

# VIVEKANANDA SEVAKENDRA O-SISHU UDDYAN

*"Made by the Community for the Community"*



ANNUAL REPORT 2013-2014

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# OUR MISSION & VISION

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*« Community Development thought  
Community Resources »*

Since thirty years, our mission is to smoothing out regional discrepancies regarding access to social and economic infrastructure. We believe that the best way to help the members of our Community is simply giving them the tools to lift themselves up and develop their own potential.

*« Poverty Alleviation and  
Human Development thought  
Microfinance Products »*

Our Institution has set up a program of Microfinance inside the 24 South Parganas District in order to increase the economic development and the entrepreneurial spirit among the Community members. We have realized that create an enabling environment for development is a necessity to embed a process of sustainable and global development. This is why we have developed over 50 social development programs in various sectors with a particular concern for Education and Alleviation of poverty.



## FOREWORD

Dear friends, supporters, and well-wishers,

It is with great happiness and honor that I present this book, which will highlight VSSU's achievements over the last 27 years, and the many things we hope to accomplish in the few next years.

The year 2014 was one of both success and crisis for VSSU. First, this year had shown very positive results with the implementation of partnerships in healthcare, educative and tourism areas and the first VSSU International School Year.

2014 also brought a host of challenges for VSSU, including: an increase of microfinance prematurity due to a confidence crisis of some of our consumers. Based on many years of experience in microfinance and development of projects and an efficient dedicated team, VSSU has successfully overcome these obstacles. According to the great German philosopher, Nietzsche, *"That which does not kill us makes us stronger"*, this year has shown the truth of this assertion. Faced with its crisis, we have developed new innovative solutions to prevent this situation in the future and develop a better monitoring system.

2014 was also the year of the launching of our new eco-tourism project, which was a success. The initial results are satisfactory and we hope to expand the scope of our action by implementing a partnership with YOUTH HOSTEL.

And last but not least, in the coming year, VSSU will focus on the implementation of an innovative initiative into its district "A Smart Rural City" which will link all the programs already implemented and go further on advancing its mission and vision. This new project will be a real incubator of Social and Economic Development for the Community.



It has only been with the continued support and strength given to VSSU by our friends and well-wishers that we have been able to flourish over the years. I know that this support has been integral to our success, and I cannot express my thanks and gratitude deeply enough; the support we have received has truly been the driving force behind our achievements.

I look forward to the continued support of the communities of South 24 Parganas and the Sundarbans, as well as the international community as we continue, expand, and improve the work we are so passionate about here at VSSU.

My sincerest thanks go out to each of you.

**Kapilananda Mondal**

Founder, CEO, and Secretary, Vivekananda Sevakendra –O- Sishu Uddyan (VSSU)

# VSSU TEAM ...

## THE MAN BEHIND THE ORGANISATION

Shri Kapilananda 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.

Kapilananda 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 and local infrastructures development.



SOUMALAYA  
MONDAL

DEPUTY PROGRAM  
MANAGER

Join VSSU in 2000

Training

epokgroperkgeork  
gpoerkkregokegpo  
kprogkorkgopkgor  
kgpzokegpokzgp

Professional  
Skills

epokgroperkgeork  
gpoerkkregokegpo  
kprogkorkgopkgor  
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kgpzokegpokzgp

**2002**  
**DHAKA, BANGLADESH**  
**THE UNITED STATES**  
**ENGLAND**  
 (SIBDI AND OXFAM USA)

**2005**  
**SOUTH AFRICA**  
**SAUDI ARABIA**  
 (SIBDI)

**2008**  
**NEPAL**  
 (FOR READ GLOBAL USA)

**2003**  
**DHAKA**  
**BANGLADESH**  
 (INDONESIA GOVT.)

**2006**  
**BANGLADESH (SIBDI)**  
**RUSSIA (DIEBASHITA**  
**MOULUCK)**

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

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

**2007**  
**THAILAND**  
**BANGLADESH**  
 (SIBDI)

**2010**  
**THE USA**  
 (THE UN PROGRAM)

### VSSU EXECUTIVE COMMITTEE 2013-2014

NAME	DESIGNATION	PROFILE	EXPERIENCE	AREA
<u>Dr. Sasadhar Purkait</u>	President	M.A., PGD, Ph.D. in Ancient History, Lecturer	40 Years	Education Committee
<u>Sanjit Purkait</u>	Vice President	B.Sc. Sub-Divisional Engineer	20 Years	Community Development
<u>Kapilendra Mondal</u>	Founder & Secretary	<u>Ashoka</u> Fellow	26 Years	Micro Finance
<u>Dr. Sathana Samajpati</u>	Member	Homeopathy Doctor in Medicine & Surgery	26 years	Health & Environment
<u>Sri Prasanta Sarkhel</u>	Member	Municipal Chairman	35 Years	Community Development
<u>Padamsree Sarkar</u>	Member	Fellow chartered Accountant	6 Years	Finance & Internal Audit
<u>Uttam Naskar</u>	Member	Retail	15 Years	Marketing & retail Sales
<u>Dr. Santanu N. Halder</u>	Member	MBBS Doctor	20 Years	Health & Environment
<u>Prof Anit Sengupta</u>	Member	MBA, <u>SoC</u> in Entrepreneurship	39 Years	Micro finance and Community Development
<u>Aroop Choudhury</u>	Member	<u>Asso. Env. Sc.</u> , <u>Agrico Bio.</u>	23 Years	<u>Child Peda</u> , <u>Inf Edu</u> , <u>Sus. Eco.</u> , Farming
<u>Dr. Gourj Shankar Roy Choudhury</u>	Member	Agricultural Scientist	30 Years	Agriculture & Rural Development

### 5 MAIN AREA OF WORK -2013-2014

- Microfinance products policy: How return to a situation of financial stability?
- Tourism area policy and implementation of a partnerships with YOUTH HOSTEL
- Develop healthcare infrastructure in our operating area
- Policy in terms of educative and programs training: How expand the scope of our actions?
- Implementation of our new project for 2015-2019: A Smart Rural City

# VSSU AND ITS OPERATING AREA

VSSU operates exclusively within South 24 Parganas, a district in the state of West Bengal, India. South 24 Parganas is a unique district in many respects, it is a predominantly rural district (74.4% rural), leaving only 25.6% of people living in urban or semi-urban areas. 62% of the district is low-lying, which makes it especially susceptible to natural disasters such as cyclones. The district includes in its territory five subdivisions, 30 blocks (13 of which are in the Sundarbans), and 37 islands.



Socially and economically, South 24 Parganas is one of the least developed districts in West Bengal. More than 76% of the population is considered severely marginalized and living below the poverty line, compared with 33% of India as a whole. A large number of the district's inhabitants work in the fishery industry. The overall literacy rate in South 24 Parganas is 70%, however 79.9% of men are literate, while only 59.7% of women are literate.



*Our Operating Area :  
5 Subdivisions, 30  
Blocks*

VSSU works in more than 400 villages throughout South 24 Parganas, and operations are based out of 11 branch offices, as well as the head office in Ullon.

The services provided by VSSU in these areas aim to combat many of the social and economic disparities that people live with, as well as add a degree of stability to everyday life.

## OUR MAIN ACTIVITIES

1

### COMMUNITY DEVELOPMENT

Since its inauguration on 11th January 1983 VSSU has been at the forefront often without any assistance in promoting education, healthcare, reforestation, the development of a community library, hygiene & sanitation programmes, a home for destitute children.

2

### ECONOMIC DEVELOPMENT

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.

3

### LIVELIHOOD DEVELOPMENT

After a decade of experience VSSU learnt that microfinance alone is not sufficient for the empowerment of the society. Generating employment is also an essential component that can harmonize the microfinance and social development activities. To achieve this we have started promoting livelihoods projects among low income families.





## EVOLUTION OF OUR INSTITUTION

Since our formal inception in 1986, VSSU has grown tremendously both in our effectiveness at implementing change in our Communities and in the scope of activities in which we engage. Starting with a simple mud-structure as our head office in Ullon, we have evolved into an organization that not only works in Microfinance, but also in the areas of education, health, infrastructure, sports and culture, elderly support, and soon, eco-tourism. We have blossomed from a small organization to a larger group of committed staff, still with the sole intention of improving the Communities of South 24 Parganas and the Sundarbans, in West Bengal, India. **VSSU is today accredited with “Special Consultative Status” by the United Nations.**



VSSU in 1988



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

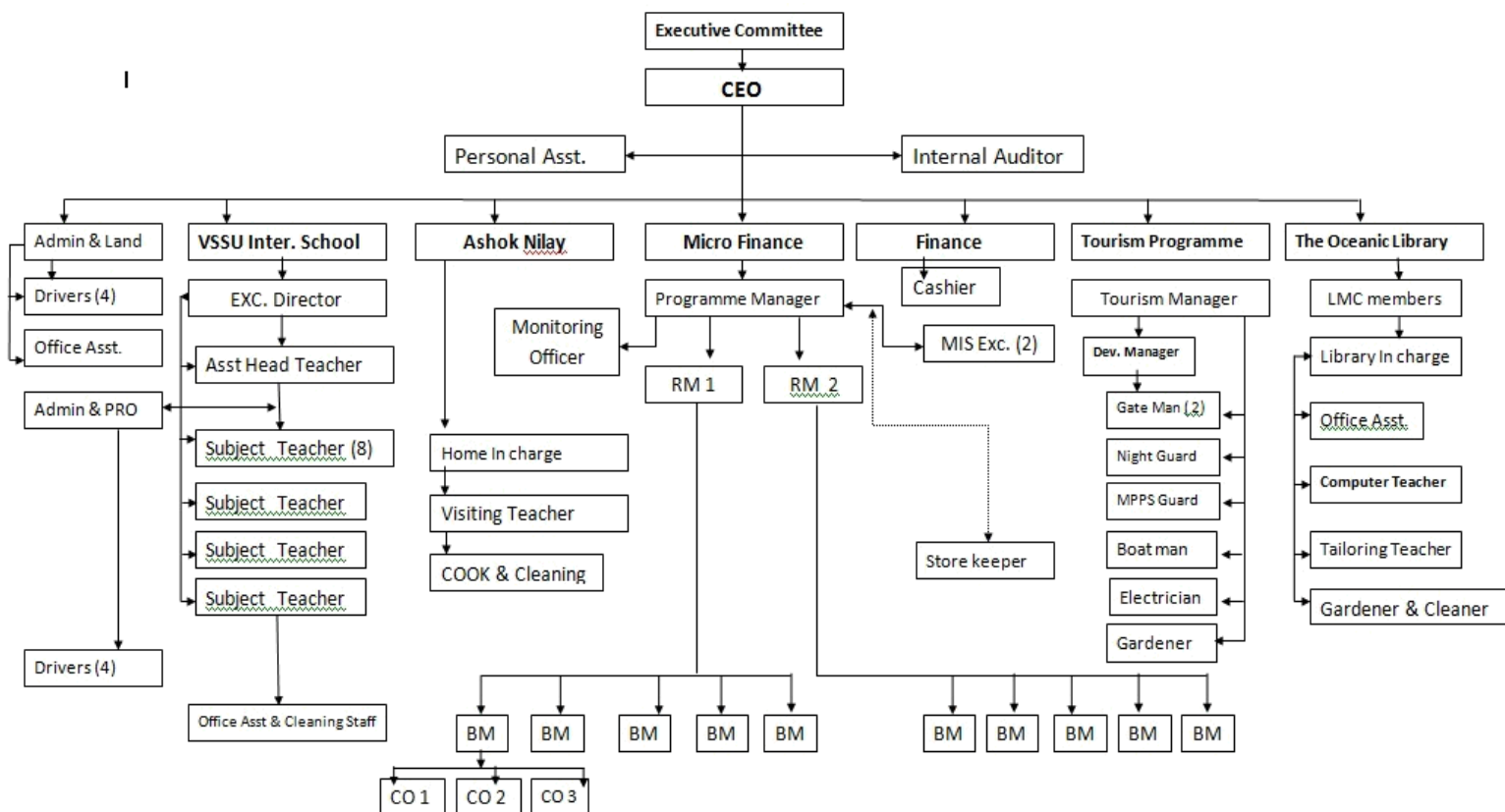


VSSU'S INTERNATIONAL SCHOOL

## GOVERNANCE

The Executive Committee (EC) occupies the highest hierarchical position in the organization organigram. Immediately below the EC is the CEO, with the Internal Auditor under his direct responsibility. The lower hierarchical levels of the organization must account to the mentioned bodies described before. The EC convenes quarterly to make policy decisions, which are recorded in official resolutions. It is responsible for the entire management of VSSU and is liable to general members for all activities.

All expenditures of VSSU must be approved by the EC. All approvals given by the EC for financial commitment are to be implemented by the CEO. Approvals required on the loans documents and managing savings and other products of VSSU would be necessary. The CEO may choose to delineate this authority by a formal memoir describing clearly the purpose and the extent of delineation of authority (financial & nonfinancial). Any change/alteration/revoke in this would need to be in writing and information to be circulated to all departments/units/branches to ensure



## EXPOSURE AND RECOGNITIONS

In 2013, Kapilananda Mondal was invited on American soil to lecture and promote VSSU's sustainable model. This is the recognition of a lifetime achievement for which we are thankful to: Dr. Arun Basu, Prof. Amlan Mitra (Chicago), Prof. Saugato, Samantha McNelly (Wooster), Senator. Omer L. Rains, Toni Neubauer (Reno, Nevada), Dr. Patha Ghosh (Boston Pledge), Dr. Shivaji Sengupta (NY-Medford) and to all our well-wisher.

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.

### THEY TALK ABOUT VSSU...

*"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 through 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



*Special Consultative Status, By United Nations, ECOSOC to support the holistic development to the Indian community in a self-sustainable manner in particular through 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



*"International Microfinance can learn from VSSU ... "*

Stuart Rutherford, World Bank study report, 2002



OPPORTUNITY TO LECTURES AT FOLLOWING UNIVERSITIES & COLLEGES U.S.A

TERRA HAUTE- INDIANA STATE -1st SEPT	BHARAT SEVASHRAM-SHANGHA CHICAGO 2nd SEPT	TERRA HAUTE- INDIANA STATE -1st SEPT
MAIN CAMPUS- PURDUE UNIVERSITY -4th SEPT	PURDUE UNIVERSITY-CALUMET -5th SEPT	HINDU TEMPLE- GREATER CHICAGO-7th SEPT
OHIO-THE COLLEGE OF WOOSTER -9th SEPT	THE COLLEGE OF WOOSTER- 10th SEPT	READ GLOBAL USA & FOUNDER HOUSE -11th SEPT
SIERRA NEVADA COLLEGE- 12th and 13 <sup>th</sup> SEPT	FLETCHER SCHOOL OF LAW & DIPLOMACY -13th SEPT	TUFTS UNIVERSITY- 14 <sup>th</sup> SEPT
MIT- MASSACHUSETTS INSTITUTE OF TECHNOLOGY- 13th SEPT	UNITED NATIONS OFFICE - 16 <sup>th</sup> SEPT	BORICUA COLLEGE- NEW YORK - 17th SEPT



# OUR INTERNS, GUESTS AND VISITORS

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



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, Kapinalanda 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

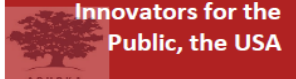
*"What I am trying, Kapil has already achieved, 100% loan from savings"*  
Nobel Laureate Md. Yunus, 2003

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

Shri Kapinalanda 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, Kapilananda Mondal, who truly walks in the shoes of Gandhi."*  
Senator Omer L. Rains, California, USA. 2013



# MICROFINANCE

VSSU started microfinance activities in 1994. Since then, VSSU has been regarded as a leader in innovative microfinance and extending financial services to the individuals of South 24 Parganas that might otherwise be considered unbankable. VSSU's microfinance services allow families and individuals to improve their economic situation as well as stabilize what are sometimes otherwise very vulnerable lifestyles.



1

## DAILY SCHEME

### SAVINGS

12-18 Months Product

Minimum deposit amount- Rs. 10/Day

### LOANS

12-72 Months Product

Loan size Rs. 1000-15000

2

## WEEKLY SCHEME

### SAVINGS

100 Weeks Product

Minimum deposit amount- Rs. 10/Week

### LOANS

46 Weeks Product

Loan size Rs. 1000-15000

3

## MONTHLY SCHEME

### SAVINGS

12-60 Months Product

Minimum deposit amount- Rs. 50/Week

### LOANS

12 Months Product

Loan size Rs. 1000-15000

4

## ONE TIME SCHEME

### SAVINGS

12-72 Months Product

Minimum deposit amount- Rs. 1000

### LOANS

Repayment time is within the maturity period of fixed deposit amount

VSSU is known for its savings-based microfinance services. This means that VSSU is not primarily a lending facility, but an organization that aims to create a savings habit with its clients, in order to strengthen their financial position and help them avoid future instability and vulnerability. Of course, VSSU also offers loans to its clients, but the risk incurred by VSSU is quite low because of the savings balances it also holds. Clients are less likely to default on their loans because they understand that they also have savings invested in VSSU, which they would forfeit if they defaulted on their loan.

In addition to providing quality financial services to the individuals of South 24 Parganas, VSSU uses the revenue it generates from its microfinance activities to facilitate other community development projects. These projects range from the operation of schools and programs for children, to livelihood training programs, to feeding programs for the elderly. These will be discussed in more depth in upcoming sections.

As you will be able to see on the performance trend report on the next page, VSSU microfinance activities are growing at a steady rate. As you will surely notice, the Loan outstanding amount is inflated by the inclusion of the eco-tourism project's loan underwent by VSSU.



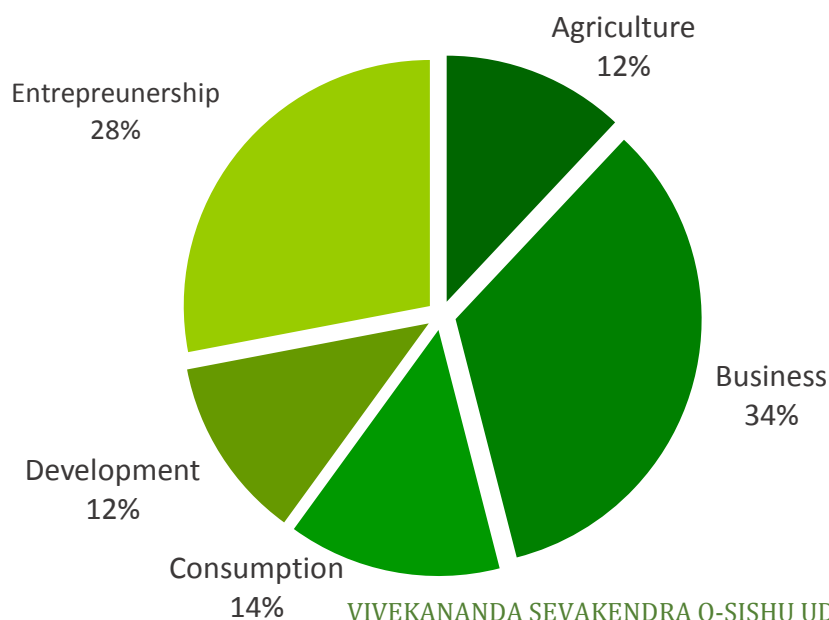
We would like to highlight the major changes of the past exercise:

- The number of villages served is increasing due to a new calculation method. We believe that this number is more representative of the service offered. The previous method was omitting villages where only a handful of clients were served.
- The total amount of loans outstanding has been adjusted and now includes the amount lent to the eco-tourism project. It is worth to note that the average loan size, is based solely on the balance of microfinance loans currently around 3, 1 crores.

## VSSU IN NUMBERS

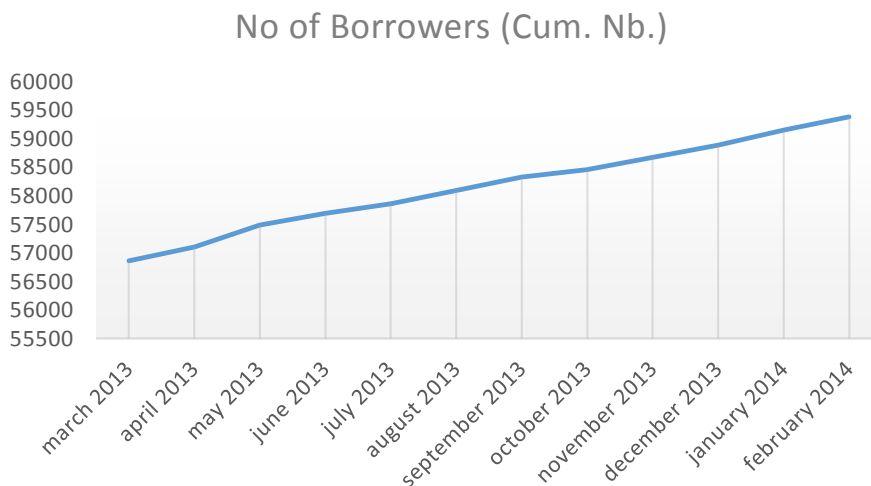
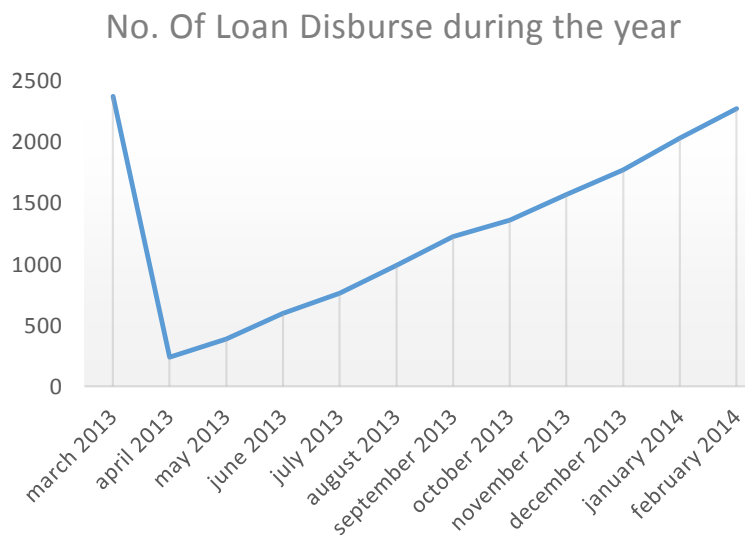
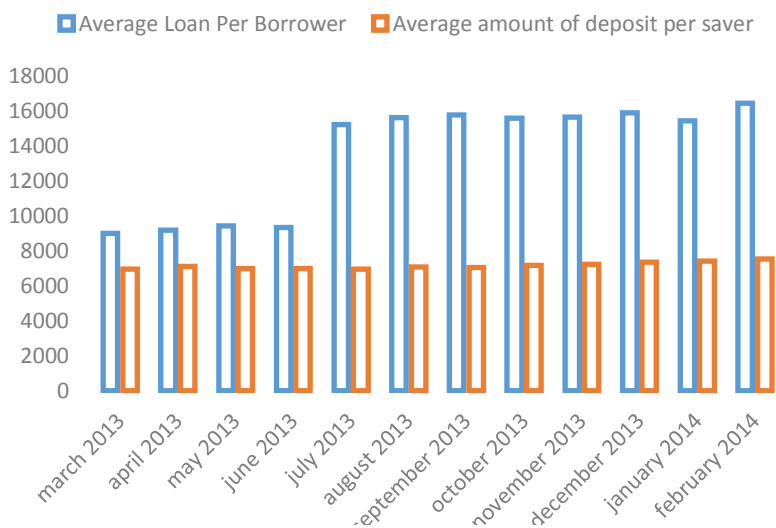
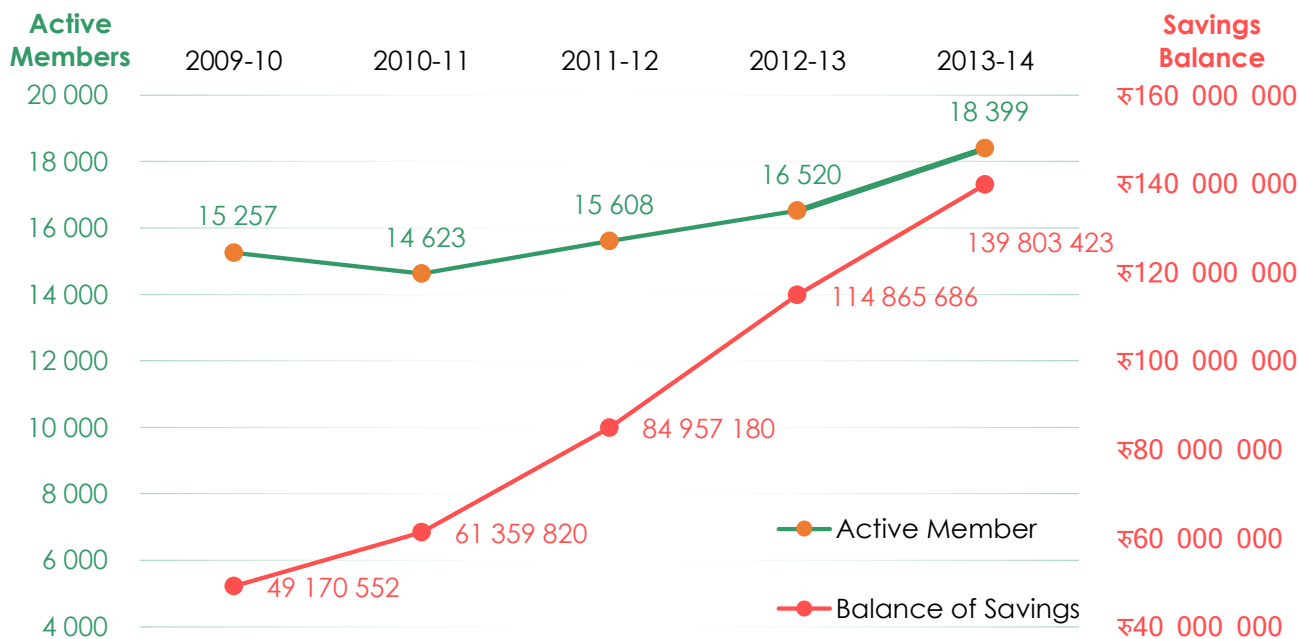
PARTICULAR	2009-10	2010-11	2011-12	2012-13	2013-14
No. of Village	381	365	398	401	510
No. of Block	9	9	9	9	9
No. of Branch	15	13	13	13	13
No. of Total Staff	51	45	40	43	41
<b>SAVINGS</b>					
No. of Member (Cumulative)	84,506	90,470	97,044	103,750	112,567
Active Member	15,257	14,623	15,608	16,520	18,399
Average Deposit per Savers	3,223	4,196	5,443	6,953	7,598
Savings Mobilized	38,149,515	43,553,685	98,588,570	78,543,368	91,588,662
Savings Withdrawal	34,975,182	34,099,070	35,773,987	48,297,131	66,724,013
Balance of Savings	49,170,552	61,359,820	84,957,180	114,865,686	139,803,423
Cumulative Savings	396,296,156	449,748,413	738,938,570	810,730,938	902,299,600
<b>LOANS</b>					
No. of Loan Disbursed	3,701	2,585	2,345	2,376	2,512
No. of Loan Outstanding	6,580	5,246	4,688	4,520	3,977
Cumulative Borrowers	49,311	52,136	54,481	56,857	59,619
Average Loan per Borrower	7,028	7,815	8,517	8,971	7,791
Amount of Loan Disbursed	25,893,379	18,828,892	20,388,310	23,767,350	28,829,600
Cumulative Loan Disburse	392,796,037	413,323,829	433,712,139	457,479,489	486,309,089
Loan recovery	34,280,371	23,370,494	21,751,898	23,147,078	26,668,306
Amount Outstanding	46,241,884	40,995,098	39,928,042	40,548,314	71,093,621

## LOAN DISTRIBUTION PER SECTOR





## GROWING COMMUNITY INVOLVEMENT



# SOCIAL DEVELOPMENT

Since its inception our Institution is based on powerful values we want to defend and principles on which we can make our decisions. Reducing social and gender inequalities is a key factor to overall development.

Thus, we have initiated a process of holistic development. Indeed, Microfinance is a relevant development tool but it will only be effective if beliefs and practices evolves; targeting women and the most vulnerable customers is far from being a sufficient strategic approach to fight social and gender inequalities.



## EDUCATION

Providing educational opportunities is a distinct priority for VSSU. When VSSU began its operations in 1983, South 24 Parganas had an alarming 48% illiteracy rate. Since that time, the illiteracy rate has decreased dramatically to only 30%; however, this still indicates that much progress is needed to further educate the marginalized populations of South 24 Parganas. Additionally, there is still a gender-divide in literacy and education: 79% of men are literate, while only 59% of women can say the same. Education is an area that VSSU has worked in since its inception in 1983, and therefore has several programs and initiatives within this arena.



## 10 EDUCATIVE INFRASTRUCTURE

8 CRECHES (PRE-PRIMARY SCHOOLS)

4888+ STUDENTS (Cum. Nb.)

2 SCHOOLS (ENGLISH MEDIUM PRIMARY & SECONDARY)

200+ STUDENTS (Cum. Nb.)

## OUT OF TEN STUDENT ...



7 LIVE INTO THE COMMUNITY



5 ARE GIRLS



5 COME FROM DISADVANTAGED BACKGROUNDS

## PRE-PRIMARY CRECHES

Recognizing that early-education is an extremely effective way to create strong social and academic skills and habits in children, VSSU operates more than a dozen crèches throughout South 24 Parganas. These programs enroll local underprivileged children for a fee as small as 5 rupees a month for 3-4 hours of daily instruction and nurturing. The children that attend the crèche programs are between the ages of two and four, and are taken care of by two crèche mothers, who are employed by VSSU. These programs allow children to have early exposure to basic education that includes learning the alphabet, numbers, days of the week, animals, nursery rhymes, and more. The crèche programs also allow the teachers to identify and nurture special talents and inclinations within each child at an early age so they can reach their potential later in life.



REDUCE GENDER  
INEQUALITIES

REDUCE SOCIAL  
INEQUALITIES

PROVIDE STRONG  
EDUCATIONAL  
FOUNDATIONS

INVOLVE  
STUDENTS'  
FAMILIES



## SECONDARY: JAWAHAR NAVODAYA VIDYALAYA

In conjunction with the Government of India's Central Board of Secondary Education, VSSU operates a residential secondary school for the talented children of South 24 Parganas. The Government of India runs the school, but VSSU provided the land and the building for the institution. This school aims to provide quality and balanced education for the talented children of this district, including those who come from backward and underprivileged backgrounds. This residential school is free of cost for its pupils, and additional assistance is available toward the cost of uniforms, books, stationary, and transportation between the school and the child's home during breaks.

## SCHOLARSHIP PROGRAM

VSSU is proud to sponsor a number of young adults who show particular promise in academic fields such as engineering and medicine, with scholarships. These scholarships provide living stipends and/or allowances for books to allow the students to pursue their studies at the college and university level.



## ENVIRONMENTAL WELLNESS

Our environment is our future and that of our children. We would like to increase our actions in order to implement environmental awareness in local people mind's and develop a coherent and easily understood set of environmental programs to cope with key challenge faced by our Communities in the area of energy, sanitation and conservation of the natural ecosystem. A number of actions have been already implemented. We want to extend the scope of our action in the years ahead.



1

2

3

4

### SOLAR ENERGY



Make use of solar power on a mass scale

### TREE PLANTATION AND NURSERY



Learn about the importance of afforestation

### SANITATION



Achieve decent level of hygiene

### INFRASTRUCTURE FOR THE BENEFIT OF ALL



Prevention against extreme natural conditions



## SOLAR ENERGY

VSSU is currently collaborating with O'nergy, a renewable energy organization based in India, to increase the availability and affordability of solar energy technologies in the community. In an area where electricity supply is often sporadic, the expansion of solar energy use could be extremely beneficial.

## TREE PLANTATION AND NURSERY

Since its inception, VSSU has made tree plantation a priority. In the 25 years that VSSU has been operating, more than 140 kilometers of roadside tree plantation has occurred, which not only prevents soil erosion and promotes the health of the environment, but also provides shade for the rickshaw pullers and van operators that work on the roads. Additionally, VSSU operates a 3-acre tree nursery, which produces between 200,000 and 300,000 saplings every year.



## SANITATION

Sanitation is a pressing social problem throughout South 24 Parganas, both with regard to the health of the population, and the health of the environment. To address this problem, VSSU provides interest-free sanitation loans to promote the construction of latrines. These loans can be repaid within one year, and they provide significant value to not only the owners of the latrines, but to the community as a whole.

## INFRASTRUCTURE FOR THE BENEFIT OF ALL

VSSU has made substantial investments in the infrastructure development of the communities in which it works. In addition to constructing a bridge and several kilometers of road for public use, VSSU has also built several rest houses alongside the roads in South 24 Parganas. These rest houses can be used by individuals waiting for buses or other forms of transportation, and provide important protection from sun, rain, and other extreme weather.

## HEALTHCARE

Doctors and qualified medical professionals are few and far between in rural West Bengal. Therefore VSSU operates several homeopathic health clinics which are accessible to the general public. Consultations and treatments are available for free or for a nominal fee. These clinics provide diagnoses and care where it otherwise may be unavailable or unaffordable. In addition to the homeopathic health clinics, VSSU provides funds for the treatment of more serious illnesses such as cancer and brain tumors. VSSU understands that having a healthy population makes a stronger community, and therefore health care is a priority.



### HEALTH MEDICAL CHECK-UP AT VSSU INTERNATIONAL SCHOOL

VSSU has organized in conjunction with **HELIOS HEALTH CARE** a Student Health checkup within VSSU'S INTERNATIONAL SCHOOL. The ultimate aim of this project is to provide a local medical consultation and better understand the medical needs of the inhabitants. Indeed, the healthcare infrastructure are far. Many people have to go to Kolkata, about 40kms from Ullon, the village where VSSU is based.

In a first time, Dr. Sk Firoz Alam and Dr.K. Paul, assisted by School Staff, have carried out the medical check-up of the children to assess their global medical condition. At the end of the consultation, each pupil was given a health booklet including its personal health information and some valuable tips regarding health practices. Globally, the general health of the children is revealed quite well. Later in the day, Dr. Sk Firoz Alam and Dr.K. Paul have a meeting with the children's parents in order to assess their expectations and initiate a dialogue. The aim is not only to implement a health clinic into the District but also gradually gain confidence of the people and teach them the correct health and medical reflexes. It remains a difficult and long-term challenge. Indeed, in this district, the most part of the population lives below the poverty line and the illiteracy rate stay important.

A better education is the key to improve the development level of the population. HELIOS and VSSU have clearly understand this and know that it is thought a coordinated action that things can be improve in a long-term scheme. The stakes are high but this project marks an important milestone in the materialization of a shared vision between the two partners: the improvement of the standards of life.



## FEEDING THE ELDERLY AND POOR OF SOUTH 24 PARGANAS

VSSU recognizes that many of the elderly people in the community are quite poor, and because of their age, unable or limited in their ability to work. Therefore, in an effort to assist these individuals, VSSU sponsors a monthly feeding program for this segment of the population. Individuals are given rice and lentils, which are both foods that can be stored for long period of time, and create a relatively balanced diet for many people who participate in this program and benefit from VSSU's generosity.

## PROVIDING SHELTER TO CHILDREN AND FAMILIES

VSSU promotes having shelter in various ways. First, VSSU provides loans to families who wish to build a safe and suitable home. These loans allow families who otherwise lack adequate shelter to construct a home that will be safe and comfortable. Secondly, VSSU operates the Destitute Children's Home, which houses some 40 children without homes. This project includes much more than providing shelter for the children, although this is one of its main functions. At this home, the children are educated academically, culturally, and spiritually, and have several adults present to provide parental-like guidance. This facility aims to foster the holistic growth of these children so they may reach their fullest potential, regardless of their background, caste, creed, ethnicity, sex, or religious affiliation.



## DRESS DISTRIBUTION FOR CHILDREN

Many children and families in South 24 Parganas cannot afford new, or even basic, clothing. For this reason, VSSU offers a yearly dress-distribution program for children who are enrolled in school. This program serves the dual purpose of encouraging families to keep their children in school, while also providing good and decent clothing for the children.



## OUR KEY PRIORITY FOR THE COMING YEAR

1

*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 through programs of rural and eco-tourism.*

2

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

3

*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.*

## PROMOTE INDIAN AND BENGALI CULTURE

VSSU passionately believes in the importance of cultural activities and people having a strong understanding and appreciation for their culture. For this reason, VSSU engages in several small activities to foster the cultural life of the community. Once a year, VSSU provides facilities for the elderly and poor in the community to travel to visit the holy sites of West Bengal. VSSU also sponsors various cultural activities and festivals for the community to enjoy. Finally, through the new eco-tourism project, VSSU has built a wonderful new stage and performance area which is available for community events such as weddings and festivals.



## ACHIEVE UNITED NATIONS MILLENNIUM DEVELOPMENT GOALS

Through its actions and programs, United Nations Millennium Goals remain our priority, and day after day, we are trying to provide a suitable response to the issues surrounding long-term development, on our own modest scale.

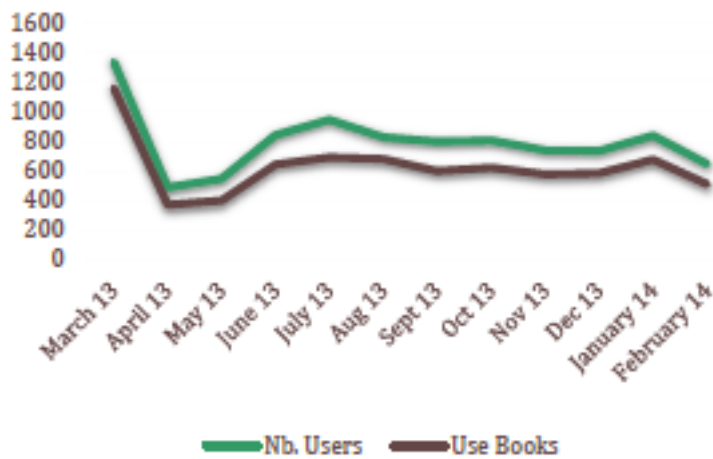
-  **ERRADICATE EXTREME POVERTY AND HUNGER**
-  **ACHIEVE PRIMARY UNIVERSAL EDUCATION**
-  **PROMOTE GENDER EQUALITY AND EMPOWER WOMEN**
-  **ENSURE ENVIRONMENTAL SUSTAINABILITY**
-  **GLOBAL PARTNERSHIP FOR DEVELOPMENT**
-  **REDUCE CHILD MORTALITY**

# OCEANIC LIBRARY

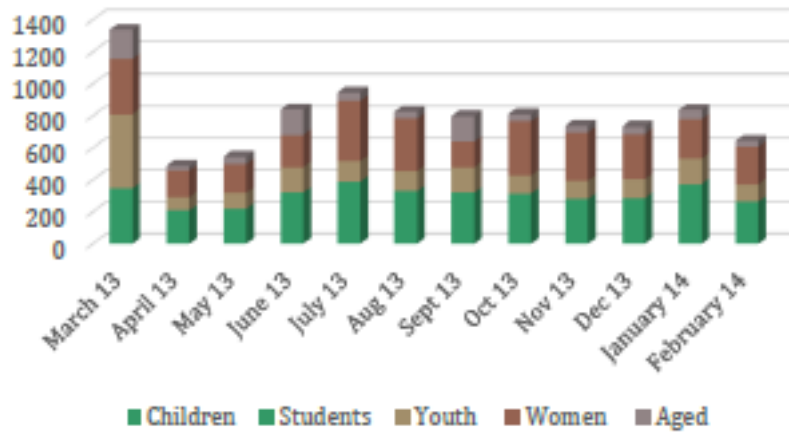
The Oceanic Library was opened in 2008 as a joint venture between VSSU, READ India, and READ Global. The library is completely owned by the community, and is governed by a local management committee. All members of the community, including children and the elderly, men and women, people who are employed and unemployed all have access to the library regardless of their caste, creed, religion, gender, or age.



General Monthly Statistic



Distribution of Library Users





1

SPREAD KNOWLEDGE  
FREELY

- BOOKS COLLECTION
- COMPUTER AND INTERNET FACILITIES
- CONFERENCE ROOM FACILITY
- TELEVISION
- CULTURAL PROGRAMS

2

A PLACE FOR  
EXCHANGE AND  
MEETING

- ENHANCE THE SOCIAL LINK BETWEEN THE MEMBERS OF THE COMMUNITY
- MEET THE NEEDS AND EXPECTATIONS OF EACH BENEFICIARY
- HELP THE LESS SKILLED PEOPLE TO BECOME INDEPENDENT ECONOMICALLY
- RESTORE SELF-CONFIDENCE

3

IMPROVE SKILLS

- TRAINING IN RENT
- COMPUTER SKILLS
- FISHERIES
- RUG WEAVING
- TAILORING
- HONEY COLLECTION



# ECO-TOURISM PROJECT

VSSU is currently undertaking an exciting new project: the Eco-Tourism Project for Livelihood Promotion. This project has 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.



## FACILITIES

- Library- Conference Hall
- Hotel- Restaurant
- Gardens- Sightseeing
- Water sports- Activity centre- Gymnasium
- Outdoor activity- Sightseeing

## TOUR DESTINATION

- Sunderban, Bay of Bengal & Forest 40 km by rd
- Baakhali Frazeruunj 80km by rd
- Gangasakar 50km by rd
- Diamond Harbour 35 km by rd
- Kaichali Ashram 56 km by rd

## PROSPECTS

- Implementation of a new partnership with YOUTH HOSTEL
- Generating direct employment in tourism sector for local people
- Provide tourism infrastructure at an affordable price for the members of the Community
- Attract tourists from all the Indian states





For more than 30 years, VSSU Institution operates within the 24 Sth Parganas District in order to create a conducive environment that strengthen personal fulfilment by providing many opportunities. VSSU has succeeded to develop a unique tourism concept within its district by implementing a tourism resort with all the facilities, setting in incomparable natural surroundings, in particular the Sunderban and the Bay of Bengal.

**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.



# VSSU INTERNATIONAL SCHOOL

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.



## VSSU INTERNATIONAL SCHOOL: AN ESTABLISHMENT LIKE NO OTHER

A day in the life of VSSU International School begins with the Indian National Anthem, some pupils make announcements and give the last news about schools. Then, morning classes begin. VSSU is becoming a mainstay of our Community by being a dynamic school where every teacher and every member of the administration is committed to equipping young people for adulthood. English, essential tool for improving student post-secondary choices, career

Preparation and personal life, is used even in the early grades. Speaking and writing are heavily encouraged from an earlier age. Every occasion is a good one for stimulate creativity and the sharing of knowledge and experience. The Educational Program is designed to encourage the complete intellectual, mental, moral, physical, social and civic development of the student.





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.

1



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

2



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

3



*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.*

4



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



# A SMART RURAL CITY

For The next five years, we want to go further on advancing our Mission and Vision by implementing a new project “**a Smart Rural City**”. This will be a real incubator of social and economic development for the Community. This project will link all the programs already implemented by VSSU and create a unique place with education, economic, healthcare, cultural and touristic infrastructure.

With Coordinated-Action by all key stakeholders, we will be able to enhance the scope of our action by increasing significantly the standards of living into the District and the economic outlooks in terms of employment, (this will be translated into concrete variables), creating a pool of skilled workers and strengthening the entrepreneurship spirit. Only a coordinated and consistent action by all interested parties will be able to ensure a significant economic and social long-term development of this area.

This project will be developed in the concern of the respect for the values conveyed by our Institution over the last thirty years. We will maintain open channels of communication with all the members of our Community, our Clients and Beneficiaries and our Partners to better meet their needs and expectations. Our actions will be conducted with tolerance and social diversity for beneficiaries, employees and clients, in mind.



This initiative, **unique at this time in our district**, proposed a new approach in terms of social and economic organization into the Community. In raising issues about long-term economic outlooks but also about problems of urban development and urban structuring into a rural environment, this project initiates a discussion about key social, economic and urban policies for the next few decades and brings the local population to think together on major Community challenges for the future: **proximity of the facilities, safety, conservation of the environment, employment prospects and reducing social and, men and women, inequalities**. This project will include.

#### EDUCATIVE INFRASTRUCTURE

- JAWAHAR NAVODAYA VIDYALAYA G O I (MINISTRY OF HRD)
- VSSU - INTERNATIONAL SCHOOL (CBSE) - **ALREADY OPERATING**
- B. Ed. COLLEGE (PROPOSED) ITI CENTRE
- LIBRARY , TRAINING SEMINAR & COMMUNITY HALL - **ALREADY OPERATING**

#### HEALTHCARE INFRASTRUCTURE

- HEALTH CENTRE, HOUSING COMPLEX - **EFFECTIVE PARTNERSHIP**
- SPORTS COMPLEX & WATER BODY - **ALREADY OPERATING**

#### TOURISM INFRASTRUCTURE

- SHOPPING MALL
- HOTEL & RESORT - **ALREADY OPERATING**
- MINI ZOO & AMUSEMENT PARK

#### ECONOMICAL AND SECURITY INFRASTRUCTURE

- SMALL MEDIUM ENTERPRISE ELECTRIFICATION PHC
- WATER DRAINAGE SYSTEM POLICE STATION POST OFFICE
- CYBER CAFÉ & BANK WITH GOOD ROAD

#### ECOLOGICAL AND CULTURAL INFRASTRUCTURE

- CLEAN CITY GREEN CITY OVER ALL - **ALREADY OPERATING**
- TEMPLE OF GODDES SHIVA & MAA KALI
- MUSEUM - **ALREADY OPERATING**





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