



*"You are fortunate enough to get the opportunity to serve people,
but others did not."* *-Swami Vivekananda*



VIVEKANANDA SEVAKENDRA- O- SISHU UDDYAN

Accredited with "Special Consultative Status" by the Economic and Social Council of the United Nations

Village Ullon P.O., Ramlochanpur, South 24 Parganas West Bengal, India PIN-743336

Phone: +91 03174 277983 / +91 31742 77451/ Mob : +91 97357 06439

Email: vssu.in@gmail.com / kapilananda.mondal@gmail.com , Web Site: www.vssu.in

Our vision is “Community development through Community resources”. At its heart was the idea of a holistic development strategy in self-sustainable manner by generating a virtuous growth circle of microfinance activity and development progress. Our approach is to create a supportive environment for the development of microfinance activities through programs for educational development, livelihood promotion, enterprise development, skill development, health care and social forestry program, so that we could have a significant impact in reducing poverty in rural Bengal.

VSSU’s mission lies on poverty alleviation and social development through microfinance products. First, the Institution has succeeded to create a savings habit among the vulnerable community that has helped inhabitants to get access to hassle free loans for livelihood & income generating programs. Nevertheless, credit alone not being sufficient, we believe the heart of our success lies in our ability to combine microfinance products with facilities. Thus, in order to support our self-sustainable micro financing program with the poorest, we provided them facilities such as free insurance, skill development training & marketing linkage, crèche schools, educational programs, a Community library with a resource center, health centers, a free health check-up center, a social forestry program, a rural tourism and a skill development training center which is accessible to the local community for free. We believe that when community people are involved with your developmental program they feel more privileged and loyal to your Organization.

The Oceanic Library opened in 2008 as a joint venture between VSSU, Read India, and Read Global. All members of the Community have access to the Library regardless of their cast, creed, religion, gender or age.



VSSU has developed (Renewable energy centre) in collaboration with Onergy, a Skill Development Program, a Computer Literacy Program and an English Relay Program for the vulnerables.



The Oceanic Library embodies VSSU’s philosophy. It is a place of collective knowledge and meeting for all the Community. People can exchange and get opportunities to increase their competences by benefiting from training programs.





Shri Kapilanda Mondal has been promoting Microfinance, Community development in villages throughout the District South 24 Parganas, West Bengal since 1983. He had to leave his school at secondary standard in the year 1976 due to financial hurdles and worked in 17 different places including Publication House, Nursery, Tea Storehouse, ONGC, and several others private and Govt. Institutions.

Kapilanda Mondal, the founder and CEO of VSSU has 30 years of experience in organizational development, resources mobilization (local & other), innovation in terms of microfinance products & services which promote the balance of social and financial aspects of rural households. He has been able to develop partnerships with several International and National level Organizations such as ECOSOC (United Nations Economic and Social Council) thanks to his philanthropic nature, his dedication. He worked with Panchayats, Municipal bodies and Civil Society for planning and implementing multi facet programs in the area of environment, local infrastructures development (rural roads, electrification, water bodies, sanitation...), education for children & youth; promotion of local art and culture and better health.

VISITING COUNTRIES, EXPOSURES AND INVITATIONS BY SPONSORS

2002
DHAKA
BANGLADESH
THE UNITED STATES ENGLAND
(SIDBI AND OXFAM USA)

2005
SOUTH AFRICA
SAUDI ARABIA
(SIBDI)

2008
NEPAL
(FOR READ GLOBAL USA)

2003
DHAKA
BANGLADESH
(INDONESIA GOVT.)

2006
BANGLADESH
(SIBDI)
RUSSIA
(DEBASMITA MOULICK)

2010
THE USA
(THE UN PROGRAM)

2004
FRANCE, BELGIUM,
NETHERLANDS, ITALY,
AUSTRIA, GERMANY,
PAKISTAN
(PLANET FINANCE FRANCE)

2007
THAILAND
BANGLADESH
(SIBDI)

2011 and 2013
THE USA AND KATAR
(VSSU AND USA COLLEGES AND UNIVERSITIES)

Shri Kapil Mondal has also been appointed by the Planning Commission, Govt. of India, as one of the member of the Working Group on Outreach of Institutional Finance, Co-operatives & Risk Management for the Twelfth Five Year plan period, AgriDivision.

"My Hero, Kapilanda Mondal, Founder Secretary & CEO of VSSU, India has created a model in the form of Micro finance initiatives what Reserve bank of India is trying to implement after 15 years of this innovation..."
By S. KUBERAN

"What I am trying, Kapil has already achieved, 100% loan from savings"
Nobel Laureate Prof. Md. Yunus, 2003



"... The main strength of VSSU is an extraordinary leader and dreamer, who believe that financial services are built on savings..."
Geetali Thakur



Shri Kapilanda Mondal, CEO of VSSU, has received Ashoka Fellowship for innovation on Micro banking in the year 2003 from the Ashoka Innovators for the Public, the USA



"Mr. Mondal is humility personified, low key, polite attentive with a constant smile bright eyes at the same time, he is like a walking nuclear power station with a brain that always seems to be booming."

Anders Edgren, Producer, Swedish Educational Broadcasting, 2012



"READ feels very blessed to be working in Ullon and with its inspirational leader, Kapilanda Mondal, who truly walks in the shoes of Gandhi."



Senator Omer L. Rains, California, USA. 2013

OUR INSTITUTION AT A GLANCE



VSSU MICROFINANCE H.Q. - 2002
FOR ECONOMIC, DEVELOPMENT,
SAVING CREDIT, INSURANCE



ASHOK- NILAY- 2007 FOR COMMUNITY
DEVELOPMENT, HEALTH, EDUCATION,
ENVIRONMENT



THE OCEANIC LIBRARY- 2011
LIVELIHOOD PROMOTION, TRAINING
AND SKILL DEVELOPMENT



DESTITUTE CHILDREN HOME- 2008

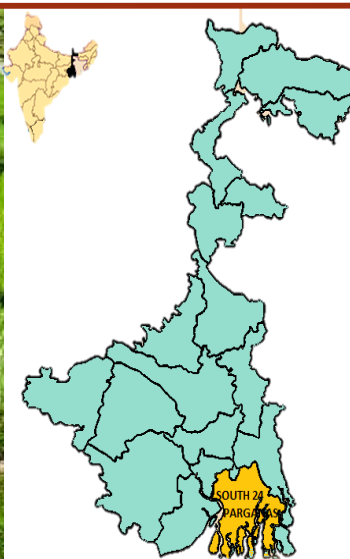


VSSU INSPIRATION CENTRE- 2013



VSSU'S INTERNATIONAL SCHOOL

OUR WORKING AREA



Vivekananda Sevakendra O-Sishu Uddyan is registered as Voluntary Society since 1983, under the Societies Registration Acts 1960. The Institution operates on the South 24 Parganas District, one of the poorest parts of West Bengal. This area is prone to cyclones and inundations. There are many busy markets and the main activities are fishery and agriculture. Besides, the population takes advantage of Kolkata's proximity which is an important employment booster.

76%

of the population
lives below the
poverty line

74%

of the population
is rural

79.9%

Literacy rate
for men

59.7%

Literacy rate
for women

VSSU'S EARLY STAGE

One villager died without treatment, and we collected some money for his funeral. After the funeral, some money was in excess. We realized that if we had collected the money for his treatment, he might still be alive. This motivated the villagers to start VSSU in 1983.

We became much more aware after this dramatic story; we can no longer sit on the sidelines and watch events unfold around the community. If we act at the right time, we can make a difference.



Staff collecting savings from clients



VSSU in 1998



VSSU Headquarters at the present time

HOW WE STARTED THE MICRO-CREDIT PROGRAM

"Small savings can create a big Nation."

One day, Kapilananda Mondal was going to our train station on a rickshaw van. The driver told him that he paid rupees 5/per day to his owner. At that time, he was ill and not able to pay the rent. Mr Mondal asked him for how many years he had rented the van. The driver answered 22 years. Mr Mondal calculated that in 22 years, the cost would be about Rs. 40, 000, though the van price was only Rs. 2000.

Then he asked the driver *"If I gave you a van could you repay daily Rs. 5? If not, the van would be mine"*. Then, Mr Mondal went to a shop, bought a van, and gave it to the driver. We gave 300 vans in our area.

VSSU began its Savings-based Credit Program in 1994 in order to give financial freedom to poor villagers with special focus accorded to women. Today VSSU micro finance services provide microloans, savings and insurance facilities to the enterprising but otherwise poor individuals. It targets those people who are not considered bankable.

In the past 30 years, VSSU has acquired a real experience in microfinance and in implementing social programs. The challenge is now to enhance its sustainability and expand its action in order to contribute to the global development of the Community. The Institution has to remain innovative in a highly competitive environment to ensure its financial sustainability, without losing sight of its first purpose: **Place the customer ahead by offering customized products and services tailored to their specific needs.** Finally, the institution must make continuous efforts to preserve one of its major key success factors: innovation in terms of product design.

The Institution has proved that a savings-led model can lead to a **win-win-win situation for the clients, the institution and the Community in a sustainable manner.** This innovative solution comes from unique product designing with special characteristics such as:

- Door step & cordial banking services, slightly higher rates of interest.
- Hassle free loans, individual lending beside SHG loans.
- Flexible repayment tenure (repayment tenure & interest rates are more flexible).
- Loan Amount depending upon client's dreams & repayment habit.
- Bigger size of loan can be disbursed against collaterals/guarantors.
- More Flexibility In rules for the underprivileged.
- Clients can save more in any schemes (Flexible frequency in deposit schemes).
- More equity, more Confidence for the beneficiaries.

OUR INNOVATIVE MICROFINANCE MODEL

In a classic microfinance scheme, if a man gets a loan of Rs. 10 000, he has to pay Rs. 250 per week or Rs. 1000 per month. After one year, the loan is repaid fully & the poor man is landed with no deposit or Savings, indeed, no margin money was taken. VSSU implemented a new microfinance model: For a Loan of Rs.10 000, the margin money is Rs 1000 or 10% of the Loan amount at Disbursement time on which 10% interest will be paid. For creating sense of responsibility & involvement, the collateral will be deducted under certain conditions. It depends on:

-Repayment Period: After harvesting / at any point of time.

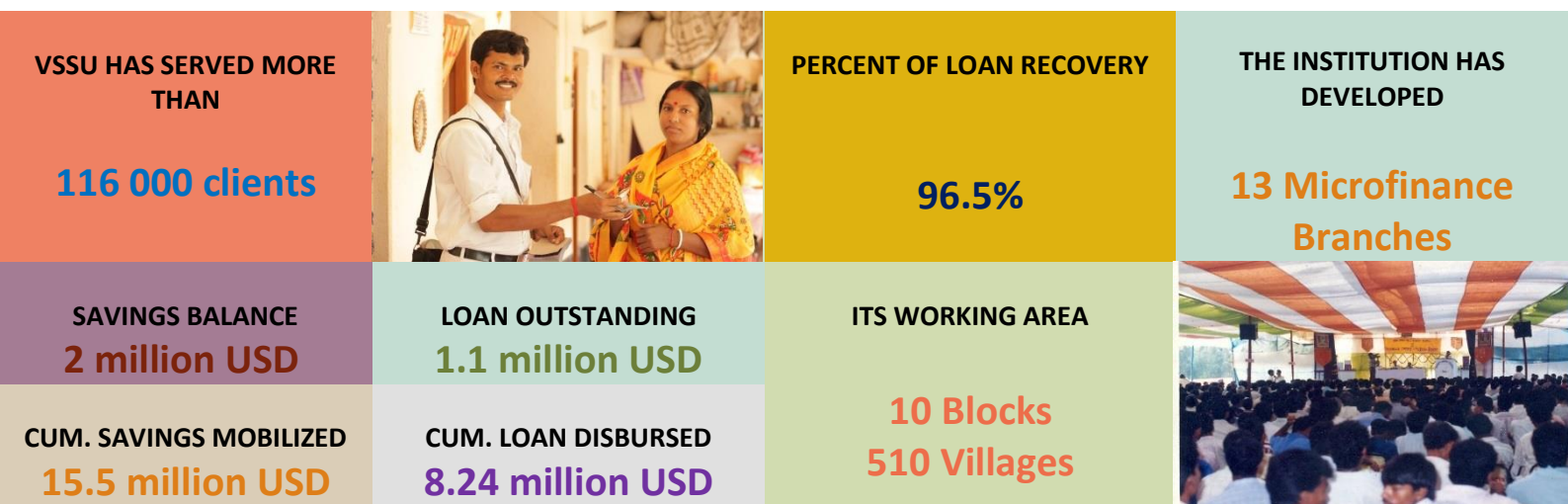
-Repayment Amount: Full or Part payment (optional) that depends on Client's Income/choice

-Payment of Interest: Rs. 200 pm. At the rate of 24 % reducing.

-Savings: Depending on the Savings option with credit plus facility a client chooses the Loan Can be set off as under:

(An Interest rate of 4-10% per year is payable on daily, weekly, monthly, and one-time deposit schemes)

(Loan Interest at the rate of 24 % for the 1st year, 21% for the 2nd year , 18% p.a. for the 3rd years & onwards for clients with regular savings).



VSSU is currently undertaking an exciting new project: the Eco-Tourism Project for Livelihood Promotion. **VSSU is developing and strengthening its Grameen Tourism activity in order to have a social impact on the Community by giving inhabitants an opportunity to access to some cultural and tourism infrastructures at an affordable price.** This project will have many facets, and will allow for the preservation of the environment, the attraction of tourists to South 24 Parganas and the Sundarbans, and it will enrich the livelihoods of people of Ullon and the surrounding communities. The aim of the eco-tourism project is to optimally utilize the human, financial, and natural resources of the Community.

The eco-tourism project will have significant impacts on the lives of the Community members, both economic and social. VSSU is planning to construct a number of small shops throughout the grounds of the tourism project, which it will then rent out to Community members. In these shops, the tenants, who will be primarily women, will give demonstrations on the making of traditional handicrafts, as well as sell their products to the tourists. Additionally, VSSU will directly hire new staff members to help manage the eco-tourism project; this will create new jobs and income for the Community, which will be extremely beneficial. As a part of the project, an artificial forest will be created which will house local and exotic species of trees. Finally, the Inspiration Centre will house an aquarium and a gymnasium. Directly outside the Inspiration Centre is a large stage and area that can be used for cultural and festival performances, which will be a great draw for the tourists, both Indian and International.



Tourism canal with paddles. The canal will be used for water sports and fishery programs. It is one of the biggest realization of the tourism center.



The Inspiration Centre will be a location for people to visit to learn about the lives of great personalities from India and abroad, to learn about Nobel Laureates, and to see miniature replicas of landmarks from around the world such as the Statue of Liberty and the Eiffel Tower.

The implementation of this project reflects VSSU's values. It delivers a strong message of tolerance and respect for other cultures and promote Indian culture pride. It is a place for spiritual elevation but also entertainment.



It offers a unique development opportunity to the Community, both economically and socially, by creating an environment conducive to spiritual and intellectual development of the Individual, but also by being the vector of economic outlooks.





VSSU's International School focuses on extra-curricular activities and allow children to develop their talent.



Emphasis is made on the learning of languages. These Children are proud of their own culture but in this way, are also aware of cultural diversity.

Focus on Education is a major and overarching issue for our future. VSSU's International School gives children access to excellence in education.



The Schools wants to impart positive values to the children as tolerance solidarity and respect.



At VSSU International School, education is looked upon as a holistic learning experience, helping each child to develop those attributes and qualities of heart, head and hand which will make him/her a self-reliant citizen and a fine human being, socially aware and humanistic, compassionate and kind, having pride in his/her country and belief in the concept of international brotherhood and peace, a person ready to work as an agency of change for building a more socially just and equitable society.

The VSSU's International School was established by Vivekananda Sevakendra O-Sishu Uddyan, in February 2013. The parent body VSSU in its Silver Jubilee Year (2012) decided to establish a school which would ideally reflect the philosophy of Gurudev Rabindranath Tagore, Mahatma Gandhi, A.S. Neill and Swami Vivekananda in the field of teaching and education, man making and society structuring. VSSU for its 25 years of dedicated service towards rural development, under the leadership of Mr. Kapilananda Mondal, was honored by the United Nations in 2011, when the organization received the UN Special Consultative Status. This school educates children from lower KG through class four and provides an incredible balance of subjects including Bengali, English, science, mathematics, social sciences, culture, and arts. The VSSU's International School provides transportation so children from neighboring villages may also attend.





Achieve Universal Primary Education is United Nation's goals for 2015. VSSU contributes modestly to this objectives by focusing on education in its area. We believe early-primary which is an extremely strong way to create strong and social academic skills but also **habits as early as possible.**



Rural Bengal is considered as one of the poorest part of India and 70% of the population lives below the poverty line. Since its inception, VSSU has fully committed itself to addressing extreme poverty and has developed livelihood programs in order to meet the most basic needs.

VSSU's vision is "Community development thought Community resources". In order to achieve its vision, it is our duty to provide all aspects of life development. Every year, we sets targets to advance our goals and drive results.



Early on, VSSU had become aware of the need to protect the environment, (moreover, a first activity was a nursery which has benefited to all the Community). VSSU wants to convey that message to the Community thought programs of rural and eco-tourism.



After a decade of experience, VSSU learnt that **Microfinance alone is not sufficient for the empowerment of the Community. Generating employment is also a key component that can harmonize the microfinance and social development activities. To achieve this we have started promoting livelihoods projects among low income families.** VSSU goes a step further to invest its profits from the microfinance operations for other generic community development projects such as educational programs, environmental programs, and livelihood actions.

Providing educational opportunities remains the first priority for VSSU. Thus, the institution has implemented over the last years several educational programs and a Community Library: the Institution opens a dozen of crèches in the district. Recently, VSSU has opened the VSSU International School, which educates children from primary. In conjunction with the Government of India's Central Board of Secondary Education, VSSU operates a residential secondary school for the talented children. Furthermore, the Institution is proud to sponsor a number of young adults who show particular promise in academic fields such as engineering and medicine, with scholarships. Besides, VSSU developed some programs for environmental wellness in particular solar energy, tree plantation and nursery. **The Community development projects have been very effectively implemented through public-private partnerships and sometimes with support from other international agencies.**



300 000 TREES

140 Km

RD SIDE PLANTATION



350+

CHILDREN ON
DESTITUTE HOME
(Cum. Nb)



8 CRECHES (PRE-
PRIMARY SCHOOL)

4888+

STUDENTS (Cum Nb.)



ROAD AND HOUSING

2+5 Km LINKROAD
+10 Km



2 SCHOOLS

200+

STUDENTS (Cum Nb.)

VSSU's model has inspired some of VSSU'S former employees. In a 40 km radius 25+ organizations are using our savings-led microcredit model. Our model has been replicated with success in few institutions over West Bengal, Orissa and few other eastern states of India. Our innovative model has attracted 400+ Interns, Visitors and Exposures (academics and professionals) from 51 countries around the world to practice and learn this self-sustainable methodology.



AUSTRALIA	2 INTERNS- 2 VISITORS	NEWZEALAND	4 VISITORS
AFGHANISTAN	1 VISITOR	NORWAY	1 INTERN
BANGLADESH	3 INTERNS- 27 VISITORS	PAKISTAN	1 VISITOR
BELGIUM	3 INTERNS	PERU	2 VISITORS
BRAZIL	2 INTERNS	POLAND	2 VISITORS
CAMBODGIA	1 VISITOR	PORTUGAL	3 INTERNS- 5 VISITORS
CANADA	3 INTERNS- 5 VISITORS	REP. CZEK	1 VISITOR
CHINA	6 INTERNS- 11 VISITORS	ROMANIA	1 VISITOR
DENMARK	1 VISITOR	RUSSIA	1 INTERN- 5 VISITORS
FRANCE	7 INTERNS- 9 VISITORS	SINGAPORE	2 INTERNS
GERMANY	3 INTERNS- 4 VISITORS	SPAIN	3 INTERNS- 2 VISITORS
INDIA	14 INTERNS- 105 VISITORS	SOUTH KOREA	1INTERN
ITALY	2 INTERNS- 14 VISITORS	SRILANKA	1VISITOR
IRELAND	1 VISITOR	SWEDEN	2 INTERNS- 3 VISITORS
JAPAN	7 INTERNS- 14 VISITORS	SWITZERLAND	1 INTERN- 1 VISITOR
KENYA	1 INTERN -2 VISITORS	THAILAND	2 VISITORS
NEPAL	1 INTERN- 15 VISITORS	U.K	6 INTERNS- 7 VISITORS
NETHERLANDS	4 INTERNS- 2 VISITORS	U.S.A	4 INTERNS- 25 VISITORS
			AND MANY MORE...

"VSSU is a very innovative MFI, with a unique business model: using the community's own resources in order to foster economic and social development though small business growth and community work".

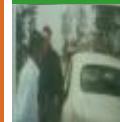
"Many thanks for following up and for filling in what you have been able to accomplish since 2003."

Bill Drayton, Chair Member of Ashoka Innovators for the public,



"I sincerely hope that the micro finance world will learn of and learn from VSSU – it has many lessons for us all... "

Graham A N Wright -Micro save Africa, 2001



"Really you are doing marvelous job for the society..."

Hashi Handey –Magsaysay awardee



"International Microfinance can learn from VSSU ... "

Stuart Rutherford, World Bank study report, 2002

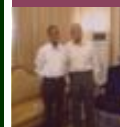


Special Consultative Status, By United Nations, ECOSOC to support the holistic development to the Indian community in a self-sustainable manner in particular though Microfinance project & DEV program.



"Of course I will visit your organization to see your activities how you are doing without support"

M K Narayanan Governor- West Bengal. 2012



Year	2015	2016	2017	Total
Number of New Branches	5	5	5	15
Number total of Branches (Cum. Nb.)	18	23	25	28
Number of new Clients	12 500	12 500	12 500	37 500
Number of new Loans	10 000	10 000	10 000	30 000

FINANCIAL NEEDS

Average Loans size	125	160	200	485
Loan Portfolio (Euro)	1 250 000	1 600 000	2 000 000	4 850 000
VSSU and Beneficiary Contribution 20% (Euro)	250 000	320 000	400 000	970 000
Grant / Loans sought 80% (Euro)	1 000 000	1 280 000	1 600 000	3 880 000

GEOGRAPHICAL OUTREACH

Number of Villages	250	250	250	750
Number of Districts (Cum. Nb.)	1	2	3	3
Number of States (Cum. Nb.)	1	1	1	1

COMMUNITY OUTREACH IN JOINT COLLABORATION WITH PARTNER ORGANISATION AND SOLIDARITY GROUP

Year	2015	2016	2017	Total	
Pre-primary Centers	10	15	25	50	In Joint-collaboration (50%/50%)
Children Getting free Education	400	600	1000	2000	40 Students in each centre
People Covered by free Insurance	10 000	10 000	10 000	30 000	Free insurance for all
Interest free Sanitation Loans	1 000	1 500	2 500	5 000	Loan Availability up to 3/1 ratio
Interest free Solar Light Loans	1000	1500	2 500	5 000	Loan Availability up to 3/1 ratio
Trees planted by the members	100 000	100 000	100 000	300 000	Each family member will plant one tree

Indirect Beneficiaries will be benefited by our credit plus program which Includes Insurance, Education, Sanitation, and Tree Plantation Initiatives etc...

Micro-Loans will be given for A= Agriculture, B=Business, C=Consumption, D=Development, E= Enterprise

The Social & Environmental Impact we proposed is already in our existing programs, we are presently running 8 pre-primary schools. We have planted 300 000 trees (in 140km road side) and constructed 1500 + latrines at clients' houses without any external grant/fund support.





*When I Asked God for Strength
He Gave Me Difficult Situations to Face*

*When I Asked God for Brain & Brawn
He Gave Me Puzzles in Life to Solve*

*When I Asked God for Happiness
He Showed Me Some Unhappy People*

*When I Asked God for Wealth
He Showed Me How to Work Hard*

*When I Asked God for Favors
He Showed Me Opportunities to Work
Hard*

*When I Asked God for Peace
He Showed Me How to Help Others*

*God Gave Me Nothing I Wanted
He Gave Me Everything I Needed*

Swami Vivekananda

*"We are grateful to all the Community members, Volunteers, Well-wishers,
Employees, Participants, Donors for their active support and kind cooperation."*