as well as prejudices, and provide the tools for reconciliation.

In **Manipur**, we train individuals to lead peace workshops for various tribes. In these workshops, individuals have reflected on generational hurts and their own prejudices and have been given tools for reconciliation.

“I was overwhelmed with the type of response from the youth during the workshop regarding peace. During the workshop the youths came to know the prejudice against the other communities and even they asked forgiveness to Kuki community members. They even asked sorry for the bloodshed caused by their forefathers.”

~ **Rev. Chejinga Rakhangmi**

This year in **Jharkhand** we have sought to reconcile Malto and Santhal tribal groups through events that bring the communities together, as well as through assisting them to work cooperatively for the development of their communities. The events organised include sporting events, cultural events, and peace workshops.

“This [sporting] event is excellent for all the people – children, youth and the elders – who are able to enjoy themselves. In the future we need to organise such events that will really help in building relations between Malto and Santhal”

~ **Devender Malto, Mukhiya**

We have encouraged, trained, and supported both communities to work cooperatively for their well-being through forming village committees. We have also provided training on forest regeneration and protection, kitchen gardening, organic agricultural techniques and animal husbandry.

This year in **Manipur**:

29 individuals were trained to facilitate workshops

1159 individuals attended workshops

After attending the workshops, **106** local leaders started to work towards peace, preaching on reconciliation in their churches

1068 youth and children participated in Peace Events

This year in **Jharkhand**:

56 leaders participated in **2** Peace Workshops

795 Santhals and **892** Maltos participated in **3** Cultural Events, **3** Sports Meets and **2** Peace Events

206 community members involved in forest regeneration

130 families benefited from kitchen gardening



Malto and Santhal communities participate in an Archery Sports Meet

Organisational Development, Networks and Quality Standards

Organisational Development

Key initiatives of the Organisational Effectiveness include software development planning for Invest in Life, a tool which will assist field workers, head office, and donors to collect nutrition-related information and track the health of malnourished children in the project areas. We have identified a software developer for developing the software application on web-based portal as well as a mobile app and have completed a series of field and technical testing. It will soon be ready to launch.

The Unit has continued to pursue CHS certification and prepared the documentation needed for the CHS initial audit by HQAI, which took place in February 2019. The initial audit report was received, specifying Corrective Action Response needed in order to receive certification.

The Organisational Effectiveness Unit has formulated a tracking tool which field staff can use to record their involvement and interventions at the village level on a day-to-day basis. From their mobiles, field staff can record their attendance and can access information regarding their leave status. They also record the location and the tasks undertaken in the village which provides a valuable tool to monitor the hours and activities invested in each village.

During the year the Unit has also reviewed and formulated policy manuals, provided internal training on CHS, organised a staff orientation for new recruits, contributed to the Drishtikone magazine, and assisted the Kerala Flood Relief project with processes and documentation.

Networks

EFICOR continues to be a part of various networks including:



Lausanne Creation Care Network
 PUSH (People Against Human Trafficking)
 Voluntary Action Network of India
 WANGO

EFICOR is a Strategic Partner and serves both on the Board and Leadership Team of Renew our World
 EFICOR is represented in the Executive Committee of Sphere India, Micah Global and the Steering Committee of CAN-SA.
 EFICOR is a Core Group Member of NGOs of the National Disaster Management Authority (NDMA) Government of India





Quality Standards

To demonstrate social, ethical performance, quality response and accountability, EFICOR has adopted various approaches to measure, manage, improve and demonstrate performance.



Money Matters!

THE EVANGELICAL FELLOWSHIP OF INDIA COMMISSION ON RELIEF REGD OFFICE: 1305, BRIGADE TOWER, 135, BRIGADE ROAD, BENGALURU - 560 025 BALANCE SHEET AS AT MARCH 31, 2019					
LIABILITIES	SCH	Amount (Rs.)	ASSETS	SCH	Amount (Rs.)
General Fund	A	3,69,10,315.81	Fixed Assets		
Corpus Fund	B	5,57,300.00	Organisational	K	3,55,43,138.19
Asset Replacement Fund	C	21,06,651.24	Project	K	54,60,892.08
Endowment Fund	D	48,19,833.41			
Project Asset Fund	E	54,60,892.08	Current Assets & Loans & Advances		
Restricted Funds	L				
Awareness Camps / Seminars / Workshops / Meetings / Conferences		64,34,543.37	Advances / Deposits	G	9,84,797.25
Rural Development		1,12,50,338.26	Amounts Receivable	H	5,31,641.00
Relief / Rehabilitation for Victims of Natural Calamities		63,34,013.95			
			Cash & Bank Balances		
Current Liabilities	F		With scheduled Banks	I	8,87,002.68
Amounts Payable		3,21,934.00	- In Current Account	I	72,23,380.92
			- In Savings Bank Account	J	2,35,64,970.00
			- Fixed Deposits		
		7,41,95,822.12			7,41,95,822.12

Significant Accounting Policies and Notes to Accounts - Schedule 'M' Schedule A to M form an integral part of the Balance Sheet In terms of our separate report of even date For Ray & Ray Chartered Accountants Firm Regn. No. 301072E  SAMIR MANOCHA PARTNER Memb. No. 91479	 DR. VINOD KUMAR M SHAH CHAIRMAN EFICOR BOARD	 KIRTI RANJAN PATRA KOSALA TREASURER EFICOR BOARD	 KENNEDY DHANABALAN EXE. DIRECTOR / SECRETARY EFICOR BOARD
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Place: New Delhi
Date : 26-07-2019

THE EVANGELICAL FELLOWSHIP OF INDIA COMMISSION ON RELIEF
REGD OFFICE: 1305, BRIGADE TOWER, 135, BRIGADE ROAD, BENGALURU - 560 025
INCOME & EXPENDITURE ACCOUNT FOR THE YEAR ENDED MARCH 31, 2019

Expenditure	Amount (Rs.)	Amount (Rs.)	Income	Amount (Rs.)	Amount (Rs.)
Project / Programme Expenses					
Restricted Funds			Project Grants		
Awareness Camps / Seminars / Workshops / Meetings / Conferences	1,57,96,533.22		Restricted Grants		
Rural Development	9,66,49,954.53		Awareness Camps / Seminars / Workshops / Meetings / Conferences	1,76,46,957.42	
Relief / Rehabilitation for Victims of Natural Calamities	8,04,86,648.32	19,31,33,136.07	Rural Development	10,16,57,579.45	
			Relief / Rehabilitation for Victims of Natural Calamities	7,14,48,399.96	19,07,52,936.83
Non Restricted Funds			General Donation		8,73,860.11
Project Administration		7,63,684.48			
Other Expenditure			Other Income		
Depreciation	21,72,812.67		Bank interest	18,96,369.79	
Less: Depreciation pertaining to Project Assets	8,44,538.01	13,28,274.66	Misc. Income	32,735.00	
			Interest on Income Tax Refund	14,407.00	20,30,054.79
			Sale of Project Assets	86,543.00	15,68,243.48
			Excess of Expenditure over Income c/d		
		19,52,25,095.21			19,52,25,095.21
Excess of Expenditure over Income bid			Surplus / Deficit appropriated to		
			i) Restricted Funds		
			- Awareness Camps / Seminars / Workshops / Meetings / Conferences	18,56,917.20	
			- Rural Development	49,56,099.71	
			- Relief / Rehabilitation for Victims of Natural Calamities	(90,24,074.36)	(22,11,057.45)
			ii) General Fund		
		15,68,243.48			6,42,813.97
					15,68,243.48

Significant Accounting Policies and Notes to Accounts - Schedule 'M'
 Schedule M forms an integral part of Income & Expenditure Account

In terms of our separate report of even date

For Ray & Ray


Chartered Accountants

Firm Regn. No. 301072E


SAMIR MANOCHA
 PARTNER
 Memb. No. 91479

Place: New Delhi

Date : 26.07.2019


DR. VINOD KUMAR M SHAH
 CHAIRMAN
 EFICOR BOARD


KIRTI RANJAN PATRA KOSALA
 TREASURER
 EFICOR BOARD


KENNEDY DHANABALAN
 EXE. DIRECTOR / SECRETARY
 EFICOR BOARD

The Evangelical Fellowship of India Commission on Relief

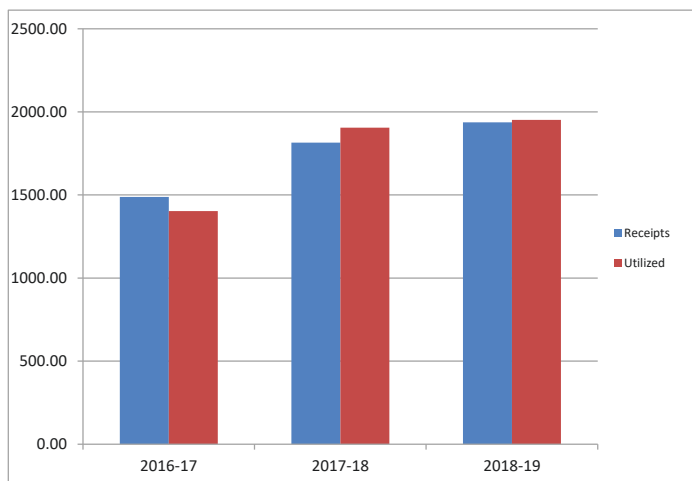
ABRIDGED BALANCE SHEET AS ON 31ST MARCH 2019

Amount in Rs.				
Particulars	Current Year		Previous Financial Year	
	Amount	%	Amount	%
Assets				
Fixed Assets	41,004,030.27	55.26%	40,755,008.30	54.91%
Loans & Advances	1,516,438.25	2.04%	2,146,491.00	2.89%
Investments	23,564,970.00	31.76%	15,670,171.00	21.11%
Current Assets	8,110,383.60	10.93%	15,655,731.67	21.09%
Total	74,195,822.12	100.00%	74,227,401.97	100.00%
Liabilities				
General Fund	36,910,315.81	49.75%	34,145,857.60	46.00%
Corpus Fund	557,300.00	0.75%	495,300.00	0.67%
Endowment Fund	4,819,833.41	6.50%	4,536,313.41	6.11%
Asset Replacement Fund	2,106,651.24	2.84%	1,544,781.24	2.08%
Project Asset Fund	5,460,892.08	7.36%	3,785,025.45	5.10%
Earmarked Funds	Balance			
Goal No.1	6,434,543.37	8.67%	3,426,609.93	4.62%
Goal No.2	11,250,338.26	15.16%	23,814,556.71	32.08%
Goal No.3	6,334,013.95	8.54%	2,130,520.63	2.87%
Current Liabilities	321,934.00	0.43%	348,437.00	0.47%
Total	74,195,822.12	100.00%	74,227,401.97	100.00%

ABRIDGED INCOME & EXPENDITURE ACCOUNT FOR THE YEAR ENDING MARCH 2019

Amount in Rs.				
Particulars	Current Year		Previous Financial Year	
	Amount	%	Amount	%
Income (Un-restricted funds)	Balance			
Foreign Contribution	185,628,859.83	95.85%	6,805.00	0.21%
Indian Contribution	5,997,937.11	3.10%	1,931,300.00	59.70%
Bank Interest	1,896,369.79	0.98%	1,159,690.06	35.85%
Other Income	133,685.00	0.07%	137,327.00	4.24%
Total	193,656,851.73	100.00%	3,235,122.06	100.00%
Expenditure (Un-restricted funds)				
Relief / Rehabilitation	80,486,648.32	41.23%	403,648.00	15.76%
Rural Development	96,849,954.53	49.61%	100,000.00	3.90%
Awareness/Meeting/Conference	15,796,533.22	8.09%		0.00%
Coordination/Implementation	763,684.48	0.39%	499,516.68	19.50%
Depreciation on Assets	1,328,274.66	0.68%	1,558,336.71	60.84%
Total	195,225,095.21	100.00%	2,561,501.39	100.00%
Deficit / Surplus	(1,568,243.48)		673,620.67	

CONSOLIDATED RESOURCES AND ITS APPLICATION



Summary of Accounting Policies:

Fixed Assets are stated at cost less depreciation

Fixed Assets includes Organisational Assets & Project Assets

Asset Replacement Fund is for the purpose of replacing the assets whenever need arises

Endowment Fund:- Award for a individual outstanding contribution in the development Sector & welfare of EFICOR staff

Earmarked Fund is for specific purposes or to meet future commitments

Investments are governed by Section 11(5) & Section 13 of Income Tax Act, 1961 In general our accounting is on Cash Basis, however the interest from investment is on accrual basis

Separate Books of Accounts are maintained for Foreign and Local Contribution

Corpus Fund: Contribution from staff / others is part of Corpus of EFICOR

Foreign Currency Transactions: Foreign Exchange is converted at the rates applicable on the date of receipt /sale/surrender of the foreign exchange

To claim exemption u/s11 of IT Act 1961, EFICOR has spent more than the required percentage of expenses i.e 85%

Note: Under Abridged Income & Expenditure Account, the figures cannot be comparable with previous year as we have made changes in our accounting policies.

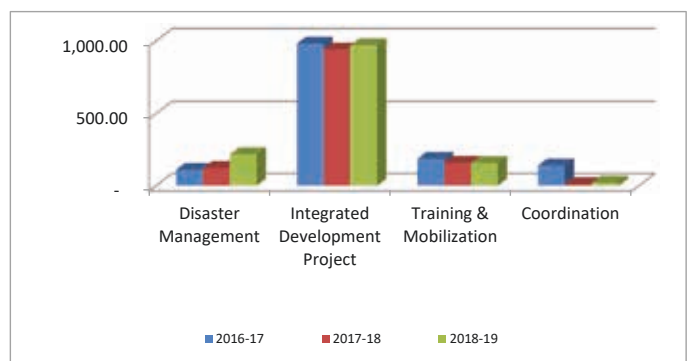
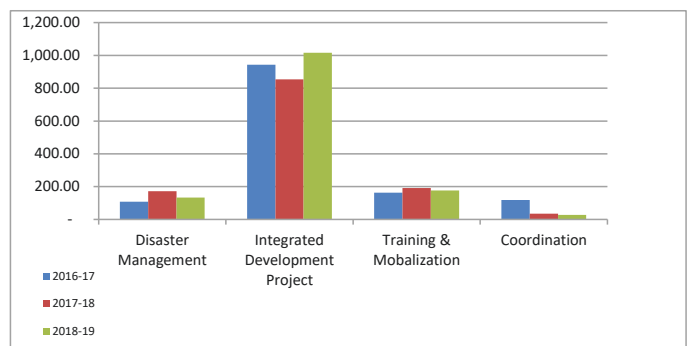
Other Information

Our Auditors:- M/s. Ray & Ray, Chartered Accountants
205, Ansal Bhawan, 16, Kasturba Gandhi Marg,
New Delhi - 110 001, India, E-Mail. rayandraydelhi@vsnl.com

Our Bankers are: - For Foreign Contribution - State Bank of Mysore,
Nehru Place, New Delhi-19 , S.B A/c. No. 54015789609
- For Local Contribution - State Bank of India, Janakpuri,
New Delhi-58, S.B A/c. No. 30647111974

"Annual Audited Statement of Account would be made available on request"

Note: Under Abridged Income & Expenditure Account, the figures cannot be comparable with previous year as we have made changes in our accounting policies.



CONSOLIDATED RESOURCES AND APPLICATION STATEMENT

	2016-17	2017-18	2018-19
Project related receipts	128,491,396.37	186,947,900.61	190,752,936.83
Other Income / Donation	10,018,034.66	2,214,968.50	873,860.11
Bank Interest	1,726,631.54	1,159,690.06	1,896,369.79
Sale of Project Assets	5,075.00	11,844.00	86,543.00
Misc. Income / Others	27,941.00	125,483.00	47,142.00
TOTAL	140,269,078.57	190,459,886.17	193,656,851.73
APPLICATION			
Goal-1 To Establish a centre of excellence for social transformation	2016-17	2017-18	2018-19
Research Programme	316,212.00	23,140.00	1,500.00
In Deep Programme	1,887,365.00	1,588.00	
Training to work with poor	8,280,937.61	9,090,216.07	9,200,695.16
Parivartan Training (Commission India)			202,600.00
Workshop on Anti Human Trafficking			218,260.00
Enlightenment for entitlements	293,303.00	488,367.00	
Sub Total	10,777,817.61	9,603,311.07	9,623,055.16
Goal-2 To enhance the resilience and quality of life of the vulnerable and needy	2016-17	2017-18	2018-19
Emergency Relief	6,907,456.00	58,279,977.95	64,545,186.82
India Floods / Drought Response	2,932,643.26	2,526,617.80	928,828.00
Madhepur DRR Project	3,509,181.50	4,003,995.70	3,818,246.30
DDR Hasanpur	3,732,902.75	4,593,499.27	4,116,218.90
District Resilience Plan (U.P)		554,336.00	1,107,525.00
WASH Promotion At Kishanganj		451,996.36	4,499,043.80
EFICOR - Sphere India Project	983,689.00		323,988.00
Katihar Disaster Management & Resilience Project			1,087,064.50
DRR Impact Study			345,547.00
Chenchu Tribal Development Project	3,021,033.00	3,381,167.55	3,278,929.50
Kondh Tribal Development Project	1,245,305.20		
Dungarpur Sustainable Devevelopment Project	2,673,082.00		
JVI Intervention (Anti Human Trafficking)	549,724.00	1,288,762.79	2,432,879.00
Saurya Projecr (FMC)	86,461.00	3,504,437.30	4,777,302.50
Musahar Tribal Development Project	3,502,975.67	3,473,599.35	3,517,728.80
Khandwa Tribal Development Project	2,803,349.00		
Samarth Child Nutrition Project		4,013,476.48	4,067,840.20
PACS Project	-		
CSP Pakur	-		
EFICOR / Tear Australia Project Evaluation/End Term evaluation	829,010.00	914,372.25	
Kolam Tribal Development Project	-		
Parivartan Slum Project (LFCC)	1,620,035.50	1,835,918.00	2,158,813.00
SPTWD Project	2,461,621.00	2,686,772.00	2,893,798.00
Damoh Mother & Child Health Project	4,260,270.50		
Sub Total	41,118,739.38	91,508,928.80	103,898,939.32
Goal-2 To enhance the resilience and quality of life of the vulnerable and needy	2016-17	2017-18	2018-19
Integrated Climate Adaptation Project - Chitrakoot	5,156,376.92	4,915,800.96	3,985,002.18
Sahyog Sustainable Livelihood Project	3,279,186.92		
Bundelkhand Climate Change Project	4,321,162.05	3,996,295.32	3,986,885.50
Community Based Watershed & Food Security Project	3,567,306.50	3,256,553.50	3,582,262.40
Jeevan Jyoti Mother & Child Health Care Project	7,092,809.68	7,147,023.83	7,000,066.30
Asha Slum Development Proejct	3,429,383.25	3,903,923.53	3,932,036.25
Learning Resource Centre	5,859,605.00	1,285,655.30	
R.S.B,Y (PACS)	-		
Navjeevan Mother & Child Health Care Project, Jalore	4,026,258.00	3,573,182.50	4,266,301.50
Karuna Balvikas Project	9,844,286.47	8,144,868.00	7,792,367.50
IDRC 3M Project	237,964.00		
Bundelkhand Drought Relief	924,374.00		
HEART Project	3,460,302.00	4,356,125.50	4,230,091.90
Pakur Food Security & Livelihood Project	5,325,160.46	5,367,787.65	5,377,056.30
Panna Mother & Child Health Project	2,226,931.75	2,092,849.60	2,135,265.00
Impact Assessment Study	293,060.57		199,034.00
EU LRC Project	2,506,838.00	4,346,357.00	5,212,036.00

TCDS - Chennai	558,769.00	655,529.78	239,502.37
Ensuring Care - HIV / AIDS Project	10,147,131.58	11,130,827.65	9,406,991.37
Embrace AIDS (BCC Training)	2,150,237.00	1,525,687.25	478,008.00
Bhil Tribes Tribal Development Project		3,603,381.35	3,519,013.70
WATSAN Project (UNICEF)		1,680,111.00	2,563,924.50
Families For Life	2,945,796.93	952,408.85	
Bellary Livelihood Project, Karnataka		417,148.00	616,343.00
Unnati Mother & Child Health Project		665,367.35	4,817,190.70
Damoh Community Resilience Project			1,737,109.06
ABHINAV Project, Ranchi			741,726.00
Bolangir Project (Munda Tribal)	707,851.05		
Sub Total	78,060,791.13	73,016,883.92	75,818,213.53
Goal-3 To engage people in issues of justice and responsible living	2016-17	2017-18	2018-19
Centre for Policy Studies	1,684,889.78	1,681,468.00	1,895,310.50
Organisational Development	2,328,606.29	2,498,746.00	1,679,296.76
LCI Evaluation		365,425.00	577,335.00
Peace Building	801,705.00	1,835,728.65	2,104,285.80
Sub Total	4,815,201.07	6,381,367.65	6,256,228.06
Total Programme Cost	134,772,549.19	180,510,491.44	195,596,436.07
Coordination / Implementation	2016-17	2017-18	2018-19
Accommodation / Food	1,377,800.88		55,077.00
AGM/Board Expenses	396,595.00		
Bank Charges	56,815.70	119.25	964.50
Consultancy Fee / Professional Charges	256,544.00		85,000.00
EFICOR Day		368,961.00	
General Office Expenses	222,915.78	44,358.43	23,713.98
General Repairs / Replacement	132,082.00	80.00	500.00
Honorarium / Hospitality	274,681.00		20,000.00
Internal Audit Fee	231,956.00		
PACT Meeting Expenses	24,469.00		
Photo / Publicity / Advertisement/Gen. Office Expenses	11,000.00	30,000.00	
Postage / Telegram	19,954.00		
Printing / Stationery	317,337.00		646.00
Professional Fee	162,318.00		
Project Expenses	1,819,451.55	551,391.00	10,000.00
Property Tax	66,094.00		
Registrar of Societies Fee	64,324.00		
Rent	49,477.00		238,402.00
Salaries & Benefits	7,384,646.88		306,871.00
Staff Welfare	316,268.00	1,755.00	2,474.00
Audit Fee (Including Service Tax)	155,250.00		
Subscription Fee / Registration / Membership Fee	300,766.00	6,500.00	9,140.00
Telephone / Internet / Data Card	196,677.00		
Travel Expenses / Local Conveyance	167,515.93		10,896.00
Amounts Written Off	-		
SUB TOTAL	14,004,938.72	1,003,164.68	763,684.48
Total application from the resources	148,777,487.91	181,513,656.12	196,360,120.55

GOALWISE RESOURCES AND APPLICATION STATEMENT

Resources	2016-17	2017-18	2018-19
Goals:			
Goal-1 To Establish a centre of excellence for social transformation	9,167,706.00	11,518,764.00	9,184,791.00
“Goal-2 To enhance the resilience and quality of life of the vulnerable and needy”	116,008,973.32	168,092,742.34	173,099,486.41
Goal-3 To engage people in issues of justice and responsible living	3,314,717.05	5,862,672.00	8,468,659.42
Coordination / Implementation	11,777,682.20	4,985,707.83	2,903,914.90
Total	140,269,078.57	190,459,886.17	193,656,851.73
Application	2016-17	2017-18	2018-19
Goals:			
Goal-1 To Establish a centre of excellence for social transformation	10,777,817.61	9,603,311.07	9,623,055.16
Goal-2 To enhance the resilience and quality of life of the vulnerable and needy	119,179,530.51	164,525,812.72	179,717,152.85
Goal-3 To engage people in issues of justice and responsible living	4,815,201.07	6,381,367.65	6,256,228.06
Coordination / Implementation	14,004,938.72	1,003,164.68	763,684.48
Total	148,777,487.91	181,513,656.12	196,360,120.55

“Note: Under Coordination/Implementation, the figures cannot be comparable with previous years as we have made changes in our accounting policies.”

Greetings: Supporting Partners

World Renew



World Renew has been privileged to partner with EFICOR for almost twenty years. World Renew and EFICOR share a similar vision of Integral Mission and Transformational Community Development. EFICOR and World Renew together in partnership work to help those that are most vulnerable to realize their potential.

We both value public and private partnership and the development of local groups that can govern and manage their own development. We have worked both in relief and in community development and currently partner with EFICOR in Jharkhand. We admire EFICOR for the integrity of the staff and being a strong learning organization keeping its focus on the poor. Whether grants are large or small, EFICOR and its staff have always shown a strong commitment to high quality work and monitoring for effectiveness. We look forward to continued work and learning together with EFICOR.

Kohima Daring, Country Director, World Renew Bangladesh/India

CEDAR Fund



In relief and development sector, partnership often begins with resources sharing, where interactions between partners are mainly task-oriented. But this is not the only form of partnership! Through years of collaboration, the relationship between CEDAR and EFICOR has gone far beyond running projects, but to friendship at both corporate and personal levels. What a blessing to be part of such a holistic partnership, in which we could relate with each other physically, mentally and spiritually.

This close relationship does not come with no reason. It is all about our shared vision and mission on caring for the impoverished and marginalized. We appreciate so much EFICOR's whole-hearted devotion in serving the needy in different parts of India. Their dedication to professionalism allows us to implement projects successfully, such as the four relief projects funded by the Hong Kong Government Disaster Relief Fund in the past three years.

As EFICOR is entering into a leadership transition season, on behalf of the CEDAR Team, I would like to wish EFICOR reaching a higher level under the leadership of Mr. Ramesh Babu and Rev. Kennedy Dhanabalan all the best in his new ministry adventure.

Dr. Raymond Kwong, Chief Executive, CEDAR Fund

Justice Ventures International



It has been a privilege for Justice Ventures International (JVI) to partner with EFICOR over the years to bring God's freedom, justice and restoration to victims of human trafficking and other extreme injustice. EFICOR has an outstanding team and together we are seeing many lives changed for the better. Through EFICOR's collaboration with the government, justice systems are improving. Men, women and children have been set free from exploitation and are on the road to restoration and a more abundant life.

We are grateful for EFICOR's commitment to building a more just, responsible, and compassionate society.

Jeffrey R. Pankratz, President & CEO, Justice Ventures International

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Suzalon Foundation
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Join us in Making a Difference

- Rs. 10,000 to cover the cost of training a Social Worker from rural India
- Rs. 20,000 to provide support a family affected with HIV & AIDS with a livelihood initiative
- Rs. 5,000 to cover the cost of providing school supplies for a child infected or affected by HIV
- Rs. 3,500 to provide a smart cane (assistive device) for a person with disabilities
- Rs. 35,000 to cover the cost of the construction of one high-raised tube well
- Rs. 1,500 to cover the cost to train a farmer to adopt SRI method of growing rice
- Rs. 5,000 to cover the cost of treating one acre of land for better agriculture
- Rs. 3,000 to cover the cost of 10 WASH kits, promoting better personal hygiene and sanitation
- Rs. 300 to cover the annual subscription fee of Drishtikone magazine for self and another reader

All donations sent to EFICOR are exempted under section 80(G) of the IT Act 1961.
Please turn over and fill in your contact details.

Our Board

Board Members

No.	Name	Gender	Qualification	Role In Org.	No. of Meetings Attended
1	Dr. Vinod Kumar M. Shah	M	Executive MBA, M.Ch (Masters In Pediatric Surgery), MS (Masters In General Surgery), MBBS	Chairperson	2
2	Mrs. AnuvindaVarkey	F	BA (Honours) in Philosophy. St. Stephen's College, University of Delhi. Delhi. India.	Vice Chairperson	2
3	Mr. Kirti Ranjan Patra Kosala	M	BSc., FCA, CA LLB, Honorary Doctorate in Theology	Treasurer	1
4	Rev. Kennedy Dhanabalan	M	BSc., BD	Secretary	2
5	Mrs. Monica Sudhir	F	MBA	Board Member	1
6	Mr. Satyavir Chakrapani	M	Post Graduate Diploma In NGO Management, Bachelor Of Law, Licentiate For Teaching (PG Programme), MA (History)	Board Member	1
7	Rev. Warris K Masih	M	B.Th., BD	Board Member	1
8	Mr. Samuel V. K. Joseph	M	BA, MSW	Board Member	1
9	Mrs. Esther Farida Nath	F	BSc, B.Ed., Diploma in Theology	Board Member	2
10	Rev. Vijayesh Lal	M	MBA, Higher Diploma in Christian Studies	Ex – Officio Member	1
11	Mr. Guithuilung Daimei	M	M.Sc. in Sustainable Development	Ex – Officio Member	1

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Signature _____

Please mail this form along with your donation to:

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Where We Work

Training

Andhra Pradesh, Arunachal Pradesh, Bihar, Chhattisgarh, Gujarat, Haryana, Himachal Pradesh, Jharkhand, Karnataka, Madhya Pradesh, Maharashtra, Manipur, New Delhi, Odisha, Punjab, Rajasthan, Tamil Nadu, Telangana, Uttar Pradesh, Uttarakhand, West Bengal

Peace Building

- Jharkhand, Sahibganj District- Peace Building Malto & Santhal
- Manipur, 5 Districts- Building local capacities for peace in Manipur

Relief Intervention

- Kerala, Alappuzha District
- Kerala, Pathanamthitta District

Urban Poverty

- North East Delhi – SPTWD - Slum Project, Usmanpur & New Seemapuri
- West Delhi – Asha Slum Development Project
- West Delhi – LFCC Parivartan Project, Tilak Vihar
- Ranchi, Jharkhand - Abhinav LID Project

WASH

- Andhra Pradesh, Guntur, Kurnool and Prakasam Districts– SHWETA Project
- Bihar, Kishanganj District- WASH Promotion Project

Human Trafficking

- New Delhi NCR, Sustained Freedom Project
- Uttar Pradesh, Aligarh and Kanpur District, Sustained Freedom Project
- Bihar, East Champaran and Sitamarhi District, Sustained Freedom Project

Livelihood

- Andhra Pradesh, Kurnool District – Chenchu Tribal Development Project
- Bihar, Motihari District – Musahar Sustainable Development Project
- Jharkhand, Pakur District – Pakur Sustainable Livelihood Project
- Karnataka, Bellary District – Bellary Livelihood Project
- Madhya Pradesh, Barwani District – Heart Tribal Development Project
- Madhya Pradesh, Damoh District – Damoh Watershed Development Project
- Odisha, Rayagada District – Saura Tribal Development Project, Gunpur,
- Rajasthan, Pratapgarh District – Bhil Tribal Development Project
- Uttar Pradesh, Jhansi District – Bundelkhand Sustainable Development Project

Public Health, Maternal & Child Health and Nutrition

- Madhya Pradesh, Khandwa District-Samarth Child Nutrition Project
- Madhya Pradesh, Khandwa District-Karuna MCH and Integrated Tribal Dev. Project
- Madhya Pradesh, Panna District-Panna MCH Project
- Madhya Pradesh, Satna District- Jeevan Jyoti MCH and Integrated Development Project
- Odisha, Bolangir District, Unnati MCH Project
- Rajasthan, Jalore District-Navjeevan MCH Project

Disability

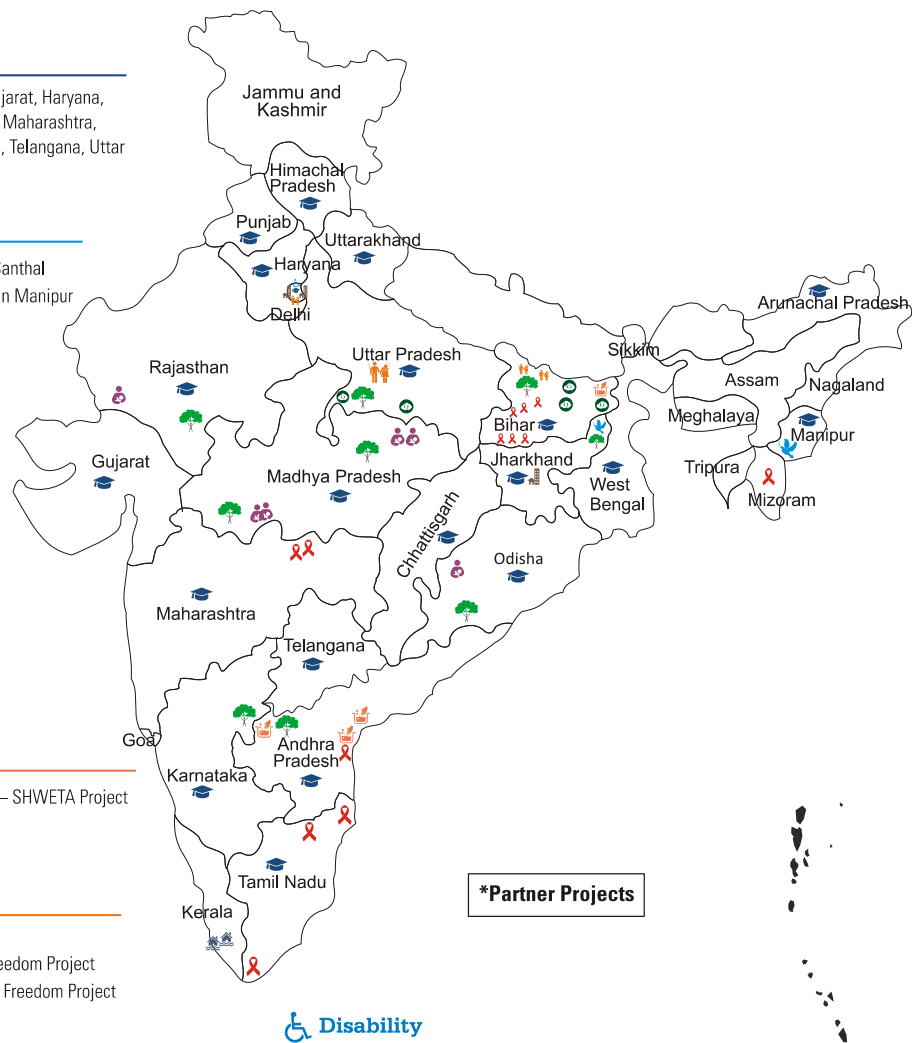
- Delhi – European Union Livelihood Resource Centre

Disaster Risk Reduction

- Bihar, Madhubani District – DRR Project Madhepur
- Bihar, Samastipur District – Disaster Risk Management and Resilience Project, Hasanpur
- Uttar Pradesh, Chitrakoot District – ICAP Chitrakoot Project
- Uttar Pradesh, Chitrakoot and Jhansi – District Climate Resilience Plan
- Katihar, Bihar - Katihar Disaster Management and Resilience Project

HIV & AIDS

- Andhra Pradesh, Prakasam District – SHADOWS*
- Bihar-Gaya, Arwal, Muzaffarpur, Nalanda and Patna Districts – EFICOR HIV & AIDS project
- Maharashtra, Vidharba region, Nagpur District – EFICOR HIV & AIDS project
- Mizoram, Aizawl District – SHALOM*
- Tamil Nadu, Chennai, Tambaram – TCDS*
- Tamil Nadu, Tirunelveli District, Valliyoor – AIRD*
- Tamil Nadu, Vellore District, Vellore – CROSS*



*Partner Projects



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