

Vivekananda Sevakendra -O- Sishu Uddyan

Accredited with "Special Consultative Status" by United Nation's -ECOSOC



ANNUAL REPORT

FISCAL YEAR 2019-20

An organization for Community Development

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MESSAGE FROM THE SECRETARY

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 34 years, and the many things we hope to accomplish in the future.

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. Our vision is "Community development through community resources," which closely aligns with the ideals espoused by Abraham Lincoln, that community development should be "of the people, by the people, and for the people." This vision and belief in the abilities of the communities of South 24 Parganas is VSSU's guiding principle.

Our activities have expanded greatly throughout the 37-year lifespan of VSSU, yet there are still many initiatives and activities that we wish to expand our reach to include, as well as improve the services we already provide. In the coming months, we will start our most desired Rural Hospital Project, which has already resulted in the construction of main building which will house a OPD & maternity center and greeneries for peace of minds of patients, This project will continue to develop the livelihoods of the individuals living near Ullon and surrounding villages by providing affordable health care services primarily women & children. In addition to new initiatives such as this, we continue to strive for the improvement of our existing B.ED College projects, particularly our microfinance services, so as to better serve our clients and community members. Our microfinance services now reach more than 21,500 individuals in 710 villages across South 24 Parganas, and we continue to boast a repayment rate of 96.5%.

Throughout the many years of our work in South 24 Parganas, VSSU has planted #700,000 trees along more than 140 km of roads to enrich the environment and prevent soil erosion. Additionally, VSSU has provided more than 1,500 interest-free sanitation loans to promote the continued



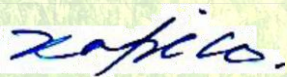
protection of the environment. VSSU also operates several educational programs including the VSSU International School for primary aged children, the Oceanic Library, B.ED College, VSSU international School and Ashok Nilay's Social developmental activities , which provides pre-primary education, among other things.

Though we have made remarkable progress in the communities of South 24 Parganas and the Sundarbans throughout the life of VSSU, we acknowledge that there are still areas that require much attention. We look forward to the challenge of expanding our range of activities and continuing to strive for the holistic betterment our communities.

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.

Respectfully yours,



Kapilananda Mondal

Former Member Plannning Commission, Govt. of India

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



BACKGROUND

AREA OF ACTIVITY

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.

VSSU works in more than 710 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.



ACTIVITIES OF VSSU

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.

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.

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 THE INSTITUTION

Vivekananda Sevakendra -O- Sishu Uddyan

VSSU Awarded "Special Consultative status" by United Nation's ECOSOC

Vision :
Community Development through Community Resources



VSSU -1986 Inception

Mission :
Poverty alleviation through Education & skill dev.



VSSU HQ



INTERNATIONAL SCHOOL (Secondary).



JIIV Vidyalaya (H.S) GOI



A H NIVEDITA B.ED. COLLEGE

VSSU is a social developmental organization working since 1986 in 710 villages of 10 blocks of South 24 pgs adjacent to coastal Sunderban with 137,000+ direct members & 151 dedicated staffs. In 2011 VSSU has been awarded "Special Consultative Status" by United Nation (ECOSOC) "to support the holistic Development of the Indian community in self Sustainable manner in particular through poverty alleviation programme with various other community development programs such as Pre primary & junior high School, B.Ed College, Community Library, Skill training center, Rural tourism etc..",

Our dream : To make a "Bengal Smart Village"

**Looking forward for support & advice from National & International developmental Organizations / CSO/ NGOs.
Inviting Collaboration for development programmes like poverty Alleviation, Women empowerment, Skill training etc.**



Residential Training campus



Gateway of smart village



Residential Campus (#700)



Rural Tourism & Cultural Centre



Industrial Training- DDU-GKY

THE ORGANIZATION TODAY

ECONOMIC DEVELOPMENT

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.

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:

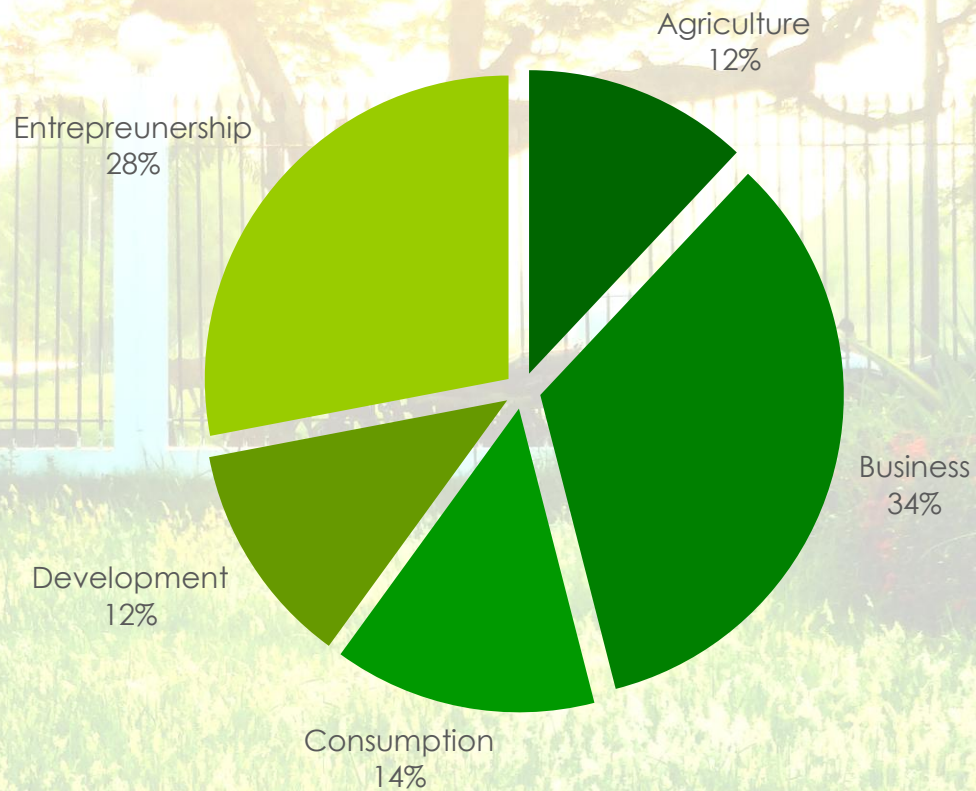
- The number of villages served is increasing due to a new calculation method. We believe that this number is more representative of the service offered. The previous method was omitting villages where only a handful of clients were served.
- The total amount of loans outstanding has been adjusted and 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.

PERFORMANCE TREND

PARTICULAR	2014-15	2015-16	2016-17	2017-18	2018-19
No. of Village (Including education & Social services prog.)	486	490	510	650	710
No. of Block	10	10	10	10	10
No. of Branch	15	13	13	12	10
No. of Total Staff (Micro Fin)	51	45	40	42	36
SAVINGS					
No. of Member (Cumulative)	98,325	103,470	123,601	135,750	156,567
Active Member	16,257	17,623	18,608	20,399	21,312
Avg Sav per member	7,562	7,620	8,750	10,574	9,361
LOANS					
No. of Loan Disbursed	4,791	4,585	4,345	4,876	4,912
No. of Loan Outstanding	6,580	5,246	4,688	4,520	4,977
Cumulative Borrowers	59,619	64,204	68,549	73,425	78,337
Average Loan per Borrower	10,067	12,389	17,049	17,666	18,074
Amount of Loan Disbursed	2,58,93,379	2,88,28,892	2,03,88,310	2,37,67,350	2,88,29,600
Cumulative Loan Disburse	39,27,96,037	41,33,23,829	43,37,12,139	45,74,79,489	48,63,09,089

GROWING COMMUNITY INVOLVEMENT

LOAN DISTRIBUTION PER SECTOR



SOCIAL DEVELOPMENT

VSSU also goes a step further to invest its profits from the microfinance operations for other generic community development projects such as: tree plantation, run a school for children, construction of roads, resting places by the road, construction of latrine, culvert, tube well etc. The community development projects have been very effectively implemented through public-private partnerships and sometimes with support from other international agencies, such as children's library etc.

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.



Dess 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.



Homeopathic Health Clinics and Health Care

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.



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. They are outlined below.

PRE -PRIMARY: CRÈCHES

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.



VSSU INTERNATIONAL SCHOOL

English Medium Co education under CBSE curriculam

Recognised By Directorate of School Education, Govt of West Bengal

Recently, VSSU has opened the VSSU International School, which educates children from lower KG through class four. This school provides an incredible balance of subjects including Bengali, English, science, maths, social sciences, culture, and arts. The VSSU International School provides transportation so children from neighboring villages may also attend.



Education has changed its meaning day by day. In ancient times it centred round the gurus or the teachers but today it centres round the students. To keep in mind the needs of the children we, on behalf of VSSU, trying our level best to provide them with such things that will help them not only to build their mental strength, logical power of thinking, but also make them good human beings. If a teacher helps the students as a friend, philosopher and guide, it is my firm belief that any student can flourish like shining gems in every sphere of life.

The VSSU International School bearing the mother concern name VSSU (Vivekananda Seva Kendra-O-Sishu Uddyan) is an educational project of the parent NGO.

In 2012, the organization celebrated its jubilee year of twenty-five years completion. It was soon after that, the desire of establishing an English medium-Co-educational school that would cater the children of the village, right from their infancy to high school level, germinated, and a handful of interested parents inspired the idea –which ultimately saw its daylight on the 8th of February 2013.

OUR SCHOOL AT A GLANCE:

VSSU International School is built in a green campus and plans to expand its campus on 30 acres of land in near future. At present we have class from Play Group up to Class VII, with strength of 180 students and 15 teachers. Therefore, we follow the CBSE curriculum and have achieved up to class XII standard with the following facilities-



1. Well equipped library, Computer facilities and full classes.
2. We have also provided school buses for our school students.
3. We have also provided with Extra Tutorial Classes (Home Work) for our Students
4. We also have our Wall-Magazines and Extra Curricular activities.
5. We also provide news papers, articles to our students for reading.
6. Spoken English classes for all.
7. Dance, song, Yoga, Karate classes.
8. Laboratory facilities for science students.
9. Audio-visual classes for all students.
10. Indoor and outdoor gaming zone.



11. For proper understanding and betterment of the students we have arranged Open House in every Friday of every month and PTM (Parent Teacher Meeting) in every first Saturday of every quarter.

12. At present we have our residential unit of 50 students supported by a group of teachers. We are in a process to increase the capacity of the boarding along with the residential teachers.
13. The students get the chance to visit International Brotherhood Conference Ground (IBC), a unit of VSSU. It is an amusement park where students get to spend a gala time.
14. VSSU Tourism Centre has several things for the students as well as for other visitors. It serves as an Educational tour campus, children amusement zone, water sports sector. One of the most mentionable department of its is the Great men Gallery viz. LIGHT HOUSE. Where it has all the details of great personalities and their works

AN-NIVEDITA COLLEGE OF EDUCATION (B.ED COLLEGE)

Welcome to ANNCE

The need for having a B.Ed. College at Ullon, has been felt by many educationists, parents, guardians and also by the senior citizens of Laxmikantapur town way back in some years. But then, it was a distant dream. The dream was then confined to some leading citizens and some officials of the town as no one took the responsibility and burden for its establishment. That was the reason why the proposals and initiatives for the noble cause ended up in some departmental files for years. The reason was not finance but attitude - The Attitude to begin Social and Educational Change. This long felt educational need and distant dream came true only when the college had been established and approved by NCTE (Bhubaneswar), affiliated by WBUTTEPA since 2016.



AIMS AND OBJECTIVES

The college aims at an integral and personalized training of young men and women through Integral Pedagogy – Context, Experience, Reflection, Action and Evaluation –to be well motivated teachers who will be intellectually

competent, morally upright, socially committed and spiritually inspired.

It is the aim of ANNCE that the students who take their training here become well formed guides who will accompany the young learner on his or her journey of becoming a fully human being. The college, therefore, offers an all-round training, one that is at once intellectual, cultural, social, emotional, physical, aesthetic, moral and spiritual.

The college further aims at promoting values such as respect for Indian common cultural heritage, egalitarianism, democracy, secularism, equality of sexes, protection of environment, removal of social barriers, responsible use of cybernetics and mass media, transparency and probity in private and public life, observance of small family norms, national unity, and respect for religious and moral values. In addition, the college aims at conducting in –service programmes for teachers and administrators already working in schools in order to upgrade them on educational issues and to develop the required skills using modern information technology and innovative practices. Besides, the college undertakes documentation and research in relevant educational areas.

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. **In 2017 VSSU have donated 10 acres of land at Bhagabati pur mouza for the permanent construction of the JNV -1, through Sarva Sissha Mission . Govt of west Bengal.**



SCHOLARSHIP PROGRAMME

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 allowance for

books to allow the students to pursue their studies at the college and university level.

ENVIRONMENTAL WELLNESS

Solar Energy

VSSU is currently collaborating with Onergy, 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 20n -acre tree nursery, which produces between 10000 and 200,000 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.



CULTURAL VITALITY

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.







THE 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.

Because South 24 Parganas is a predominantly rural district, there is a marked lack of free information on subjects that extend beyond the communities themselves. It is the mission of the Oceanic Library to spread knowledge freely to any community member who desires it through the library's book collection, computer and internet facilities, conference room facility, television, and cultural programs. The library also has dedication collections and



sections for children, women, and the elderly. The library is a place for families to come, where children can read books and watch television, and where parents can learn computer skills, and the latest health and wellness information to help their families.

The second main function of the Oceanic Library is livelihood training and promotion. Through the livelihoods program, individuals can receive training in rent, computer skills, fisheries, rug weaving, tailoring, honey collection, and more. These training programs help the less-skilled people in the community learn the skills they need to become economically independent and successful.



ECO-TOURISM PROJECT

VSSU Inspiration Tourism & Cultural Centre (ITC)

VSSU is currently undertaking an exciting new project: the Rural Eco-Tourism Project for Livelihood Promotion of rural community. It was inaugurated on Sept 2012 , since inception , VSSU is developing and strengthening its Rural Tourism activity in order to have a social impact on the Community by giving inhabitants an opportunity to access to some Inspiration, amusement & cultural and tourism infrastructures at an



affordable price. This project do have many facets, and its allowing the preservation of the environment, the attraction of tourists to South 24 Parganas and the Sundarbans, and it enriching 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.

Initial Components for Tourism projects

- **Tourism canal with paddle Boats & Shikara :** The canal is being used for water sports , fishery programs and Rain Water harvesting unites for sustainable Agriculture . It is one of the biggest realizations of the tourism center. VSSU Parks also have facilities for Kids playing zone , which have equipped with MPPS, Trampoline , See-Saw , Meri Go round etc.
- **The Great men Gallery:** The Inspiration Centre is 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. Other few attractions / arrangements are ...
- **Multi Gymnasium**
- **Statue's of World famous personalities**
- **Flower Garden , greeneries & organic farming zone**
- **Bengal's Largest Residential Training campus for 750 participants at a time**
- **Large Training & Seminar Hall**
- **Guests House & Picnic Spot etc.**

The implementation of this project reflects VSSU's values. It delivers a strong message of tolerance and respect for other cultures and promotes 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.

The eco-tourism project has 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. As a part of the project, an artificial forest has been created which will house local and exotic species of trees. Finally, the Inspiration Centre does have a aquarium and a gymnasium house. 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.



DDU-GKY SKILL PROGRAMME

For Unemployed Youth /women (free Skill Training with Placement support)

VSSU in collaboration with Tehnopak Advisors based in Delhi implemented NSDC sponsored Skill programme for the unemployed youth and women , trained 2000+ trainees and successfully places 60% of the trained trainees since 2017-18. Training programme was on Industrial Sewing machine operator , mostly our trained students placed at Bangalore, Kolkata etc. Again VSSU have implemented programmes like Sekho-aur Kamao, for the Minority community , DDU-GKY with IIIML & Britti - proshikshan respectively.



PRADHAN MANTRI KOUSHAL KENDRA (PMKK-PMKVY)

After successful completion of DDUGKY, MOMA, Sekho Aur kamao skill programme with NSDC partners , VSSU is presently Implementing Pradhan mantra Kaushal kendra As as implementing partner and space provider in

collaboration with SEWA International , GOVT, Of India Sponsored skill programme for Unemployed youths, dropouts , in following trades

- Industrial Sewing machine operator ,
- Small poultry farmer ,
- Unarmed Security Guard,
- Home Appliances repair Technician and
- Mobile repair technician since 2018. Thousands of students trained and most of them placed successfully.



EXPOSURE

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 Mc Nelly (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.

Opportunity to lectures at following Universities & colleges U S A From 29th August to 17th September 2013

Terra Haute – Indiana State
Bharat Sevashram Sangha Visit Chicago
Main Campus - Purdue University
Purdue University – Calumet
Hindu Temple Greater Chicago

1st sep
2nd sep
4th sep.
5th sep.
7th sep

Ohio-The college of Wooster
The College of Wooster I class lecture
Read Global USA & Founder House
Sierra Nevada College
Sierra Nevada+ 2 Class Lecture Lake Tahoe

9th sep
10th Sep
11th Sep
12th sep.
13th Sep

Fletcher School of Law & Diplomacy-
Tufts University
MIT-Massachusetts Institute of Technology
United Nations office for future prog
Boricua college – New york

14th Sep
15th Sep.
16th sep
17th sep



COMMENTS FROM NOTABLE PERSONS



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



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

2013



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. Ideas and projects popping up in a steady stream.

Anders Edgren, Senior Producer, Swedish Educational Broadcasting

2012



What I am trying but Kapil has already achieved, 100% loan from savings -

Nobel Laureate Prof. Md. Yunus

2003



International Microfinance can learn from VSSU ... World Bank study report

Stuart Rutherford, Consultant,

2002



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

Graham A N Wright -Micro Save Africa

2001



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

Harish Handey - Magsaysay awardee

2012



Of course I will visit your organisation to see your activities how you are doing

Without support from outside...

M K Narayanan Governor-West Bengal

2012

VIVEKANANDA SEVA KENDRA-O-SISHU UDYAN

Vill - Ullon, P.O.- Ramlochanpur, Dist.- South 24 Paraganas

BALANCE SHEET AS ON 31ST MARCH, 2019

	Particulars	Notes	Figures As At 31st March, 2019		Figures As At 31st March, 2018	
			Amount(Rs)	Amount(Rs)	Amount(Rs)	Amount(Rs)
I.	<u>LIABILITIES</u>					
	<u>GENERAL FUND</u>					
	Capital Fund	1	781,875		781,875	
	Reserve & Surplus	2	90,891,183	91,673,058	137,283,558	138,065,433
	<u>LONG TERM LIABILITIES</u>					
	Secured Loans	3	32,557,639		32,657,639	
	Unsecured Loans	4	3,275,176	35,832,815	6,519,000	39,176,639
	<u>CURRENT LIABILITIES</u>					
	Short-Term Borrowings	5	199,500,366		215,693,560	
	Other Current Liabilities	6	28,085,076		33,327,205	
	Trade Payable	7	816,290		816,290	
	Short-Term Provisions	8	629,275	229,031,007	629,275	250,466,330
	TOTAL			356,536,879		427,708,401
II.	<u>ASSETS :</u>					
	<u>Non-Current Assets</u>					
	Fixed Assets	9		253,123,415		294,804,696
	<u>Current Assets</u>					
	Current Investments		-		-	
	Cash and Bank Equivalents	10	3,319,541		2,808,477	
	Short-Term Loan and Advances	11	93,417,920		113,126,019	
	Other Current Assets	12	6,676,003	103,413,464	16,969,209	132,903,705
	TOTAL			356,536,879		427,708,401

In terms of our separate report of even date.

For and on behalf of Sil & Associates

Chartered Accountants

Firm Registration No. 323341E



T. K. Chattapadhyay

Partner

Membership No. 053195

UDIN : 19053195AAAAAB3528

Place : Kolkata

Date : 18th October, 2019

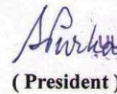


For and on behalf of Vivekananda Seva Kendra-O-Sishu Udyan



(Secretary)

SECRETARY,
VIVEKANANDA SEVA KENDRA
-O- SISHU UDDYAN
ULLON, P.O.-RAMLOCHANPUR, 24 PGS(S)


(President)

VIVEKANANDA SEVA KENDRA-O-SISHU UDYAN

Vill - Ullon, P.O.- Ramlochanpur, Dist.- South 24 Paraganas

INCOME AND EXPENDITURE ACCOUNT FOR THE FINANCIAL YEAR ENDED ON 31ST MARCH, 2019

Particulars		Notes	F.Y. 2018-19 Amount(Rs)	F.Y. 2017-18 Amount(Rs)
I	Revenue from Operation	13	22,669,182	24,844,685
II	Other Income	14	683,628	1,076,507
III	TOTAL REVENUE (I+II)		23,352,810	25,921,192
IV	EXPENSES			
	Expenses for Charitable Purpose	15	6,793,152	4,866,559
	Employee Benefit Expenses	16	3,323,945	5,272,781
	Finance Cost	17	10,044,906	13,418,107
	Depreciation & Amortization Expenses	18	1,014,531	1,006,015
	Other Expenses	19	2,064,342	3,185,670
	TOTAL EXPENSES		23,240,876	27,749,132
V	Profit Before Tax (III-IV)		111,934	(1,827,940)
	Provision for Taxation		-	-
VII	Net Surplus for the period (Transfer to Reserve and Surplus A/c)		111,934	(1,827,940)

In terms of our separate report of even date.

For and on behalf of Vivekananda Seva Kendra-O-Sishu Udyan

For and on behalf of Sil & Associates
Chartered Accountants
Firm Registration No. 323341E

xofilo
(Secretary)

T. K. Chattapadhyay
Partner
Membership No. 053195
UDIN : 19053195AAAAAB3528

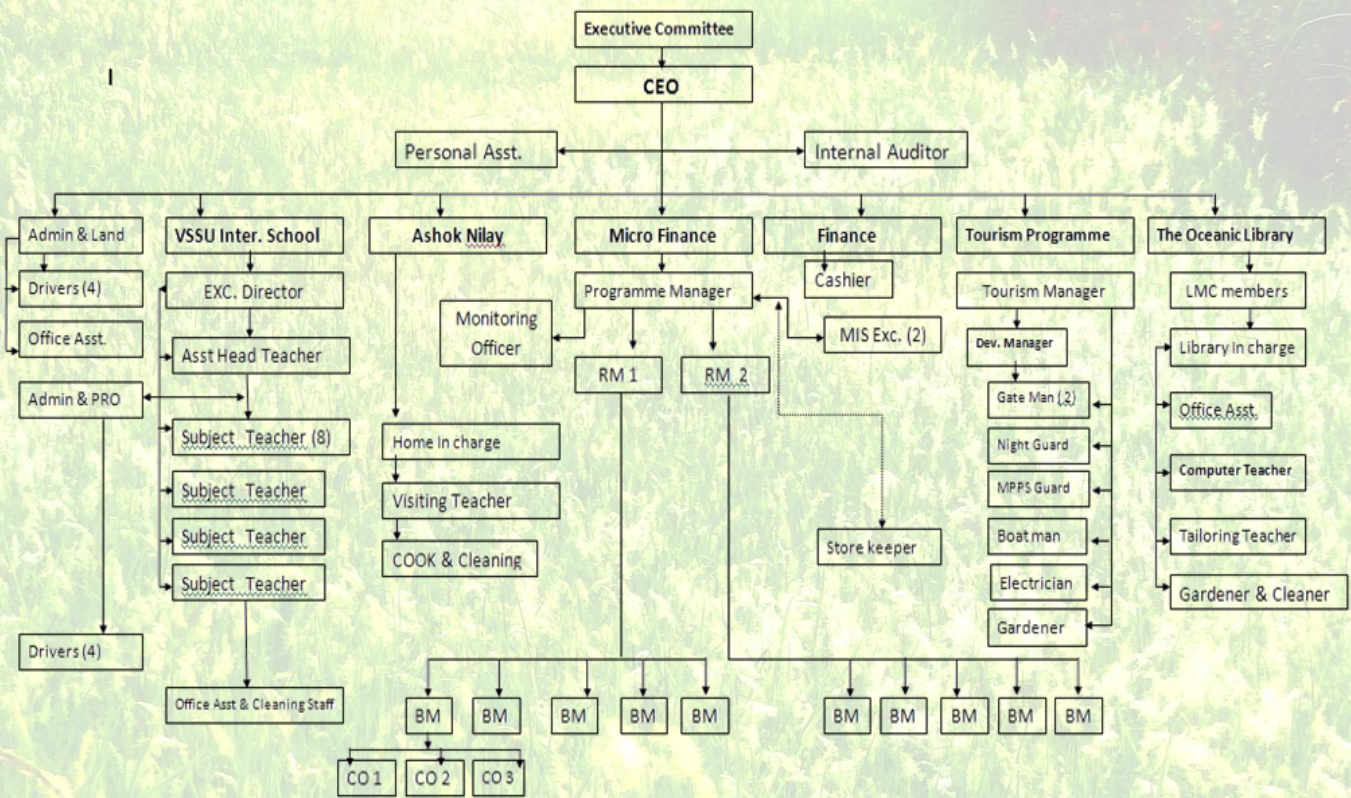


Murkhat
(President)

Place : Kolkata
Date : 18th October, 2019

GOVERNANCE

The Executive Committee (EC) occupies the highest hierarchical position in the organization organogram. 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



VSSU EXECUTIVE COMMITTEE, 2020-21

Name	Designation	Profile	Experience	Area
Dr. Sasadhar Purkait	President	M.A., PGBT, Ph.D. in Ancient History, Lecturer	40 Years	Education Committee
Kapilananda Mondal	Founder & Secretary	Ashoka Fellow	26 Years	Micro Finance
Dr. Sadhana Samajpati	Treasurer	Homeopathy Doctor in Medicine & Surgery	26 years	Health & Environment
Sri Prasanta Sarkhel	Member	Municipal Chairman	35 Years	Community Development
Padamshree Sarkar	Member	Fellow chartered Accountant	6 Years	Finance & Internal Audit
Uttam Naskar	Member	Retail	15 Years	Marketing & retail Sales
Dr. Santanu N. Halder	Member	MBBS Doctor	20 Years	Health & Environment
Sri Dipayan Banerjee	Member	IIT Scholar Entrepreneur	39 Years	Micro finance and Community Development
Aroop Chaudhury	Member	Academic Expert	23 Years	Child Peda ,Inf Edu Sus. Eco. Farming

PHOTO GALLERY





Vivekananda Sevakendra -o- Sishu Uddyan

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