



Socio Economic and Education Development Trust (SEED)



**Annual Report
2019 - 2020**



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About Us

Socio Economic and Education Development Trust (SEED) focuses on implementing Integrated Community Development Projects for poverty reduction. Headquartered in Kanchipuram, our initial work was to eliminate child labour through education. Over time, we expanded our interventions to address the multidimensional factors that foster poverty through our comprehensive interventions on health, education and solid waste management. This Annual Report 2019-20 focuses on our key projects and activities in 2019-20.

Vision

Alleviation of poverty with a focus on access to education, affordable healthcare, skill development, entrepreneurship, financial inclusion and clean environment

Mission

Working hand in hand with poor women, children and communities to provide them with dignity, hope and choice for sustainable development



Message from Our Chairperson

2019-20 has been a very productive year for SEED Trust. This year we have focussed on the child labour elimination programme, focusing on streamlining children back into formal education, providing a plethora of medical camps ensuring medical and healthcare services reach the unreached and have contributed towards a cleaner India through solid waste management activities. Each of the initiatives have had a lasting impact on several communities.

I thank our distinguished Board of Trustees for their rich and valuable insights and continued support. The achievements of the last 16 years would not have been possible without our dynamic and passionate team. I wish to thank all my senior colleagues and the staff, who have been responsible for this exceptional performance.

The new financial year moves along tumultuous and uncertain times. Nevertheless, we are confident that we will tide over these with the relentless efforts of our dedicated team, guidance of our experienced Board and support from our trusted partners.

DR. KALPANA SANKAR
Chairperson



Child Labour Elimination Programme (CLEP)

KEY HIGHLIGHTS

SOCIAL MOBILISATION & NON RESIDENTIAL SPECIAL TRAINING CENTRE AT VELLORE

In April 2018, Guardian Insurance Company, one of the largest mutual life insurance companies in the United States of America, entered into a social development partnership with Socio Economic and Education Development Trust (SEED) to impact the lives of underprivileged children in India, especially from the Narikurva (gypsy) community, through education. With Guardian's support of a non-residential schooling centre at Vellore District (map on right), Tamil Nadu, India, these migrant children who were previously engaged in child labour, now get their first chance to go to school and a second chance at life itself. These centres act as a medium through which children (mostly belonging to the migrant community) are helped to gain back their lost education with the help of the qualified teacher and innovative teaching methodologies, namely Activity Based Learning (ABL) Methodology and Technology Driven classroom activities. In order to bring in the school atmosphere, competitions are also conducted where prizes are distributed to encourage the students and motivate them to express their talents.



Some key activities include

'KALVI SEER' PROGRAMME



Kalvi seer (gift of educational materials such as notebooks, and stationery) is an integral step initiated by the Govt. Education Department to allay the fears among students and to provide them with all learning materials. Though it has been circulated as a mandatory programme by the government, not many schools follow them. The Social Mobilisation Programme members with the support of CRPC encouraged the school management committee to provide 'Kalvi seer' and this was organized on 22/04/19 at Andikottai Panchayat Union Middle School.

Overall 310 children were benefited from this programme

GRAMA SABHA MEETINGS

Grama Sabha Meetings conducted on 15/08/19 were participated by SMP team members in 11 panchayats, where **816 community members were oriented on Prohibition of Child Marriage Act, 2006.** POC SO Act, Right to Education Act, four major child rights, CHILDLINE and its functions, need for SMC strengthening, ensuring of child labour free panchayat, need for care and protection for children, and ill effects of child marriage.



WORLD DAY AGAINST CHILD LABOUR (WDA CL)

World Day Against Child Labour (WDA CL) 12 June'19 -World Day Against Child Labour was observed in working panchayats in Vellore district, where the HiH India team members sensitized **1,70,960 school students on eradication of child labour system, importance of education, child rights, CHILDLINE (1098)** and its functions, and on several departments working for children such as District Child Protection Unit (DCPU), and District Social Welfare (DSW) whom they could contact when in need. The team members also installed CHILDLINE 1098 visibility boards in several school campuses.

REFRESHER WORKSHOPS

One day workshop was organized for 54 CRPC members from various panchayats in Peranambut Block, Vellore District, where the SMP members along with CLEP Training Department oriented them on topics-

- Roles and responsibilities of CRPC volunteers,
- How to support education of underprivileged children
- How to improve the facilities (infrastructure, quality education) in govt. schools

- How to protect the rights of children in their respective panchayats



**POSHAN ABIYAN
(National Nutrition Mission) Awareness programme**

As per the request received from Vellore Integrated Child Protection Scheme, CLEP organized awareness programmes in the form of rallies, campaigns, and cultural events, at various working panchayats, in which SMP Staffs along with staff members from ICDS and BDO, oriented the community members on children’s right to survival and why it is essential to provide them with nutritious meal.



INTERNATIONAL GIRL CHILD DAY

International Girl Child Day is observed across the world on 11h October every year to highlight and address the needs and challenges girls face, while promoting girl’s empowerment and the fulfillment of their human rights. In order to create awareness among individuals, communities and societies on the importance of protecting girl children, eradication of gender discrimination, importance of education, and ensuring the rights girl children, this year the SMP members organized several awareness programmes, rallies and signature campaigns in Anaicut, Gudiyatham and Peranambut areas. It is notable that these events were participated by Mr. Sivakalaivanan- CWC Chairman and Head Masters from government schools. Overall in 3 programmes 1800 participants were benefitted and were provided awareness.

**ChildLine & Child Help Desk at
Tambaram**

The project with ChildLine 1098 at Tambaram’s primary objectives are:

- ▶ To provide the operational and project management costs in running the Child Help Desk at Tambaram Railway Station
- ▶ To provide client-related contingency funds to include costs for medical shelter, restoration and nutrition.

Through the year 241 children have been rescued from trafficking, distress, run away from home, begging and child marriage.

In the last year the following are the key achievements:

International Child Help Line Day was organised by the team members and awareness was created at the station premises on the significance of the day. The team also organised a formal meeting with the Station Management, representative from CHILDLINE India Foundation



International Missing Children's Day was observed at the Tambaram Railway Station where the team members created awareness at both the station entrances on the significance of the day and highlighted how they could help children who are lost at the station, and on CHILDLINE 1098 and Child Help Desk at Tambaram Railway Station

World Day Against Child Labour Programme was organised by the team members in the station. It is notable that the CHD team members along with Hand in Hand India staff members visited all the shops located in eight platforms and created awareness on the importance of elimination of the practice of child labour, protection of child rights, and oriented them on the presence of Child Help Desk and its functions.

Child Help Group meeting was organized at the Tambaram Railway station on 09/07/19, which was participated by Station Manager, Commercial Manager and representatives from various departments functioning at the Station

Awareness Programmes were organized for stakeholders-Auto Drivers, Contract Labourers, Passengers, Car drivers, school students on CHILDLINE (1098), Child Help Desk and its functions. Overall in 24 such programmes 584 participants were oriented.



Village Upliftment Programme (VUP)

Village Upliftment Programme is designed to foster entrepreneurship in the communities for sustainable income generation and livelihoods that bring about integrated development in rural India. It is a data-driven scientific process undertaken to ensure that the communities get sustainable benefits. VUP prepares a plan for entrepreneurship focus based on the produce, raw material availability, skill set of entrepreneur and marketing tie ups. Formation of SHGs is the first milestone. Through training and awareness programmes, women are exposed to entrepreneurship. Women get access to savings, training and capacity building and access to credit. Select women are nurtured to set up medium-sized enterprises. Based on the felt need of the community, the local stakeholders, two other pillar programmes support the women entrepreneurship programme. This varies from state to state depending on the development indices and need.

KEY OBJECTIVES OF VUP

VUP focuses on the villages to achieve the following milestones by working on the two mandate pillars which are Self Help Group (SHG), Skill Development & Training Centre (SDTC) and an optional pillar in Child Labor & Elimination Programme (CLEP) or Health or Natural Resources Management (NRM) in a period of 24 months.

- ▶ To have secure livelihoods and a stronger understanding of how to develop an enterprise.
- ▶ To improve livelihoods through improved skills.
- ▶ To create 100 jobs in each village
- ▶ To create better educational opportunities.
- ▶ To improve health conditions and practices among targeted community especially women and children.
- ▶ To improve level of conservation and sustainability of natural resources (e.g. water, agriculture, plantations) and are promoting a green environment and livelihoods.
- ▶ To avail various government scheme's benefits

Geographical Presence of VUP across India

At present VUP projects are being implemented in the states Tamilnadu, Maharashtra, Madhya Pradesh and Rajasthan

Key Highlights of VUP

VUP has uplifted 348 villages so far and 42 villages are being uplifted



CASE STUDIES

Tamilnadu

Community Orchard is one of its unique interventions implemented in Karunilam panchayat of Chengalpet district, Tamil Nadu.

The community women, majority of whom are landless casual workers, do not have a regular income. The community willingly came forward to create a durable community asset that would ensure a regular inflow of income to both, the individual members and to the village local body. We supported this pilot project with technical and financial support; while the community contributed its own labour in raising and maintaining the orchard.

Under this initiative 532 fruit saplings such as pomegranate, guava were planted in the given space of the orchard. The extent of the community orchard is 1.5 acres and the orchard is fully maintained by the villagers. The orchard has provided space for the villagers to go for cultivating intercrops of vegetables and improve the financial status of the community.

MADHYA PRADESH

Sorum Baii, 27 years, lives with her husband and four children in Sagoniya village of Dewas District, Madhya Pradesh. Initially, she and her husband were engaged in traditional agricultural work in their small land and hardly earned INR 4000-5000 in a month which was not sufficient to manage their household expenses.



In 2018, we initiated VUP intervention in her village, and she became the member of the “Sandhya SHG” promoted by SEED Trust. After joining the SHG, she started saving INR 100 every month in the group account. She also participated in various trainings such as Financial Inclusion, Digital and Financial Literacy, along with Business Development and Entrepreneurship Training.

These trainings motivated her to start her own enterprise, for which she took a micro finance loan of INR 30,000. Sorum Bai used this loan to establish her own shop and started selling various kinds of plastic containers and pots. The earnings from this business increased her monthly income by INR 2500-3000.

Within a short span of 12 months, she expanded her business. Earlier, she used to take these plastic goods from a nearby wholesaler on a commission basis, but now, she has become a wholesaler herself and supplies the plastic goods to other small shopkeepers and hawkers in her village. Now her husband is also engaged in her business and they easily earn INR 15,000-20,000 per month after deducting all the recurring expenses.



MAHARASHTRA

There is no agriculture without a tractor in this century. While working with farmers Khandshi panchayat, Maval block in Maharashtra, it was understood that each farmer was spending approx. INR. 15000/- per year to hire a tractor for agriculture work of 1-acre land. Considering these expenses, we decided to create a group based enterprise for the farmer’s livelihood and thought of buying a tractor. After discussion with farmers group, 14 farmers came forward and formed their self-help group in the name of Bhagyalaxmi Farmer Group.

As we don’t form any enterprises without sustainability mechanism, farmers self-help group has invested INR, 3,08,250/- to buy a tractor which is 45% of the contribution from the total investment. A tractor was bought and employment was given to landless farmers to take care of the tractor. Now this farmer’s self-help group is earning profit of approx. INR. 5000/- per month. After few months the tractor has helped them to buy trailer to increase the usage of tractor in multiple manner.



RAJASTHAN



Mamata Devi, 28 years old from Satlana village of Rajasthan has two children. She has studied upto class 10th. Her husband Prem Kumar, 32 years, was working in a vegetable shop. They belong to the Scheduled Caste category. Two years back her husband fell sick and was unable to work, and lost his job. The family had to incur a huge expenditure on his treatment. It was very challenging to meet their expenses for a family of four members. They had to take a loan from others, including money lenders, to manage the household expenses.

Mamta came in contact with our staff, who motivated her to join the SHG with an aim of becoming self-reliant. She became a member of the SHG named ‘Jhansi Ki Rani’. After

attending the module training of the SHG, she decided to start her own enterprise so that the family's financial crisis could be addressed. She took an internal loan of INR 3,000 from SHG savings and opened a vegetable shop in front of their house. From this enterprise she is presently earning about INR 4,000 per month and the financial crisis of the family has been addressed to some extent. She regularly saves a part of her income for her children's education. From her earning she was also able to meet the expenses for the treatment of her husband.

Understanding the knowledge of marketing from our staff, she initially focused on villagers as her customers. From her savings, her husband purchased a pulling cart and started a mobile vegetable shop. They bring the vegetables from Jodhpur market. Mamata Devi sells the vegetables in the village, while her husband sells them in nearby villages. Now her husband also earns around INR 5,000 per month. She has already repaid the internal loan she has taken from the SHG. She has an aim to expand her shop and increase earnings in near future. She has a dream to provide good education to her children.

“SEED Trust has helped me and encouraged me to start my own enterprise. We are now leading a decent life and I am saving a good amount for my children's education and vfuture”, says Mamata Devi.



Our Board of Trustees

DR. KALPANA SANKAR

Dr. Sankar is a microfinance and gender expert with over two decades of experience. She holds two doctorates in nuclear physics and gender studies. Passionate about empowerment of women, she co-founded Hand in Hand in 2004. She has been pivotal in replicating the model globally across 8 countries and across 16 states in India. She is also Managing Director of Belstar, one of India's top ten microfinance institutions.

DR. MANGALA AYRE

Dr Mangala Ayre is an educationist with over 30 years of experience, specialising in kindergarten and pre-school teaching. She is a frequent lecturer and counselor for teachers and parents and has developed various alternative teaching methods using music, storytelling, and dance.

DR. S. CHINNAPPAN

Mr. Chinnappan has vast experience in gender issues, microfinance and self-help groups, and is the founder of the Tamil Nadu-based NGO Kalvi Kendra. He also edits Muttram, a government-sponsored monthly magazine for self-help groups. He has worked in the policy-making team for Dutch development organisation, Cordaid.

PADMA SHRI DR. H SUDARSHAN

Dr Sudarshan is a social worker who has worked for over 30 years towards improving the health of rural and tribal people in India. He is the founder of Vivekananda Girijana Kalyana Kendra and Karuna Trust. He has been awarded the Padma Shri and the Right Livelihood Award (Alternative Nobel Prize).

DR. ARUN KUMAR GOPALASWAMY

Prof Arun Kumar Gopaldaswamy is currently Professor, Department of Management Studies at IIT (Indian Institute of Technology), Madras and an adjunct faculty at School of Management, AIT, Thailand. His specialisation is in empirical research in Finance, while his teaching modules include Mergers & Acquisitions, Investment Banking, Financial Accounting and Advanced Corporate Finance. Apart from teaching and research, Prof Arun conducts workshops and authors books on management, accounting and financial management.

Mr. S. CHANDRASEKAR

Mr Chandrasekar has more than 25 years of corporate experience. His career graph includes stints at AF Fergusson, Cooper & Lybrand and National Finance Company – Oman. A visiting faculty in several B-Schools, Mr Chandrasekar has had diverse exposure in team management

Trustees

DR. KALPANA SANKAR

DR.MANGALA AYRE

DR.S.CHINNAPPAN

Mr. S.CHANDRASEKAR

Advisory Trustees

PADMA SHRI D.H.SUDARSHAN

DR.ARUN KUMAR GOPALASWAMY

Key Executives 2020 *

Mr. Amuthasekaran N	Senior Vice President
Mr. Muthusamy K	Senior Consultant
Ms. Princess Beula	Chief General Manager
Mr. Ganesan R	General Manager
Mr. Robert Rajathilagam B R	Deputy General Manager
Mr. Nagarajan P	Assistant General Manager
Mr. Arumugam B	Assistant General Manager
Mr. Unnikrishnan R	Assistant General Manager

* As of 31st August 2020

Partners & Donors

Bygg Göta i Göteborg AB
Guardian India Operations Pvt Ltd
Sahasankha Advisory and Consulting Services Pvt Ltd
Timken Foundation

HIH Sweden for VUP Panchayats

Sätilla Foundation
Elisabeth Jancke Brandberg
Altor Enquiry Partners AB
Brunswick Invest Advisory Board
AD Company Sweden AB
Per Elvinsson
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Rohnisch Sportswear AB
Eklof Jacobsson
Grantstedt Capital AB
Tiger of Sweden
Stockholm Tapas

Nordic Capital
Helena Lovén
BDO
Magnus & Jessica Tyreman
Dr. Percy Barnevik
6 shares
Bona AB
BombayWorks
Pharmarelations AB
Finja Prefab AB
Erik Mittegger
Gekås i Ullared AB
Mattssons Fastighetsutveckling i Stockholm AB
Mindville AB

* As of 31st August 2020

Socio Economic and Educational Development Trust

Balance Sheet as at March 31, 2020 (All amounts are in Indian Rupees unless otherwise stated)

Particulars	Year ended March 31, 2020	Year ended March 31, 2019
Trust Funds and Liabilities		
Trust Funds		
a. Corpus		
Initial Contribution	6,127	6,127
Corpus Fund	212,048,775	212,048,775
Interest Surplus - Corpus Fund	71,954,776	95,589,523
	284,009,678	307,644,425
b. Surplus in Income and Expenditure Account	32,808,856	32,194,606
c. Grants		
Capital Grants	123,615,457	129,704,114
Revenue Grants	21,686,473	46,869,435
	145,301,930	176,573,549
Total (a+b+c) A	462,120,464	516,412,579
Non Current Liabilities		
a. Long Term borrowings	4,389,310	3,654,621
Total B	4,389,310	3,654,621
Current Liabilities		
a. Sundry Creditors	10,169,278	4,830,112
b. Other Current Liabilities	481,254	438,448
c. Short Term provisions	384,960	360,315
Total C	11,035,492	5,628,875
TOTAL (A+B+C)	477,545,266	525,696,076

Particulars	Year ended March 31, 2020	Year ended March 31, 2019
Assets		
Non Current Assets		
a Fixed Assets		
Tangible Assets	123,615,457	129,704,113
Total	123,615,457	129,704,113
b. Long term Investments	243,766,038	291,876,810
c. Long term Loans & Advances	13,582,601	7,135,806
Total (a+b+c) A	380,964,096	428,716,730
Current Assets		
a. Cash and bank balances	49,612,362	59,685,995
b. Short term Loans & Advances	40,557,498	28,623,524
c. Other Current Assets	6,411,310	8,669,827
Total B	96,581,170	96,979,346
TOTAL (A+B)	477,545,266	525,696,076

The Financial Statements of Socio Economic and Educational Development Trust for the year ended March 31, 2020 was audited by M/s. Sundaram & Srinivasan, Chartered Accountants (ICAI Firm registration number: 004207S)

The completed audited Financial statement can be viewed on our website.

Income and Expenditure Account for the Year Ended March 31, 2020

(All amounts are in Indian Rupees unless otherwise stated)

Particulars	Year ended March 31, 2020	Year ended March 31, 2019
INCOME		
Revenue Grants	47,489,544	14,239,464
Interest Income	44,724,545	21,753,161
Other Income	2,223,036	4,324,115
TOTAL	94,437,125	40,316,740
EXPENDITURE		
Programme Expenses	88,271,480	34,509,673
Administrative and other expenses	5,551,395	5,325,694
Finance Cost		
Depreciation / Amortisation	8,723,403	8,723,756
Less: Amortisation from Capital grants-being depreciation/ Amortisation	-8,723,403	-8,723,756
TOTAL	93,822,875	39,835,367
Excess of Income over Expenditure before tax	614,250	481,373
Provision for tax		
- Current tax		
Surplus carried forward to balance sheet	614,250	481,373

The Financial Statements of Socio Economic and Educational Development Trust for the year ended March 31, 2020 was audited by M/s.Sundaram & Srinivasan, Chartered Accountants (ICAI Firm registration number: 004207S)

The completed audited Financial statement can be viewed on our website.

How to get involved

Our activities have expanded rapidly over the past few years and so has the need for funding and support. If you would like to help us with funds or by volunteering, we welcome you to join us!

Our commitment to transparency and accountability ensures that the end-use of funds is clearly identifiable in all activities and at all times. Attention to productivity, with help from our local employees and 50,000+ volunteers has helped us to keep costs low. We limit our overhead costs to 8-10% in India.

Socio Economic And Educational Development Trust bank details

International

Account Name: Socio Economic and Educational Development Trust

Bank Name and Address: State Bank of India, Thiruvannamalai
No,34, Kosamada Street, Thiruvannamalai, Tamil Nadu, India

Account Number: 10860239943

IFSC CODE : SBIN0000938

Swift Code: SBININBB473

Domestic

Account Name: Socio Economic and Educational Development Trust

Bank Name and Address: CANARA BANK, Theradi Branch

293, Gandhi Road, Kancheepuram - 631501

Account Number: 0939101025842

IFSC CODE: CNRB0000939

MICR No: 600015107

Online

If you wish to make a donation online, please visit www.hihseed.org.

Volunteers & Internships

Hand in Hand India welcomes volunteers and interns from all fields. If you have a skill that you would like to share, we would be delighted to hear from you. We have the same flexible and professional approach to volunteers as we do to partners. If you are interested in volunteering or interning with us, please apply at www.hihseed.org.

Corporates

We have worked with over 100 companies, multilateral institutions, foundations and Government agencies. Interested corporates, can contact Mr. Sandip Mookerjee, President for further information sandip.mookerjee@hihindia.org, Ph: +91 9500041800

Chennai Office

New No.33, Old No.14, 48th Street,
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Tamil Nadu, India

Head Office

90/A, Nasarathpet village,
Little Kancheepuram – 631503
Tamil Nadu, India

For information log into
<https://www.hihseed.org>