

Society for Model

GRAM BIKASH KENDRA



Annual Report 2020



Ramakrishna Sarada Missionary Vidyapith
Purnanagar • Ranaghat • Nadia

SECRETARY'S REPORT 2019-20

Dear Members,

Let me welcome you all to the 16th Annual General Meeting of Society for Model Gram Bikash Kendra (SMGBK) and place before you the Secretary's Report along with the audited financial accounts for the year 2019-20 for your perusal and approval.

Addressing the Members, when the entire nation is struggling to get out of the tentacles of COVID19, is the most difficult and challenging task. In my long 20+ years of 'Entrepreneurship' as a profession in the field of micro-finance, I had faced many ups and downs but had never seen such a devastating effect as created by COVID19. It was simultaneously followed by 'Amphan' in West Bengal & severe flood in North Bengal & Bihar.

COVID19 has crippled not only the entire world economy but also wiped out a huge chunk of human resources. It paralyzed the business activities, broke the backbone of the financial systems, made the most advance health care systems look helpless and pushed half of the population without livelihood and food.

During 2019-20, Microfinance Sector in India had registered an impressive growth. Our performance was also satisfactory. Our road-map for the coming years is to wind-up micro-finance activities and to repay all the loans that are due from the Funding agencies. We had already paid-up our dues of SBI and they are now extending financial assistance to our Company, Grameen Shakti. All other pending loans had already been cleared off barring FWVB, BGVB & IMEF of MUDRA.

In spite of applying several times to the BGVB for transfer of portfolio to our Company they are dilly-dallying and is reluctant to grant fresh loan to our Company.

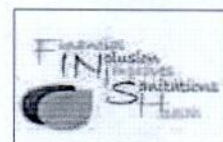
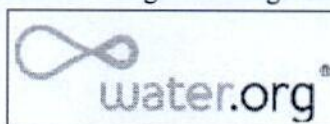
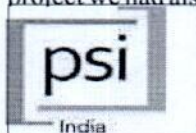
Now SMGBK has limited its microfinance activities to only two branches, Gangarampur & Patirajpur. Now SMGBK is focusing more on multiple social welfare schemes as part of its social initiative in the year. Various projects that are continuing by the Society are Safe Arsenic-free Drinking water project called 'Amritabari', Women empowerment project (Micro Finance), Solar light project, Education development project & water & sanitation project (WATSAN) etc.

Society for Model Gram Bikash Kendra is promoting the use of renewable energy by distributing solar lights among its beneficiaries in a subsidized rate through our branches. We have provided loans to nearly 4000 families of our borrowers to purchase solar lights for their children's education and other purposes.



Water is the most essential component of life and is vital for sustenance but unfortunately many districts of west Bengal are inflicted with Arsenic. Our aim is to provide Safe Drinking Water to the arsenic prone area. HUL has extended their helping hand in making 'Arsenic-free Drinking water project called 'Amritabari' a grand success. This water is being used by the students of our School as also by the poor villagers of surrounding villages.

Poor sanitation and defecating habits in open places, a common scenario in remote villages, cause health hazards and hygienic problems. Keeping this in mind, we have constructed nearly 2000 toilets in villages of Nadia district in collaboration with Friends of Women's World Banking (FWWB). We have also provided sanitation loan to rural people in an effort to motivate them to construct toilets. Further, under 'WATSAN' (water & sanitation) project we had also built sanitary latrines for the villagers of Bengal & Bihar.



Arsenic Free safe Drinking water Project & Hygienic latrine project (FCRAFUND)

Education project

In Social Welfare Activity, our dream project is our residential cum day school - "**Ramakrishna Sarada Missionary Vidyapith**" at Purnanagar in Nadia district. There has been a moderate increase in admission of students in to our school. At present, there are more than 400 students in the school and we are trying to upgrade the existing facilities in our School. We are waiting for the affiliation from the West Bengal Board of Secondary Education for classes up to 'Madhyamik' level. Experienced and scholarly teachers are working hard to ensure that our students score high marks in their final examinations and this year our students performed very well in the Board (Class-X Final) examination.

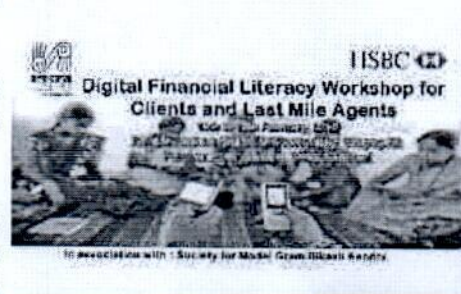


Digital Literacy Project

India, as a country, is undergoing a digital revolution and we have embraced it positively. The role of technology is becoming an inseparable part of our social fabric and we always stick to this truth in **GramBikash Kendra**. **'Capacity Building' & 'Financial' & 'Digital' inclusion** of womenfolk of rural India through continuous training and workshops had helped us to **achieve 100% 'Cash-less' transactions** in the field of microfinance.

In collaboration with Sa-Dhan & HSBC, we had conducted workshop on 'Financial Literacy' where around 300 women participated.

Grameen Shakti in association with Sa-Dhan had developed a Pilot Project for Digital Ecosystem for Improving Access to Finance. This project focused on unbanked population by building up their **digital capacities and capabilities**.



Financial Literacy

Digital Inclusion is helping the community in many ways viz. accessibility to finance through various channels, mitigate cash carrying-risks, customer centric offerings, availing benefits of flagship projects of Government of India and State Governments.

Continuous training & workshop of our beneficiaries regarding Financial Literacy help us to update our beneficiaries at regular intervals. **Even R.B.I** came forward to impart 'Financial Literacy Training' to our 'beneficiaries' at our remote branches.

In our continuous endeavour to educate the villagers, Society for Model Gram Bikash Kendra organized Thalassemia Detection Camp at our school, Ramakrishna Sarada Missionary Vidyapith, Ranaghat, Nadia on 22nd September, 2018 in collaboration with 'Ranaghat Thalassemia Detection Centre', an auxiliary unit of State of Thalassemia Control Programme, Deptt of Health & Family Welfare, Govt. of West Bengal.

Further, 'Cancer Detection Camp' was organized in collaboration with 'Chittaranjan National Cancer Institute, Kolkata' on 27th July, 2018 at the premises of our school, Ramakrishna Sarada Missionary Vidyapith, Ranaghat, Nadia. The camp mainly focused on cervical, breast & oral cancer of the women.

Blood Danation Camp

The Medical experts from the Institute not only made the participants aware of the diseases but also highlighted preventive measures and benefit of early detection of cancer. In this camp, total 147 women in the age group 30 to 60 yrs were examined by modern cancer detection method and were advised what precautions they should take in future.

It was very successful camp and Dr. Rashmi Chakraborty of the Cancer Institute and her team, attending the event, were overwhelmed by seeing the response of the villagers.



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