



ANNUAL REPORT 2024-25

Towards Sustainable Development
of Sponsored Families



CHETANA FOUNDATION FOR CHILDREN AND AGING (CFCA)

Theological CORE VALUES

Dignity of the Person

The dignity of each person is an important consideration in the structure and activities of CFCA. The people's participation in society, along with having adequate food and housing, an opportunity towards education and to develop skills forms a complete outlook towards the dignity of person.

Integrity and Accountability

CFCA is responsible with the resources that the organization is entrusted with, and is consistent with the business practices.

Respectful Relationships

A relationship of mutual respect between sponsor and sponsored person is central to CFCA mission. As this bond is between the families from different cultures and societies signifies the values of this humanitarian organization.

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Message from Director of International Program, UNBOUND

Note of Appreciation

Chetana Foundation for Children and Aging (CFCA) sponsorship program provides sponsored families with a path out of poverty through small but continuous support to specific families over the course of several years. The program is a way for sponsors to express their admiration for the heroic struggles of sponsored families. CFCA's program in Bhagalpur serves thousands of children, elderly people, and their families.

CFCA's core values of integrity, accountability, the dignity of the person and respectful relationships guide our decisions each day and help us to focus the program on the expressed, felt needs of sponsored families. The "9 Program Characteristics" program is a way of describing CFCA's program at its best. The nine values set a goal for all of us to work towards our service to sponsored families.

Sponsored families are the center of the sponsorship program. The mothers of sponsored children are their greatest

advocates, and the program gives the mothers's encouragement and support in their efforts to raise the next generation of leaders.

The "9 Program Characteristics" program gives women a space to grow and express themselves, which also increases their ability to help their children. CFCA's work in Bhagalpur would not be possible without cooperation from the Indian government, both at the national, state and local levels. The program also depends upon the cooperation of many banks and local businesses. The government agencies and businesses have been valuable partners in CFCA's work in Bhagalpur, and we humbly express our appreciation to them.

Looking towards the future, CFCA plans to continue its work in India and serve more families as we are able to get sponsors of good will. We extend our deepest appreciation to the staff of Chetana Foundation and to the sponsored families for their daily struggle to make life better for their children in India.

Daniel Pearson
Director of International Program
UNBOUND - Kansas



MESSAGE FROM THE DESK OF THE MANAGING TRUSTEE

Dear Friends and Partners,

It gives me great joy to share with you the highlights of CFCA Trust's journey during the fiscal year April 2024 to March 2025. Guided by our mission of empowering families and communities, we continued to blend education, health, livelihood, and family welfare initiatives into a holistic framework of transformation.

This year was marked by programs that touched lives in meaningful ways: the Youth Motivation Seminar inspired young minds; Educational Advancement initiatives strengthened learning pathways; Medical Camps for women provided vital health support; and Community Assistance projects addressed urgent local needs. Alongside these, Livelihood Trainings equipped families with income-generation skills for resilience, Child Protection Training empowered women leaders, and staff exposure visits enriched our collective learning.

We also have done the follow up of the Poverty Stoplight survey, enabling sponsored families to assess and overcome poverty indicators with practical tools. As of March 2025, CFCA Trust supported 3,183

child and youth beneficiaries in advancing their education, and extended living support to 43 elderly beneficiaries, affirming our commitment to dignity across generations.

These achievements are possible only because of your steadfast partnership. Each program, each smile, and each step forward reflects the strength of our shared vision. Together, we are not just addressing immediate needs—we are nurturing hope, resilience, and sustainable change.

On behalf of CFCA Trust, I extend heartfelt gratitude to our donors, partners, trustees, staff, and community leaders. Your trust and support continue to be the foundation of our work. As we move ahead, we remain committed to building inclusive, empowered communities where every family can thrive.

With gratitude and determination,

P. Selvaraj
Managing Trustee, CFCA Trust

PREFACE

During the fiscal year April 2024 to March 2025, CFCA Trust continued its mission of empowering communities through a holistic blend of education, health, livelihood, and family welfare initiatives. The year was marked by a series of impactful programs including Youth Development and Educational Advancement, an Integrated Health and Well-being Approach, and Community Assistance. Alongside these, Livelihood Trainings for Income Generation strengthened family resilience, while Child Protection Training for women leaders and staff reinforced safety and empowerment. The CFCA–Poverty Stoplight Initiative provided sponsored families with tools to assess and overcome poverty indicators. Engagement was further enriched through Unbound Representatives’ Visits and a CFCA Staff Exposure Trip, fostering mutual learning and solidarity.

As of March 2025, CFCA Trust supported 3,183 child/youth beneficiaries and 43 Elderly beneficiaries. These include:

- 1,586 students in Primary to High School (Class I–X)
- 883 students in Higher Secondary (Class XI–XII)
- 412 students pursuing Undergraduate studies
- 293 students enrolled in Professional Courses
- 9 students in Post Graduation



Each beneficiary received a monthly digital transfer of Rs. 1,600 directly into family-operated bank accounts throughout the year. In addition to the monthly regular contribution, beneficiaries received Rs.4000/- as additional grant. This financial support was primarily utilized for education, nutrition, health, livelihood, and family welfare activities, ensuring that families could prioritize both immediate needs and long-term aspirations.

Educational Advancement and Youth Development



CFCA Trust continues to stand as a pillar of support for underprivileged children and youth, enabling them to pursue education from primary school to professional courses. In 2025, the Trust supported approximately 3,183 needy children, most of whom come from rural backgrounds where access to quality education and career guidance is limited. Through a direct monthly benefit delivery process, financial assistance was transferred to each child's individual bank account, ensuring transparency, dignity, and timely support. This initiative has not only reduced financial barriers but also instilled confidence among families that their children's education is secure.



Youth Motivation Seminar

A major highlight of the year was the Youth Motivation Seminar conducted in March 2025 across four zones—Banka, Godda, Deoghar, and Mohanpur. The seminar brought together nearly 1,200 sponsored youth, creating a vibrant platform for learning, sharing, and self discovery. Recognizing the challenges faced by young students in choosing their career paths, CFCA engaged a professional Life Skill Trainer to guide participants.



One of the central themes of the seminar was *Decision Making*. Many students struggle with career choices, often pressured by parents to follow paths that may not align with their interests or talents. The seminar addressed this concern through real life stories, interactive discussions, and group activities designed to strengthen decision making skills. These sessions encouraged youth to reflect on their aspirations, explore diverse career options, and understand the importance of aligning choices with personal strengths. The seminar proved to be a transformative experience, equipping young minds with essential life skills and broadening their horizons for future opportunities.



Expanding Career Opportunities

The seminar also introduced participants to a wide range of career options beyond traditional streams. By highlighting the skills required in various professions, the program helped students envision possibilities in medicine, engineering, teaching, and other fields. The exposure to multiple career paths was particularly valuable for rural youth, who often have limited awareness of opportunities outside their immediate environment. The event reinforced CFCA's commitment to nurturing self-directed career goals and empowering students to take ownership of their futures.



Scholarships and Higher Education Support

In addition to motivational programs, CFCA Trust sanctioned scholarships to 116 sponsored students this year. These scholarships were strategically awarded to support higher education in critical fields. Among the recipients, 93 students pursued medical and nursing courses, reflecting the growing interest in healthcare professions.



Thirteen students enrolled in teacher training programs, preparing themselves to contribute to the education sector, while ten students pursued engineering and diploma courses, equipping themselves with technical expertise for future employment.



These scholarships represent more than financial aid—they symbolize CFCA's dedication to building a generation of professionals who can serve society with skill and compassion. By investing in education across diverse disciplines, the Trust is helping students break cycles of poverty and achieve sustainable livelihoods.



Commitment to Self Directed Growth

CFCA Trust's initiatives in 2025 demonstrate a holistic approach to youth empowerment. From direct financial support to motivational seminars and scholarships, every effort is designed to help children and youth advance in their education and attain self-directed career goals. The Trust recognizes that true empowerment lies not only in providing resources but also in equipping young people with the confidence and skills to make informed decisions about their futures.



As CFCA looks ahead, the organization remains committed to expanding opportunities, strengthening life skills, and fostering resilience among the youth it serves. By nurturing both academic growth and personal development, CFCA Trust continues to transform lives and communities, ensuring that every child has the chance to dream, decide, and achieve

INTEGRATED HEALTH AND WELL-BEING APPROACH

Promoting the well-being of all ages has remained a cornerstone of CFCA Trust’s mission, and in 2025 the organization advanced this vision through a carefully designed integrated health approach. Recognizing that health is not merely the absence of disease but a state of complete physical, mental, and social well-being, CFCA Trust sought to empower sponsored communities with access to medical services, preventive care, and knowledge that fosters healthier lifestyles. This year’s initiatives were anchored in inclusivity, sustainability, and community participation, ensuring that interventions reached those most in need while building long-term resilience.



In March 2025, CFCA Trust organized a series of medical camps across four locations—Banka, Godda, Deoghar, and Mohanpur. These camps were strategically planned to serve sponsored families and communities who often face barriers in accessing quality healthcare. The initiative was not limited to treatment alone; it was designed as a holistic engagement platform combining interactive sessions, workshops, and medical check-ups. By blending education with direct medical services, the Trust ensured that participants not only received immediate care but also gained the knowledge necessary to make informed decisions about their health in the future.

The response from the communities was overwhelming, with approximately 700 women participating in these camps. Their active involvement reflected both the need for such interventions and the trust CFCA has built over the years. The camps became spaces of

dialogue, learning, and empowerment, where women could openly discuss health concerns, receive professional guidance, and access free medical support without hesitation or financial burden.

Medical Camps and Specialized Care :

The medical camps were distinguished by the diversity of services offered and the expertise of the professionals engaged. CFCA Trust hired specialized doctors, including dental surgeons and ENT specialists, to provide targeted care such as dental check-ups and eye examinations. These services addressed critical but often neglected aspects of health, ensuring that participants received comprehensive attention beyond general consultations. The inclusion of specialists underscored CFCA's commitment to quality and depth in healthcare delivery.



To complement these services, lab technicians were engaged to conduct free basic diagnostic tests. These included blood pressure monitoring, blood sugar levels, haemoglobin counts, and thyroid function tests. Such screenings are vital in detecting early signs of chronic conditions, enabling timely intervention and reducing long-term health risks. By offering these tests free of cost, CFCA Trust removed financial barriers that often prevent rural families from accessing preventive diagnostics.

General physicians were also present to provide consultations and deliver health awareness talks. Their sessions covered a wide range of topics, from nutrition and hygiene to reproductive health and disease prevention. Several doctors delivered impactful lectures that resonated deeply with participants, equipping them with practical knowledge

to apply in their daily lives. Importantly, medicines were distributed free of charge based on investigation reports, ensuring that treatment was not left incomplete due to affordability issues. This integrated model—combining diagnosis, consultation, awareness, and treatment—created a comprehensive healthcare experience for the communities.

Beyond the immediate medical services, the camps served as platforms for empowerment. Women were encouraged to take proactive steps in safeguarding their health and that of their families. Discussions on reproductive health and hygiene helped break cultural silences, while nutrition workshops emphasized the importance of balanced diets in preventing disease. By fostering awareness alongside medical care, CFCA Trust ensured that the impact of these camps extended far beyond the event itself.

Extended Interventions and Sustainable Practices

While medical camps formed the center piece of CFCA Trust’s health initiatives in 2025, the organization also extended support to families facing critical medical needs. Seventeen sponsored families received financial assistance to cover hospital bills for surgeries and treatments. This intervention was crucial in alleviating the economic burden of healthcare, which often pushes vulnerable families into debt or forces them to forego necessary treatment. By stepping in during such times of crisis, CFCA Trust reaffirmed its role as a compassionate partner in the journey toward community well-being.



In addition to direct medical interventions, CFCA Trust promoted sustainable practices that contribute to long-term health. This year, sponsored families were encouraged to initiate kitchen gardens in their backyards. The initiative aimed to improve nutrition intake by enabling families to cultivate fresh vegetables and fruits at home. Kitchen gardens not only enhance dietary diversity but also reduce dependency on market purchases, ensuring access to safe and organic produce. The program also fostered a sense of ownership and agency among families, as they actively participated in shaping healthier futures for themselves and their children.



Together, these interventions reflect CFCA Trust’s integrated approach to health—one that combines immediate medical care with preventive education, financial support, and sustainable practices. By addressing health at multiple levels, the Trust has created a model that is both responsive to urgent needs and proactive in building resilience. The impact of these initiatives is visible not only in the improved health outcomes of participants but also in the growing confidence of communities to take charge of their well-being.



The year 2025 marked a significant step forward in CFCA Trust’s mission to promote well-being across all ages. Through medical camps, specialized care, financial assistance, and kitchen garden initiatives, the Trust demonstrated that health interventions must be holistic, inclusive, and sustainable. By empowering women, supporting families in crisis, and fostering community-driven practices, CFCA Trust has laid the foundation for healthier, more resilient communities. The integrated approach adopted this year will continue to guide future initiatives, ensuring that the vision of well-being for all is realized in meaningful and lasting ways.

Community Assistance

During the year, CFCA Trust extended vital support to 50 rural communities of sponsored children. These initiatives were designed to address fundamental needs and improve the quality of life in underserved villages. The projects were community-driven, ensuring that local voices guided the priorities. The following report presents the assistance provided, categorized by purpose, and highlights the impact of these interventions.



Access to Water:

Water scarcity remains one of the most pressing challenges in rural areas. To address this, CFCA Trust facilitated the installation of 10 borewells, and 7 borewell cum bathrooms across different villages. These borewells provided reliable access to clean water, reducing the daily struggle of women and children who often travel long distances to fetch water. The initiative improved health outcomes by ensuring safe drinking water. Community bathrooms reduced open defecation, which is a major source of waterborne diseases like diarrhea, cholera, and typhoid. Poor households that cannot afford individual bathrooms gain access to safe, shared facilities. This ensures no family is excluded due to financial or space constraints.

Solar Street Lights :

Electricity shortages and lack of proper lighting often compromise safety and limit community activities after sunset. CFCA Trust installed 12 solar street lights in key village locations. These lights have transformed public spaces, enabling children to study in the evenings, improving safety for women, and fostering community gatherings. The use of solar energy also reflects a commitment to sustainable and eco-friendly solutions.



Community Hygiene Facilities :



Recognizing the importance of sanitation, CFCA Trust supported the construction of 15 toilets and bathrooms. These facilities have significantly improved hygiene standards, reduced the risk of waterborne diseases, and promoted dignity, especially for women and girls. By addressing open defecation, the project contributed to healthier living environments and aligned with national sanitation goals.

Village Roads :

Infrastructure development is critical for connectivity and access to services. CFCA Trust assisted in the construction of 3 PCC village roads, which have eased transportation challenges. These roads now provide smoother access to schools, health centers, and markets, thereby enhancing economic opportunities and reducing isolation for rural families.



Passenger Waiting Shed :

To support mobility and public transport, CFCA Trust constructed 1 passenger waiting shed. This facility offers shelter and convenience for villagers waiting for buses or shared transport. It has improved the travel experience, particularly for school children and elderly residents, by providing protection from harsh weather conditions.



Village Stage Renovation :

Community life thrives on cultural and social gatherings. CFCA Trust supported the renovation of 1 village stage, which now serves as a hub for cultural programs, meetings, and celebrations. This initiative has reinforced social cohesion and provided a platform for community expression and empowerment.



Through these diverse interventions, CFCA Trust has directly addressed the basic needs of rural communities, reducing their struggles for essential facilities. The projects—ranging from water access and sanitation to infrastructure and cultural spaces—reflect a holistic approach to development. By empowering communities to drive these initiatives, CFCA Trust has strengthened resilience, dignity, and sustainability in rural life. This year's achievements stand as a testament to the Trust's commitment to transforming lives through inclusive and impactful development.

LIVELIHOOD TRAINING FOR INCOME GENERATION

Mixed Fruit Farming Training :

Location : Banka and Godda Zone
Participants : 375 Women
Focus : Papaya and Guava Cultivation

Our CFCA Trust organized a comprehensive training program on mixed fruit farming, specifically focusing on Papaya and Guava cultivation, for rural women from the Banka and Godda zones. A total of 375 women actively participated in this initiative, reflecting strong community interest in sustainable livelihood opportunities.



Objectives of the Training



- To impart practical knowledge on Papaya and Guava farming techniques.
- To promote mixed fruit farming as a sustainable source of income.
- To empower women with skills that enhance self reliance and economic independence.
- To encourage collective learning and peer support among participants.

Key Knowledge Shared

- **Scientific Cultivation Practices:** Participants learned about soil preparation, spacing, irrigation, and organic manure application.
- **Integrated Farming Techniques:** Guidance was provided on inter cropping Papaya and Guava to maximize land use and diversify income.
- **Pest and Disease Management:** Women were trained in eco-friendly methods to protect crops and ensure healthy yields.
- **Post-Harvest Handling:** Techniques for grading, storage, and marketing were shared to improve profitability.



Empowerment Outcomes:

- Enhanced Livelihood Opportunities: Women gained confidence to adopt mixed fruit farming as a viable income-generating activity.
- Economic Independence: The training equipped participants with skills to reduce dependence on seasonal wage labour.
- Sustainability : By promoting organic and integrated practices, the training encouraged environmentally responsible farming.



The training on Papaya and Guava farming has successfully empowered 375 rural women from Banka and Godda zones with practical skills and confidence to pursue mixed fruit farming as a sustainable livelihood. This initiative not only enhances household income but also strengthens women’s role as agents of change in their communities

Mushroom Cultivation Training:

In August and November 2024, the CFA Trust successfully organized two specialized training programs in Godda district to empower rural women through sustainable livelihood opportunities in mushroom cultivation. The first training focused on Milky Mushroom cultivation (August 2024), followed by Oyster Mushroom cultivation (November 2024). Together, these sessions reached a combined strength of 360 participants, reflecting strong community interest and engagement.





Objectives:

- To introduce rural women to low cost, high yield mushroom cultivation techniques.
- To promote mushroom farming as a viable source of income and nutrition.
- To build confidence and self reliance among women through skill development.

Training Highlights

- **Hands on Demonstrations:** Participants learned step by step methods of substrate preparation, spawning, harvesting, and packaging.
- **Resource Utilization:** Emphasis was placed on using locally available agricultural by products (such as straw) to reduce costs.
- **Market Linkages:** Guidance was provided on accessing local markets, cooperative selling, and small scale entrepreneurship.
- **Nutrition Awareness:** Women were educated on the nutritional benefits of mushrooms, encouraging household consumption alongside income generation.



Outcomes and Benefits

- **Skill Acquisition:** Women gained practical knowledge to start mushroom cultivation independently.
- **Women's Empowerment:** The training enhanced confidence, enabling women to contribute to family finances and decision making.



The two training programs in Godda have proven to be a significant step toward livelihood enhancement for rural women. By equipping 360 participants with practical skills in Milky and Oyster mushroom cultivation, the initiative has opened pathways for economic independence, nutritional security, and community resilience. Continued support and follow-up will further strengthen these outcomes, ensuring that mushroom farming becomes a sustainable livelihood option in the region.



Follow-Up Training on Seed Nursery and Vermicompost :

In the previous year, our organization conducted training programs on Seed Nursery and Vermicompost for women in rural communities. These sessions aimed to build sustainable livelihood opportunities, improve soil health, and empower women through eco-friendly agricultural practices.



Follow-Up Initiative

As a continuation of this effort, we invited about 50 women participants from Godda and Banka districts who had already attended the initial training. The follow-up program was designed to:

- Reinforce knowledge and skills gained during the earlier sessions.
- Provide practical guidance for starting seed nurseries and vermicompost units.
- Encourage peer learning and collective action among participants.

Key Highlights

- **Strong Participation** : All 60 members attended with enthusiasm, demonstrating commitment to applying their skills.
- **Excitement to Begin** : Participants expressed eagerness to establish seed nurseries and vermicompost pits in their villages.
- **Community Impact** : Women shared plans to use these practices for household income generation and to promote organic farming locally.
- **Peer Motivation** : Experienced participants inspired others by sharing early successes and challenges, fostering a spirit of collaboration.

Outcomes

- Strengthened confidence among women to independently manage seed nurseries and composting units.
- Increased awareness of sustainable farming practices.
- Formation of informal peer groups to support each other in implementation.



The follow-up training reaffirmed the women's commitment to sustainable agriculture. Their excitement and readiness to implement seed nursery and vermicompost practices highlight the potential for long-term community impact. This initiative strengthens both livelihood opportunities and environmental stewardship in rural areas



Livelihood Entrepreneurship by Families

A Journey from Struggle to Strength: Sangita Murmu's Story

Ref# Sangita Murmu ; mother of Nandani Hembrom CH1064355 SNR

Sundermore village in Godda district is home to Sangita Murmu, a widow and mother of three young children. The sudden loss of her husband left her heartbroken and uncertain about the future. With three children to raise, the challenges seemed overwhelming.



Her turning point came when she was introduced to the CFCA program. Through one of the livelihood trainings, Sangita discovered the possibility of starting her own small enterprise.

With courage and determination, she opened a grocery shop within her house premises. The response from the community was immediate—since there was no other grocery shop in the village, her sales grew rapidly.



Encouraged by this success, Sangita reinvested her profits. In November 2024, she began poultry farming, raising chickens that mature within 30 to 40 days. This new livelihood brought her steady income and strengthened her confidence. What once felt impossible as a widow has now become manageable—vendors deliver goods directly to her doorstep, and she runs her business with ease.

Today, Sangita not only sustains her family but also saves for her children's education. Though they are still in lower classes, she dreams of supporting them to achieve their professional aspirations. With the motivation from CFCA and the generous support of her sponsor, Sangita has transformed her life from despair to hope.

Her story is a testament to resilience, empowerment, and the impact of community support. Sangita now stands as an inspiration in her village, proving that with guidance and opportunity; even the most difficult circumstances can be turned into a path of dignity and progress.

From Training to Transformation: Champa Mary Murmu's Journey

Ref# Champa Mary Murmu; mother of Akancha Sheel Besra CH672512 AGR

Champa Mary Murmu, a mother of two from Beltupa village under Poreyahat block, has turned opportunity into empowerment. Her daughter, Akancha Sheel Besra, is pursuing her first year of GNM nursing in Dhanbad, while her son, Aman Besra, is studying B.A. Part II. Like many mothers, Champa dreamed of supporting her children's higher education—but she needed a sustainable livelihood to make it possible.

Her journey began after joining CFCA, where she participated in training sessions on business skills and the importance of saving for the future. Inspired by a mushroom cultivation workshop in 2024, Champa decided to start her own enterprise. With minimal investment—requiring only cocopeat, vermicompost, and mushroom seeds—she began cultivating mushrooms at home. Every day, she sells her harvest at Agiamor Chowk, where demand is steady and customers return regularly.



The results have been transformative. Mushroom farming has not only provided Champa with a reliable income but has also enabled her to save for her daughter's nursing education. With growing confidence and a proven market, she now plans to expand her business further, ensuring greater stability for her family.

Champa shares a message of resilience and hope: "No business is small—you just need to be strong-willed. Through this, I want to encourage all women to believe in themselves. I am deeply grateful to CFCA for opening this path for me."

Her story is a testament to how small investments, guided by training and determination, can create lasting change. Champa's success reflects the power of women's entrepreneurship and the impact of CFCA's support in building sustainable livelihoods.

A Journey from Struggle to Self-Reliance: Hemanti Devi's Story

Ref# Hemanti Devi, Mother of Shiv Rani Kumari CH1063731 CHI



Hemanti Devi, mother of sponsored child Shiv Rani Kumari (CH1063731), embodies the spirit of resilience and transformation. With her husband and three children, she faced the challenge of limited education and no formal employment. Yet, through determination and the support of CFCA, she turned her family's circumstances into a story of hope and progress.

In October 2024, when her daughter Shiv Rani Kumari was sponsored, Hemanti found the courage to pursue her dream of starting a business. With no capital at hand, she sold her goats and invested ₹20,000 to open a cosmetic shop—unique in her village for catering specifically to women's needs. The shop quickly became a success, providing steady income and dignity to her family.

Inspired by her growing confidence, Hemanti used her free time to learn beauty parlor skills through her mobile phone. She rented a small room and set up the village's first beauty parlor, complementing her cosmetic shop and filling a gap in local services. Meanwhile, her husband contributes additional income by running a paper Xerox service, ensuring that



together they now manage three small enterprises. These ventures not only sustain their household but also enrich the community by offering services previously unavailable in the village.

With this newfound stability, Hemanti and her husband proudly send their three children to private school and provide home tuition, investing in the future they once only dreamed of. "Our dream is to educate our children and make our family self-reliant," she says with pride.

Hemanti credits CFCA for the encouragement and opportunity to channel her talents into profit-oriented businesses. "Without this support, we would have remained idle. Today, we are happy, proud, and grateful to be part of this program," she reflects.

Her journey is a testament to how small opportunities, when embraced with courage, can transform lives. Hemanti Devi's story shines as an example of empowerment, self-reliance, and the lasting impact of sponsorship.



Aasha's Journey: From Fields to Futures

Ref# Aasha Naag mother of Preeti Prema Hembrom CH769629 BLA

Aasha, a devoted mother of two, has built her family's livelihood from the soil of her small farm. For many years she has been part of the CFCA program, where she gained knowledge and confidence in vegetable cultivation. With the support and training she received, Aasha now grows a wide variety of seasonal produce—tomatoes, lady's finger, beans, brinjal, and potatoes—on her land.

A nearby community irrigation borewell has been a lifeline, enabling her to cultivate crops year-round. Each morning, Aasha and her husband harvest fresh vegetables and sell them in the local market. This steady income has transformed their household, providing not only daily sustenance but also the means to invest in their children's education.

Her greatest joy is seeing her daughter pursue a General Nursing and Midwifery (GNM) course, a dream that once felt far beyond reach. "My daughter is now going to complete her three years of nursing. I am so happy that my vegetable produce and selling made me capable of paying her fee. If not for the CFCA program, it would never have been possible," Aasha shared with pride.

Aasha's story is more than a personal success—it is a beacon of encouragement for other mothers in her community. Through her perseverance, skill, and the opportunities provided by CFCA, she has shown that sustainable farming can open doors to education, dignity, and hope. Her journey reflects the power of livelihood support programs to create lasting change, one family at a time.



A Turning Point for Theresa Soren

Ref# Theresa Soren Mother of Lily Teresa Murmu CH783029 PRT



When Theresa Soren of Gungasa village, Poreyahat block, lost her husband in April 2024, the weight of responsibility fell squarely on her shoulders. With her daughter Lily Teresa aspiring to pursue a General Nursing and Midwifery (GNM) course, Theresa faced the daunting challenge of sustaining her household while ensuring Lily's education continued. Her breakthrough came when she attended a CFCA-initiated livelihood motivation meeting. Inspired by the discussions, Theresa immediately began a small bread and biscuit retail business. She purchases baked goods from the Poreyahat wholesale market and sells them at a fair margin in her neighborhood. What started as a modest effort quickly became a reliable source of income.

The image of Theresa standing proudly behind sacks filled with bread and biscuits reflects more than commerce—it symbolizes resilience and determination. Dressed in her bright blue sari, she represents the dignity of women who transform hardship into opportunity. Each packet sold is not just food for the community but also a step toward her daughter's future.

Today, Theresa's earnings have enabled Lily Teresa to enroll in the GNM nursing program. Her savings, though modest, have made a profound difference: securing education, restoring confidence, and proving that small enterprises can spark lasting change.

Theresa's story is a testament to the power of motivation and opportunity. With CFCA's support, she has turned grief into strength, livelihood into empowerment, and hope into reality. Her journey reminds us that when women are given the tools to act, they uplift not only their families but their entire community.

Livelihood Success Story: Sheela Kisku, Sakari Phulwar Village

Ref# Sheela Kisku mother of Monika Soren CH875726 PRT



Sheela Kisku, a resident of Sakari Phulwar village in Poreyahat block, has emerged as a shining example of how small-scale livestock farming can transform family livelihoods. With three young children to educate, Sheela and her husband embraced the opportunity to participate in a livestock training program initiated by CFCA. This training became the turning point in their journey toward financial stability and community leadership.

Following the training, Sheela's family started a country chicken farm. Unlike commercial poultry, country chickens take three to four months to mature, but they fetch nearly double the market price. This higher return quickly translated into success, enabling the family to generate steady income. Encouraged by this achievement, they expanded their efforts to goat rearing, setting up pens adjacent to the chicken shed. The combination of poultry and goat farming has proven highly profitable, creating a diversified and resilient source of livelihood.

The family's dedication is evident in their daily routine. Sheela manages the farm operations, while her husband supports her by sourcing chicks from wholesale dealers. Their teamwork ensures smooth functioning and growth of the enterprise. The income generated has allowed them to enroll their three children in a renowned English Medium School in Poreyahat, a milestone that reflects both their aspirations and their commitment to education.



Today, Sheela's family is recognized as a lead motivator in their village. Their success story demonstrates how knowledge, perseverance, and community support can empower families to break cycles of poverty. The sight of Sheela tending to her chickens and goats—captured in the accompanying photographs—symbolizes resilience and hope. Their journey inspires other families to adopt sustainable farming practices, reinforcing CFCA's mission of enabling communities to thrive with dignity.

A Mother's Journey from Cocoon to Community Role Model Ref# Preethy Latha Soren Mother of Dipika Baski CH806000 HRA

Preethy Latha Soren, a resident of Rajapokar village under Bounsi Block, is the proud mother of three children and the first woman in her area to produce silk thread from cocoon. What began as a simple training opportunity has transformed her life and inspired her community.

With guidance from CFCA social workers and expert trainers at Harimohra, Preethy learned the art of silk thread production. Determined to put her skills into practice, she invested in a small spinning machine worth Rs.7,000. She now purchases cocoons from nearby villages, boils them to separate the fine silk strands, and spins 5 to 8 kilograms of thread each week. Vendors come directly to her home to collect the finished product, which sells at Rs.1,000 per kilogram. This steady income has brought financial stability and dignity to her household.

Her earnings are not only supporting daily needs but also funding her daughter Dipika Baski's higher education. Dipika is currently enrolled in the first year of an Auxiliary Nurse Midwifery (ANM) course, a milestone made possible by her mother's perseverance. From being an ordinary homemaker, Preethy has become an earning member who uplifts her family and invests in her children's future.



The silk thread she produces is used in weaving elegant silk kurtas and sarees, linking her small workshop to the broader fabric of India's cultural heritage. The photographs of her work—spinning thread alongside traditional rope-making tools—capture the blend of skill, patience, and determination that define her journey.

Preethy's story is one of transformation: from cocoon to silk, from mother to entrepreneur, from learner to role model. She expresses deep gratitude to CFCA for facilitating the training that opened this path. Today, her business runs smoothly, her confidence shines, and her success stands as an inspiration for other women in her community to pursue livelihoods with courage and creativity.

Livelihood Success Story: Carmela Murmu

Ref#: (SSI – CH912942) - Readymade Garments Sale

Carmela Murmu, mother of Merilata Soren, hails from Chonga Asna village in Godda District. With two children studying in classes VI and IX at a school boarding facility, Carmela shoulders the responsibility of sustaining her family while ensuring her children's education.

In 2024, Carmela took a bold step into entrepreneurship by starting a small readymade garments business. With an initial investment of just Rs. 5,000, she purchased garments from a wholesale market and began selling them in local bazaars and village streets. Her first breakthrough came when modern designer blouses became a "hot cake" in the village market, quickly selling out and generating significant profit. Encouraged by this success, she expanded her stock to include a wider range of ladies' garments.

Today, Carmela's home has transformed into a vibrant shop where customers drop in at any time to purchase colorful fabrics and ready-made clothing. She also continues to travel to nearby markets, carrying her assortment of garments to reach more buyers. The business has not only provided steady income but also boosted her confidence and standing in the community.



Carmela candidly recalls the challenges of starting out. Initially hesitant and shy, she faced teasing from villagers who doubted her efforts. Yet, with determination and resilience, she quickly learned marketing strategies, overcame social barriers, and built a thriving livelihood.

Her success story is a testament to the power of opportunity and encouragement. "I want to say a big thanks to CFCA," Carmela shares. "Because of CFCA only I could do this small business. Now I am earning for my family and living a better life."

Through her initiative, Carmela has not only strengthened her household economy but also set an inspiring example for other women in her community. Her journey reflects the impact of CFCA's support in empowering families to achieve dignity, self-reliance, and hope for the future.

CFCA Child Protection Training

The CFCA Trust continues to uphold the protection of children as a cornerstone of its mission. Recognizing that abuse can take many forms—including physical, sexual, emotional, and neglect—the Trust acknowledges that while most violations occur within families and communities, children may also face risks of exploitation from those entrusted with their care and support. In response, CFCA has prioritized building strong community-based mechanisms to safeguard children and youth across its sponsored programs.



In August 2024, CFCA initiated a major step forward by organizing Child Protection Training for members of the Child Protection Committees (CPCs) established in sponsored communities. These trainings were conducted across four zonal centers—Banka, Godda, Deoghar, and Mohanpur—and brought together approximately 650 CPC women members. The sessions were designed to empower committee members with knowledge, skills, and confidence to act as guardians of child rights within their communities.



The primary objectives of the training were twofold:

- To protect the best interests of children and youth directly or indirectly involved in Unbound projects.
- To promote good practice by ensuring that project team members, volunteers, and partners do not endanger or abuse the rights of children and youth in any program, service, or benefit.



The training curriculum was comprehensive, covering Guidelines and General Procedures, Definitions of key terms, Principles and Beliefs, Sponsorship Guidelines, and protocols for the use of child and youth photos. It also addressed the roles and responsibilities of staff, employees, and volunteers in upholding child protection standards. Importantly, participants were guided on reporting mechanisms for critical conditions such as sexual and physical abuse, and the step-by-step process for responding to cases of abuse involving children or youth.



Through these sessions, CFCA reinforced its commitment to educating staff, volunteers, and community members on the Child Protection Policy. The training emphasized risk reduction and the creation of safe environments not only for children and youth but also for the elderly who are part of CFCA-supported communities. By promoting child safe practices, the initiative ensured that children remain protected both within organizational settings and in their own communities.



Beyond technical knowledge, the training also served as a platform to raise awareness among communities about child protection issues. CPC members were encouraged to act as advocates, spreading information and building vigilance at the grassroots level. This participatory approach strengthens community ownership of child protection and ensures that safeguarding measures are culturally grounded and sustainable.



In conclusion, the Child Protection Training of August 2024 marked a significant milestone in CFCA's ongoing efforts to create safe, nurturing environments for children and youth. With 650 CPC women members now equipped with enhanced skills and guidelines, CFCA has strengthened its community-based protection framework. This initiative not only safeguards vulnerable children but also empowers communities to uphold dignity, rights, and resilience for future generations..

Poverty Stoplight Initiative

The CFCA Trust continues its mission to combat poverty in a sustainable and community-driven way. In pursuit of this vision, we adopted the Poverty Stoplight methodology last year, a unique visual survey tool that empowers families to assess their poverty levels across multiple dimensions. Unlike traditional approaches that view poverty solely through an economic lens, Poverty Stoplight provides a holistic perspective, encompassing Education & Culture,



Health & Environment, Income & Employment, Housing & Infrastructure, Motivation & Interiority, and Organization & Participation. This multidimensional framework enables families to identify their challenges and take actionable steps toward improvement.

During the reporting year, CFCA staff members surveyed 2,878 sponsored families in rural areas. Each family participated in a self-assessment process, working closely with staff to evaluate their situation and set specific goals. This participatory approach ensures that families themselves define priorities and take ownership of their progress. By



tracking improvements over time, CFCA is able to provide targeted support where it is most urgently needed.

One of the most pressing needs identified was access to safe water and sanitation. In response, CFCA provided partial financial support to 266 families, enabling them to either install borewells or construct toilets and bathrooms in their households. These interventions not only improve health and hygiene but also contribute to dignity and quality of life. Beyond infrastructure, CFCA recognizes that sustainable poverty alleviation requires strengthening livelihoods. To this end, we organized 15 grassroots-level parent support meetings, motivating families to explore small-scale entrepreneurship opportunities. By encouraging income-generating activities, families are better equipped to address challenges across all six dimensions of poverty.



The Poverty Stoplight initiative has proven to be more than a diagnostic tool; it is a catalyst for transformation. Families are no longer passive recipients of aid but active participants in their own development journey. With CFCA's guidance and support, they are building resilience,

fostering community solidarity, and laying the foundation for long-term progress. As we move forward, CFCA remains committed to expanding this methodology, deepening family engagement, and ensuring that every sponsored household has the opportunity to thrive.



Unbound Representatives' Visits

In September 2024 and February 2025, CFCA Trust Bhagalpur welcomed Rev. Malou and Rev. Rey, representatives from Unbound, our international donor agency. Unbound currently supports 3,183 children and 43 aging sponsorships through CFCA Trust in Bhagalpur, India. These visits were part of Unbound's ongoing commitment to accountability, relationship building, and learning, ensuring that sponsorship remains a dignified and empowering experience for families.



During their time in Bhagalpur, the representatives met sponsored individuals and families, affirming personal connection and dignity. They reviewed how sponsorship funds are being utilized in education, healthcare, nutrition, and livelihood support, while emphasizing Unbound's unique model of family agency—where families themselves decide how best to use sponsorship support. These interactions reinforced the principle that sponsorship is not charity alone, but a partnership that values family decision making and empowerment.



The visits included extensive meetings, discussions, and workshops with board members, staff, communities, and sponsored families. At the CPR subunit, Rev. Malou and Rev. Rey interacted directly with families and monitored livelihood activities initiated by sponsored households. They also conducted staff interaction meetings and



facilitated learning workshops at Bhagalpur, Godda, and Banka zonal offices. As part of the learning package, Rev. Malou introduced “Problem & Solution Tree Analysis,” an enriching tool that helped staff strengthen their analytical and participatory planning skills.



Beyond formal sessions, the representatives visited numerous sponsored families, engaging in individual interactions and observing firsthand the positive changes in education, health, sanitation, and livelihoods. They assessed whether children, elders, and families were receiving the promised benefits, and their observations confirmed that sponsorship continues to deliver meaningful impact.



These visits strengthened trust between Unbound, CFCA, and the communities we serve. They demonstrated to sponsored families that they are valued not only for the financial support they receive but also for their dignity, resilience, and agency. By building bridges between sponsors abroad and communities on the ground through authentic storytelling, the visits reaffirmed our shared mission of empowerment and sustainable transformation.

CFCA Staff Exposure Trip

In October 2024, CFCA Trust organized an exposure trip for 35 staff members to the Trichy project, an NGO supported by the same donor agency and operating with a similar community-based development model. The purpose of this visit was to enrich staff learning by observing practical solutions beyond theory and to strengthen both technical and facilitation skills.



During the trip, staff gained firsthand insights into how small-scale entrepreneurship initiatives are managed and sustained. They observed machine-enabled mat weaving units, automated tailoring units, handicraft production, and household enterprises such as soap making, basket weaving, and cloth sales. These experiences provided valuable technical knowledge and demonstrated how participatory planning can be effectively facilitated at the grassroots level.



The exposure trip was designed around 5 key objectives: learning best practices, peer-to-peer exchange, capacity building, motivation and inspiration, and cross-cultural understanding. Staff not only learned new methods but also developed soft skills in communication and facilitation. The shared experiences fostered camaraderie and a collective vision, which now translates into more coordinated and confident fieldwork.



Importantly, the trip reinforced the principle that “if others can do it, so can we.” By bringing back stories and examples from Trichy, staffs were able to instill confidence and agency within the communities they serve. This strengthened participation and empowered families to adapt lessons into culturally grounded frameworks while meeting compliance standards.


The visit also included presentations of “Agent of Change” projects at the Trichy central office, showcasing successful community development initiatives. These examples inspired CFCA staff to envision similar transformative projects in tribal communities, reinforcing family agency and sustainability.

Overall, the exposure trip proved to be a powerful tool in community-based development work. It strengthened team cohesion, enhanced technical and soft skills, and deepened the collective commitment to community empowerment. The learnings from Trichy continue to guide CFCA staff in building resilient, participatory, and culturally sensitive frameworks for lasting impact.




FINANCIALS

CHETNA FOUNDATION FOR CHILDREN & AGEING-BHAGALPUR		
(PAN:AABTC0917H)		
(Account-Foreign Contribution)		
Income & Expenditure Account for the Year ended		
Particulars	March 31,2024	March 31,2025
Income		
Foreign Contribution	10,92,00,905.79	10,86,87,595.56
Bank Interest	4,00,531.00	5,62,846.00
Interest on I T Refund	63.00	-
Gain on Sale of Assets	-	11,761.96
	10,96,01,499.79	10,92,62,203.52
Expenditure		
Welfare of Aged & Children	10,05,48,217.05	10,09,41,979.47
Administrative & General Expenses	63,88,541.22	68,32,712.50
Loss on Sale of Fixed Assets	16,441.55	-
Depreciation	7,89,751.64	3,58,390.56
	10,77,42,951.46	10,81,33,082.53
Excess of Income over Expenditure for the Year	18,58,548.33	11,29,120.99

As per our report of even date attached herewith
 For,Kejriwal & Co.
 Chartered Accountants
 FRN:505052C

 (C.A. Ravi Prakash Sah)
 Partner
 Membership No.:443713
 Place:Bhagalpur
 Date:2nd September 2025
 UDIN:25073731BMIAPW6301

CHETNA FOUNDATION FOR CHILDREN & AGEING-BHAGALPUR		
(PAN:AABTC0917H)		
Account Foreign Contribution		
Receipts & Payments Account for the Year ended		
Particulars	March 31,2024	March 31,2025
Opening Balances:		
Cash in Hand	343.00	367.00
With Banks in Savings Account	38,03,038.46	42,28,065.98
With Banks in Deposit Accounts	-	15,31,107.00
	38,03,381.46	57,59,539.98
Receipts		
Foreign Contribution	10,92,00,905.79	10,86,87,595.56
Interest from Bank	4,00,531.00	5,62,846.00
Interest on I T Refund	63.00	-
Sale of Equipments	8,200.00	32,000.00
I T Refund	1,107.00	-
	10,96,10,806.79	10,92,82,441.56
	11,34,14,188.25	11,50,41,981.54
Payments		
Welfare of Children & Aged	10,05,48,217.05	10,09,41,979.47
Administrative Expenses	63,88,541.22	68,32,712.50
T.D.S.	-	10,198.00
Fixed Assets	7,17,890.00	2,57,500.00
	10,76,54,648.27	10,80,42,389.97
Closing Balances:		
Cash in Hand	367.00	769.00
With Banks in Savings Account	42,28,065.98	53,75,939.57
With Banks in Deposit Account	15,31,107.00	16,22,883.00
	57,59,539.98	69,99,591.57
	11,34,14,188.25	11,50,41,981.54

As per our report of even date attached herewith
 For,Kejriwal & Co.
 Chartered Accountants
 FRN:505052C

 (C.A. Ravi Prakash Sah)
 Partner
 Membership No.:073731
 Place:Bhagalpur
 Date:2nd September 2025
 UDIN:25073731BMIAPW6301

CHETNA FOUNDATION FOR CHILDREN & AGEING-BHAGALPUR**(PAN:AABTC0917H)****Account Foreign Contribution****Schedules to Receipts & Payments Account for the Year ended**

Particulars	March 31,2024	March 31,2025
<u>Welfare of Children & Aged</u>		
Direct Disbursement to Sponsor Child Account	7,70,28,050.00	7,70,26,035.42
Welfare of Aging	13,49,149.50	12,39,675.00
Scholarship	14,43,000.00	10,19,148.60
Higher Education Assistance to Sponsored Children	-	21,75,851.40
Community Assistance/Social Needs	25,50,506.00	23,12,939.30
Livestock/Vegetation Farming Program	4,11,674.00	2,19,354.00
Widows Empowerment Programme	29,30,536.00	-
Health Camp	2,63,970.00	3,01,919.00
Poverty Spotlight Programme	1,70,726.00	14,82,700.00
Salaries	1,01,80,424.00	1,02,38,876.00
Staff Welfare	21,19,225.05	21,27,267.93
Photo Expenses	55,005.50	21,130.00
Staff Training Expenses	2,29,794.00	5,30,192.82
Seminar & Meetings	3,46,001.00	5,09,440.00
Fuel & Electricity Expenses	48,440.00	70,061.00
Printing & Stationery	61,918.00	78,215.00
Office Rent	5,00,016.00	5,10,466.00
Repairs & Maintenance	1,44,301.00	1,44,026.00
Travelling & Conveyance	4,87,818.00	2,93,299.00
Internet Expenses	24,743.00	22,833.00
Medical Expenses	2,02,000.00	6,18,000.00
Office Expenses	920.00	550.00
	10,05,48,217.05	10,09,41,979.47
<u>Administrative Expenses</u>		
Bank Charges	3,626.00	177.00
Fuel & Electricity Expenses	1,05,307.00	1,10,038.00
Printing & Stationery	84,280.00	70,933.00
Payment to Auditor	1,86,440.00	1,91,160.00
Office Rent	5,30,400.00	5,38,356.00
Repairs & Maintenance	99,816.00	99,638.00
Salaries	42,33,599.00	46,21,550.00
Staff Welfare	8,56,284.97	9,29,041.68
Staff Training	-	70,682.00
Internet Expenses	8,179.61	14,028.02
Telephone Expenses	35,315.04	21,192.80
Travelling & Conveyance	31,985.00	41,392.00
Special Visit Expenses	98,438.00	24,710.00
Vehicle Maintenance	46,291.00	38,275.00
Office Expenses	21,015.00	23,736.00



Website Expenses	6,956.00	6,956.00
Seminar & Meeting Expenses	40,608.60	30,847.00
	63,88,541.22	68,32,712.50
Fixed Assets		
Furniture	9,090.00	-
Equipments	7,08,800.00	2,57,500.00
	7,17,890.00	2,57,500.00

As per our report of even date attached herewith

For, Kejriwal & Co.

Chartered Accountants

FRN:505052C

(C.A. Ravi Prakash Sah)

Partner

Membership No.:073731

Place: Bhagalpur

Date: 2nd September 2025

UDIN:25073731BMIAPW6301

CHETNA FOUNDATION FOR CHILDREN & AGEING-BHAGALPUR		
(PAN:AABTC0917H)		
(Account-Foreign Contribution)		
Balance Sheet as at		
Particulars	March 31,2024	March 31,2025
Funds		
Opening Balances	66,51,914.71	85,10,463.04
Surplus/(Deficit) for the year	18,58,548.33	11,29,120.99
	85,10,463.04	96,39,584.03
Fixed Assets		
Gross Block	56,53,971.80	58,35,011.80
Depreciation	29,03,048.74	32,05,217.34
	27,50,923.06	26,29,794.46
Current Assets		
T.D.S.	-	10,198.00
Cash & Bank Balances		
Cash in Hand	367.00	769.00
With Banks		
In Savings Accounts	42,28,065.98	53,75,939.57
In Deposit Accounts	15,31,107.00	16,22,883.00
	57,59,539.98	70,09,789.57
	85,10,463.04	96,39,584.03

As per our report of even date attached herewith

For, Kejriwal & Co.

Chartered Accountants

FRN:505052C

(C.A. Ravi Prakash Sah)

Partner

Membership No.:073731

Place: Bhagalpur

Date: 2nd September 2025

UDIN:25073731BMIAPW6301

PROJECT LOCATION MAP



ANNUAL REPORT 2024-25

Care, Share & Empower

With much deliberation commitment and the relentless efforts of CFCA, it is believed that in times to come, individuals, youths and families of CFCA community will be able to step into the mainstream and live a respectable and dignified life of their own.



UNBOUND AIMS TO ACHIEVE THESE CHARACTERISTICS

in partnership with sponsored families in the communities we serve.



CHETANA FOUNDATION FOR CHILDREN & AGING (CFCA)

4th Floor, Satyam Complex, R.R. Sinha Road
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