



# ANNUAL REPORT 2023-24

Towards Sustainable Development  
of Sponsored Families



CHETANA FOUNDATION FOR CHILDREN AND AGING (CFCA)

# ***PROJECT LOCATION MAP***



# CONTENT

2	Message from Unbound Director
3	Message from Managing Trustee
4-7	A Preface
8-9	Poverty Stoplight meeting with mother leaders
10-11	Livelihood Training Programme
12-13	Agent of Change Programme
14-15	Vegetable garden initiatives
16-26	Livelihood entrepreneurship - case study
27	Widow Support Programme
28-29	Medical camp for women
30-31	Youth motivation seminar
32-33	Annual staff meetings
34	Parent support meetings
35	Project monitoring by Donor Agency
36-38	Our Financials



# 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 Managing Trustee



Chetana Foundation for Children and Aging stands committed to addressing the key global challenge of poverty. With our unique “The 9 Programme Characteristics ” approach we empower and create sustainable livelihoods for the rural poor, especially women. We work in 7 districts of Bihar and Jharkhand. Our working model uses an integrated approach that tackles child's basic education to job oriented higher technical studies, social issues, and economic factors.

This Annual Report encapsulates our work in the year 2023-24 across the areas of women

empowerment, job creation, community based village upliftment, and youth goals on soft skills and career preparation. Our vision continues to be upon alleviation of poverty with a focus on access to education, skill development, entrepreneurship, and financial inclusion with human dignity.

We work hand in hand with poor women, children, and communities to provide them with dignity, hope and choice for sustainable family upliftment.

I thank the leadership team, senior management from UNBOUND, and the entire CFCA staff for their positive attitude, commitment and teamwork during this entire year. They embodied the true CFCA spirit of passionate work! I sincerely thank our esteemed Board of Trustees for their time, unflinching support, and guidance through the year.

P. Selvaraj  
Managing Trustee,  
Chetana Foundation for Children and Aging.

# Preface

## *A journey together to end poverty*

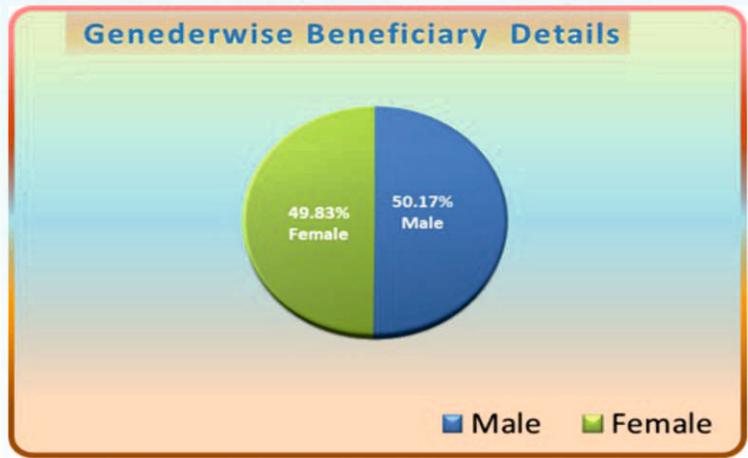
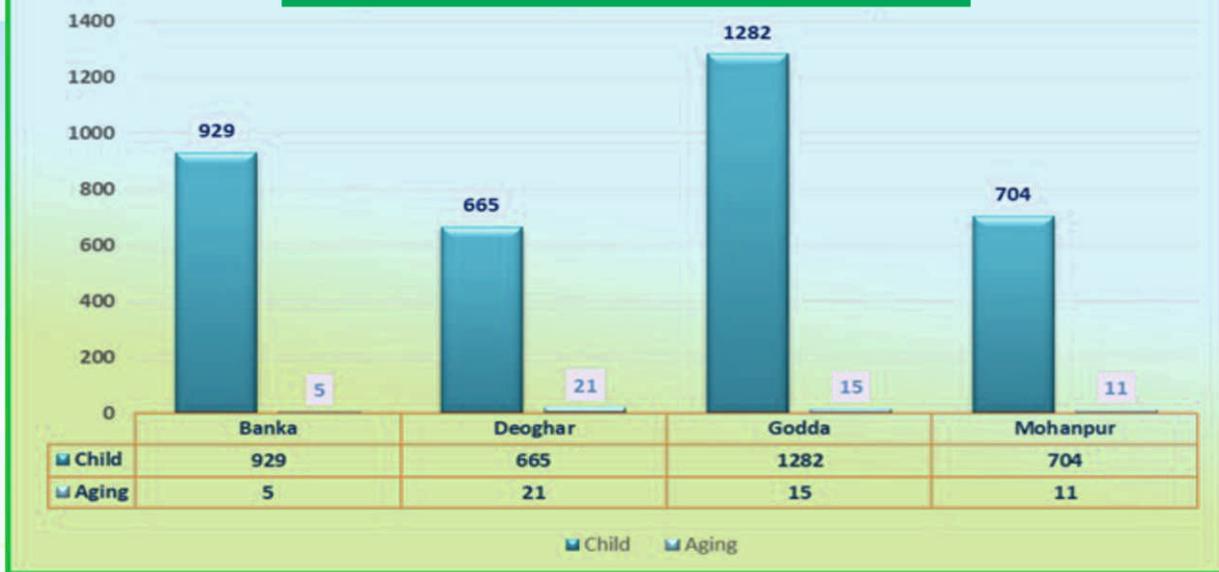
Chetana Foundation for Children and Aging (CFCA) play a pivotal role in addressing social economic issues and fostering development. We are independent entity, and operate on a non-profit basis. Our primary aim is to promote education to underprivileged children at remote villages. We also promote gender equality, human development through dignified work, and altruism.

We contribute significantly to poverty alleviation by implementing grassroots programs, empowering marginalized communities, and advocating for girl child education. We often focus on areas like education, health awareness, women's rights, livelihood, and rural development. We also work to improve access to clean water and sanitation, and support small-scale entrepreneurs.

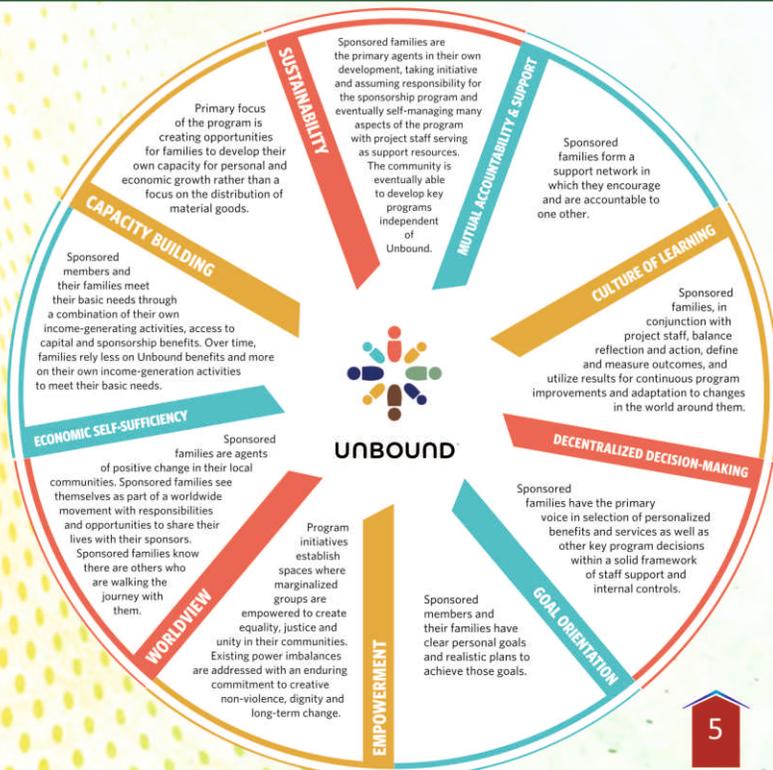


In Bihar and Jharkhand, we have been instrumental in supporting 3632 student in their education complementing parent's efforts, especially in rural and underserved areas. We ensure that resources and benefits reach our beneficiaries every month to their bank accounts.

## Zone-wise beneficiary Count



## The 9 Program Characteristics



## UNBOUND AIMS TO ACHIEVE THESE CHARACTERISTICS

in partnership with sponsored families in the communities we serve.

# 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.

## ZONE / SUB PROJECT DETAILS

SL	Subproject Code	Full Name	No. of Child Beneficiaries	No. of Aging Beneficiaries	Total Beneficiaries
1	BBL	Babumahal	141	-	141
2	BEN	BEN	63	-	63
3	BKA	Banka	80	-	80
4	BST	Basmata	100	-	100
5	DMA	Dumaria	165	-	165
6	HRA	Harimohra	151	2	153
7	KGP	Kharagpur	66	1	67
8	KKT	Kaniket	163	2	165
<b>Total</b>			<b>929</b>	<b>5</b>	<b>934</b>

SL	Subproject Code	Full Name	No. of Child Beneficiaries	No. of Aging Beneficiaries	Total Beneficiaries
1	BLA	Bhalua	143	6	149
2	CHI	Chakai	123	4	127
3	CPR	Charkapathar	83	2	85
4	JAJ	Jhajha	75	-	75
5	JSD	Jasidih	87	9	96
6	MPI	Mariampahri	83	-	83
7	SKO	Sokho	71	-	71
<b>Total</b>			<b>665</b>	<b>21</b>	<b>686</b>

SL	Subproject Code	Full Name	No. of Child Beneficiaries	No. of Aging Beneficiaries	Total Beneficiaries
1	AGR	Agamore	113	3	116
2	CAN	Chandana	96	1	97
3	DMT	Damruhat	119	3	122
4	GDA	Godda	84	2	86
5	KBR	Katibari	127	-	127
6	MBN	Manikbathan	90	-	90
7	PRO	Poru	88	1	89
8	PRT	Poreyahat	222	-	222
9	SKT	Siktia	156	2	158
10	SNR	Sundermore	91	3	94
11	SSI	Susni	96	-	96
<b>Total</b>			<b>1282</b>	<b>15</b>	<b>1297</b>

SL	Subproject Code	Full Name	No. of Child Beneficiaries	No. of Aging Beneficiaries	Total Beneficiaries
1	BAR	Baromasia	78	1	79
2	BCH	Baccha	98	-	98
3	BSA	Basaha	31	-	31
4	DKT	Dakaitia	59	-	59
5	GKL	Gokhala	79	3	82
6	KUA	Kusumba	41	-	41
7	LEA	Leela	93	3	96
8	MGR	Mangra	48	-	48
9	PVA	Phulvaria	31	-	31
10	RTP	Ratanpur	82	-	82
11	SKL	Saurichakla	64	4	68
<b>Total</b>			<b>704</b>	<b>11</b>	<b>715</b>

<b>Total Number of Child Beneficiaries</b>	<b>3580</b>
<b>Total Number of Aging Beneficiaries</b>	<b>52</b>
<b>Total Beneficiaries</b>	<b>3632</b>

## Process of Sponsorship:

The deserving families apply for sponsorship through the existing mother groups. 10 to 15 mothers of sponsored children form a small group called Mother groups. We have several of these groups in interior villages.

The groups nominate a committee among themselves to sit over the selection process. This elected committee oversees this process by following Project Selection Criteria policies. The application is approved if the child/ family is within the criteria. If not, the application is rejected.

The approved applications are being submitted to the zonal office for further follow up. The zonal coordinator sends staff members to visit the families to verify whether they selected child/ family is truly deserving, and willing to participate in the program activities. If the child/family is really poor, the “Family Record Form” is filled in and photo is taken. It is further scrutinized and verified by the zonal coordinator before he/she really sends it to the project office.

The digital Family Record is processed in the Project office, Bhagalpur. We also upload the child photo along with my record. The digitally processed family record and child photo is being sent to UNBOUND, Kansas, USA to seek new sponsorship. The rest of the responsibility seeking sponsorship is the work of UNBOUND, Kansas, USA.

## Criteria for sponsorship:

- Age limit 5-10 yrs
- One child policy.  
(If already one child is sponsored through Unbound we do not take any more child from the family for sponsorship. The idea is to reach out many more families because practically everyone in the village is poor)
- Economical condition of the family - Income less than Rs.8000/-
- Government employees' children are not selected.
- Parent responsibility – willingness to participate in the program and improve upon their family situation giving access to quality education (child), and income generation activities (family).
- No of children going to school from a family without the sponsorship
- Distance between school and home
- Priority to female children (at least of 50 percentage)

# Poverty Stoplight meeting with mother leaders

- **Overview:** A unique visual tool that helps families assess their poverty levels across multiple dimensions, such as food security, housing, education, and income. It uses a traffic light system—green (no poverty), yellow (moderate poverty), and red (extreme poverty)—to highlight areas for improvement.



- **Steps:**

1. Families complete a self-assessment to identify challenges.
2. Goals are set to address specific areas of poverty.
3. Progress is tracked over time with the help of community field workers or leaders.

- **Why It's Effective:** The Poverty Stoplight shifts the focus from viewing poverty as a purely economic issue to a more holistic perspective, empowering families to take actionable steps toward improvement.

By combining Field workers / mother leaders and the Poverty Stoplight, communities can work collaboratively to tackle both individual and systemic barriers to poverty.

The Poverty Stoplight strategic planning meetings with Mother Group leaders play a crucial role in addressing poverty in rural families.





These meetings provide Mother Group leaders with tools to assess poverty levels in their communities. The Poverty Stoplight uses visual surveys to identify specific areas where families face challenges, such as education, health, or income generation.

By involving Mother Group leaders, the approach ensures that solutions are community-driven and tailored to the unique needs of sponsored families. This localized strategy increases the effectiveness of poverty alleviation efforts.

Mother Group leaders are trained to guide their groups in setting achievable goals and implementing practical solutions. This builds the capacity of sponsored families to take charge of their own development. The meetings foster collaboration among sponsored families. This network amplifies resources and support available to sponsored families.

The Poverty Stoplight methodology allows Mother Group leaders to monitor progress over time, ensuring that interventions are effective and sustainable. This strategic approach not only addresses immediate needs



but also empowers rural families to break the cycle of poverty in the long term.

Sponsored families here have utilized this tool to identify barriers such as healthcare access and nutrition. With Mother Group-style community support, they've transitioned from red or yellow indicators to green across several poverty dimensions, improving overall well-being.

Together, Mother Groups and the Poverty Stoplight create a powerful synergy to combat poverty in a sustainable, community-driven way.



# Livelihood Training Programme

Seed nurseries and vermicomposting can be transformative for rural families, providing sustainable and regular income streams:



## Seed Nurseries:-

Considering there is a high Demand for Quality Seeds we organised seed nursery trainings for sponsored families at different locations. We hired professional experts as resource to



train the families. More than 500 men and women have participated in it.

Farmers often require healthy seedlings for crops, vegetables, and fruits. Sponsored families can grow and sell these seedlings, meeting local agricultural needs.

It is a kind of Low Investment, High Returns endeavour. Setting up a nursery requires minimal land and resources, making it accessible for small-scale farmers.

Families can grow seasonal vegetables, flowers, and fruit plants, ensuring year-round income. Employment Opportunities: Nursery management involves tasks like seed sowing, watering, and transplanting, creating jobs within the community.



## Vermicomposting :-

With the rise in demand for organic produce, vermicompost is highly sought after as a natural fertilizer. The training on vermicompost helped them to learn about utilization of Waste. Rural families can convert agricultural and kitchen waste into vermicompost, reducing costs and generating income.





The production costs are very low. Vermicomposting requires minimal investment in materials like earthworms and organic waste, making it a cost-effective venture.

There is a big Market Demand. Vermicompost is sold to farmers, nurseries, and organic farms, ensuring a steady market.

Both ventures are eco-friendly, promote sustainable agriculture, and empower rural families economically.

### Mushroom Value Addition Training:

Mushroom Value Addition Training enhances knowledge in preservation techniques, packaging, and marketing, enabling women to become self-reliant, especially in remote areas. Women can generate income by creating and selling value-added mushroom products like pickles.



Mushrooms are very nutritional and rich in proteins, vitamins, and minerals, addressing malnutrition in rural communities. Training promotes the use of agricultural waste (like paddy straw) for mushroom cultivation, reducing waste and increasing sustainability.



The training was started with oyster mushrooms and later diversified into products like mushroom pickles. This training not only uplifts individual women but also contributes to the overall development of rural areas.

# Agent of Change Programme

CFCA mother groups wanted to improve upon the village life, and so explored all possibilities thus they came with proposals and grant requests. Accordingly, the proposals focused the current urgent needs of the communities. Such needs included access to water, toilets, electricity, irrigation facilities, etc. With the fund that we received, we have successfully executed 17 such community development projects.

- Community Toilet / Bathroom.
- Community Bore well for drinking water.
- Irrigation bore well.
- Solar Street light.
- Community Water purifiers.
- Repair of community wells.
- Construction and upgrading of rural road.
- Restoration of village farm pond etc.



Bore wells are a common source of water for rural areas. They provide freshwater for domestic and other uses. It produces high-quality water, reducing health risks that may occur from the use of surface water sources, and help avoid interruption of significant socioeconomic activities during dry periods, for example when used for irrigation.

Irrigation bore well has a lasting effect on farmers to produce vegetables and other agricultural products.

The repairs of community wells help ensure that people have access to safe drinking water.

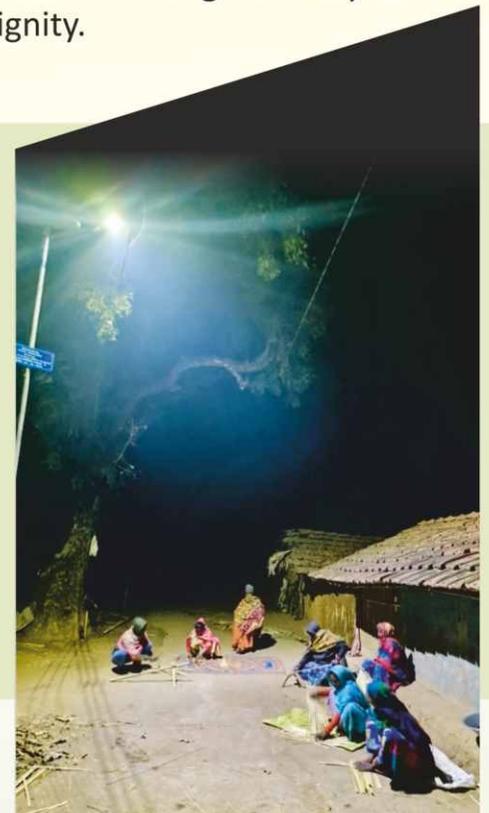




Community water purifiers have several benefits. They can provide access to clean drinking water to a large number of people in a cost-effective manner.

Solar Street lights dispel in them the fear of snake bite after sunset while they walk in the streets or sit for studies. It enabled people to use their leisure time for productive purposes like knitting broom, basket etc. Community life is very much alive as they sit together for sharing knowledge, ideas, discuss various schemes etc Community toilet / bathroom are a great way to improve public health and dignity.

Construction of village street road given residents easier access to markets, hospitals and schools, along with entertainment. The roads have also enabled school buses to reach far-flung villages, making it easier for children to get to school. Pregnant women and sick people can access healthcare services that now come to their doorstep.



Restoration of the village farm pond has several benefits. In rural areas, farm ponds are used by farmers for various purposes like irrigation, fishery etc.

We at CFCA treat mothers as key stakeholders from inception to implementation. Women empowerment was at its best from planning to participation to execution. The entire process displayed mothers as innovative thinkers, decision makers, and role model.



# Vegetable garden initiatives:

Family-initiated kitchen gardens play a significant role in improving food security in rural villages. Kitchen gardens provide a direct and reliable source of fresh fruits, vegetables, and herbs, enriching diets with essential nutrients that might otherwise be lacking.

By growing their own produce, families can reduce their dependence on purchased food, saving money that can be allocated to other necessities like education or healthcare.



These gardens offer a buffer during times of food scarcity, such as during droughts, natural disasters, or economic downturns, ensuring a steady supply of basic food items.

Families, especially women, gain agricultural skills and confidence. This can sometimes even lead to surplus produce, which can be sold for additional income.

We encourage the use of organic practices, such as composting and natural pest control, fostering environmentally friendly and sustainable food production. When families share their surplus produce, seeds, or knowledge, it strengthens social bonds and builds community resilience.



In rural areas where access to markets and diverse foods may be limited, these gardens become a crucial tool for enhancing self-sufficiency and combatting malnutrition.

We create awareness through parent meetings, or community groups to teach families how to start and maintain kitchen gardens. We promote organic farming practices.



Many of our sponsored families being farmers possess basic gardening tools including seeds, saplings, and compost. These help overcome initial barriers to starting a garden.

Our emphasis is placed on organic farming, and the use of locally available resources for composting and pest control.

Locally grown food reduces the carbon footprint associated with transportation, and organic methods preserve soil health.

These initiatives demonstrate that kitchen gardens are more than just a source of food—they are a lifeline for health, financial security, and community resilience.



# Livelihood entrepreneurship - case study

## Eco-friendly product leading to family sustainability

**Ref# Child : Anjal Soren CH861418**

**Mother : Bitimai Mumru**

In a small, remote Tetriya village nestled in the forests of Jharkhand under Godda District, the Bitimai family turned the humble task of stitching leaves into plates into a thriving business that changed their lives forever.

For generations, the Bitimai family had struggled to make ends meet, relying on seasonal labour and subsistence farming. But when life seemed bleakest, an idea sprouted—a simple yet revolutionary idea to turn nature's bounty - discarded sal leaves from the forest floor in to a means of livelihood: leaf plate manufacturing.

Driven by necessity and a desire to provide for her children, Bitimai decided to explore this untapped opportunity.

Initially, the family faced challenges. They lacked the tools and knowledge for large-scale production, and scepticism from neighbours only added to their struggles. However, with the help of CFCA local mother group and a small loan under a government scheme, they managed to purchase a manual stitching machine.

The family worked tirelessly. Bitimai and her husband learned to clean, press, and stitch the leaves into sturdy plates. Their children contributed by collecting raw materials from the nearby forest. Soon, the village began to notice the beautifully crafted plates, which were both eco-friendly and affordable.

A chance encounter with a visiting CFCA field worker turned the tide. The CFCA mother groups helped the family connect with buyers in local and urban markets, where demand for biodegradable products was growing. Orders began pouring in, and the family's income steadily increased.

Over time, the family's efforts paid off. They expanded their operations, purchasing automated machinery to meet growing demand. The children were enrolled in reputed schools for the first time, fulfilling a long-held dream. The eldest son is pursuing 1<sup>st</sup> year Graduation degree, and 2<sup>nd</sup> son is now in grade VII.

Bitimai reflects on their journey with pride: "We started with nothing but a handful of leaves and a lot of determination. Today, we not only support our family but also bring hope to our village. It's a reminder that even the smallest ideas can change lives. Thanks to CFCA for their continued endeavour and motivation".

This family envision a future where their village is known for its eco-friendly products and collective prosperity.



## A story of a resilient woman tailoring her way to a better life:

Ref : Child: Ravi Ranjan Maraiya CH861453, Mother: Priya Devi.



In the small village of Damruhat under Sunderpahari block, nestled amidst lush fields, lived Priya, a woman with extraordinary determination. Despite societal expectations and financial struggles, Priya was unwavering in her desire to create a better life for her family.

Priya learned sewing from her grandmother as a child and always found joy in crafting beautiful patterns. When her family's income dwindled, she joined CFCA. Priya saw an opportunity to turn her passion into a source of livelihood. Using her old, manual sewing machine, she started stitching clothes for her neighbours and gradually gained their trust with her intricate work.

As word spread about Priya's talent, demand grew. However, she faced challenges like limited resources and scepticism from some community members. Undeterred, Priya saved every penny to buy a modern sewing machine. Today, Priya runs a thriving tailoring enterprise, stitching clothes for weddings and festivals, and even trains other women in her village.

## Pushpa's seed nursery - a symbol of resilience and empowerment.

Ref : Child -Elias Kisku CH - 812980 Mother-Pushpa Tudu

In the small, remote village of Gehuma under Chakai block nestled among lush greenery, there lives a young woman named Pushpa. Her village depended heavily on agriculture, but years of erratic weather and poor-quality seeds had left the land less productive. Pushpa, however, was determined to transform her community's fate.



Pushpa noticed that many villagers were purchasing seeds from distant markets, which were expensive and often low in quality. With a deep curiosity and an unshakable resolve, she participated in a CFCA co-organized with Pradhan NGO seed nursery workshop. She learned about seed preservation, grading, and germination techniques.



With her newfound knowledge, Pushpa started a small seed nursery in her backyard using traditional, eco-friendly methods. She grew high-quality vegetable and crop seeds suited to the local climate and soil. Initially, it was a tough journey—convincing sceptical villagers, battling resource shortages, and managing her own household chores. But she persevered.

Word spread as Pushpa's seeds began to yield better harvests for local farmers. Her business grew, and soon she was supplying seeds not only to her village but also to nearby market. She reinvested her earnings in her nursery, adding more varieties and providing training sessions for other women in the village.

Over time, with the profit, Pushpa installed a Tube well for safe drinking water. She also put up a small shop for additional income.

Pushpa reflects her journey with pride: “With determination, a vision, and the right support of CFCA, I could uplift my family and my community. I didn't just grow seeds—I sowed hope, pride, and self-reliance in my village”.



### Story of a woman, who defied the odds and built a successful business through fish sales.

Ref: Child: Minakshi Marandi CH# 901831 Mother: Rani Kisku

Rani Kisku, hailing from a small village named Chadri under Chakai block in Bihar, grew up in a community where opportunities for women were scarce. Married to a landless marginal farmer, Rani found herself in a dire financial situation. She had no formal education, but what she did have was resilience, determination, and an unyielding will to provide for her family.



Her journey began with a small savings of ₹5000, which she used to purchase a basket of fish from a local market. Every morning, she would walk several kilometres to the neighbouring villages, selling fish door to door. Facing skepticism and ridicule initially—since fish selling was considered an unconventional trade for women—Rani chose to focus on the long-term goal of financial independence.

Over time, Rani built trust among her customers by providing fresh fish at fair prices. She learned the art of negotiating with suppliers and managing her inventory efficiently. Her persistence paid off, and her small business began to grow. With the profits she earned, she rented a small stall in the local market, expanding her reach.

Today, Rani is celebrated as a local entrepreneur and a symbol of inspiration in her region. Through sheer grit and perseverance, she not only changed her own life but also paved the way for other women to dream bigger and break barriers.

### **Saree business – a remarkable success.**

Ref: Child - Nilesh Soren CH908723 Mother- Shanti Murmu

In a small, picturesque village called Rahima tucked away in rural Bihar under Chakai block, lived a woman named Shanti. Life in her village is tranquil but challenging, and financial opportunities were scarce. Shanti, a mother of two, was determined to create a better life for her family, despite the obstacles she faced.

Shanti had always been enchanted by the beauty and cultural significance of sarees. Growing up, she would watch hand-weave intricate designs with love and care.



One day, with just a small savings of ₹8000, Shanti decided to start her own saree business. She visited nearby towns and sourced traditional hand-woven sarees directly from artisans. She didn't just see herself as a seller but as someone who could bridge the gap between rural weavers and a wider audience.

Shanti began selling sarees from her modest home, relying on word-of-mouth. Her sales were slow at first, but her passion and customer-first approach soon earned her a loyal clientele.

Noticing her potential, Orders began pouring in, not just from her village but across the region. Shanti reinvested her profits into expanding her business, involving her husband to help with logistics and packaging. It has brought her financial stability. Recently she has installed a new bore well at home, purchased refrigerator and other necessities, and enrolled her children in a reputed boarding school.

Today, Shanti is celebrated as a symbol of determination and innovation in her village. She proved how a simple idea, combined with hard work and resourcefulness, transformed her family from the humblest beginnings to remarkable success.

### **Sustainable goat farming lifts a family out of poverty**

Child : Rita Murmu, CH805978, Father: Tulsi Murmu.

In a small remote village Baghawa under Chandan Block in Bihar, India, lived a family that faced the harsh realities of poverty. Tulsi and her wife Lilmuni Marandi struggled to make ends meet, and their two young children often went to bed hungry. Farming the arid land brought little income, and opportunities for work were scarce in their region.

One day, CFCA visited the village to promote sustainable livelihoods. They introduced goat farming as a viable means to generate income. With a small savings from bank account and training provided by the CFCA, Tulsi decided to take a chance on this new venture. He purchased two female goats and a buck to start her small farm.



Initially, the learning curve was steep. Tulsi and Lilmuni learned to care for the goats, including their diet, vaccinations, and breeding cycles. Over time, their herd grew as the goats reproduced. Tulsi invested more by selling his wife's silver chain into purchasing more goats and improving their living conditions.

The breakthrough came when Tulsi learned about the potential of goat meat in the regional market. He collaborated with the local merchants to sell his livestock at fair prices. The consistent income allowed the family to repair their home, afford better education for their children. To everyone's surprise Tulsi shifted both the children to urban area in search of better education and job opportunities. Currently son is in ITI training at Patna, and the daughter is at Bhagalpur pursuing Bachelor Degree in science (B.Sc.).

Within a few years, Tulsi became a role model for his village. Tulsi now not only runs his farm but also teaches others about sustainable goat farming practices.

Tulsi reflects on their journey with pride: “Now, my goats are healthy and started breeding and we have almost 30-40 goats. I supply mutton meat during marriage and other functions in local markets. I earn Rs. 40000/- to Rs. 50000/- in festivals and marriage season in a month. I sell three to four goats every month in off season. It gives us access to regular income. Thanks to CFCA for creating a ripple effect of change in our community.”

### **A story of a family that turned their lives around with determination and innovation using a net house**

**Ref Child: Madhurani Murmu CH#773739, Mother: Rina Marandi**

In a remote village-Dumardiha in Bihar under Chandan block, the Murmu family faced many challenges as traditional farmers. The unpredictable weather, pests, and low crop yields meant that their income was always uncertain. One day, the mother of the family, Rina, attended a workshop organized by CFCA through an agricultural extension program with Pradhan. There, she learned about the concept of net houses—structures that could protect crops from pests, harsh weather, and excessive sunlight while creating an optimal environment for growth.



Despite initial skepticism and limited resources, the

Murmu family decided to take a bold step. They pooled their savings and secured a small loan to build a modest net house. Rina, along with her husband and children, planted high-value crops like capsicum, tomatoes, French beans, and cucumbers inside the net house. They adopted modern techniques such as drip irrigation and organic farming to ensure better-quality produce.

The results were transformative. The controlled environment of the net house led to higher yields and better-quality vegetables, which fetched premium prices in the local market. Word spread about their success, and nearby traders began visiting their village to buy fresh produce directly from them. The family's income grew steadily, enabling them to repay their loan, expand their net house, and invest in their children's education. Madhurani Murmu is pursuing her B.Sc. studies in university and her brother is studying in grade V.

Rina shared, “Now my savings are increased in manifold. I am confident to support my children to their education goal. I am thankful to CFCA for the continued support and encouragement”.

Their journey didn't stop there. Rina became a local advocate for sustainable farming and shared her knowledge with other villagers.

It shows how one decision can change a family's future.

### Roadside food cart - A story of resilience:

Ref# Child: Suraj Shembrom CH851956

Mother: Rinku Devi

Meet Rinku Devi, a mother of 4 children from Jhajha, who started her journey with a humble roadside food cart selling samosas. Facing financial hardships, Rinku Devi decided to turn her culinary skills into a business. With the support of her family, she began selling samosas from a small pushcart. Initially, she offered just one variety, but her dedication and passion led her to expand her menu to over 12 varieties of traditional food items.

Over the years, Rinku Devi's samosas, puri-sabji, rice-dal, rolls, and other menu gained immense popularity in her area, and her business grew steadily. Her story became an inspiration for many, showcasing how determination and hard work can transform lives. Today, Rinku Devi's puri-sabji is a local favourite, and her success is a testament to her perseverance and entrepreneurial spirit.



### Sports shop - A testament to the power of vision:

Ref# Child: Pintu Hembrom CH851958, Father: Jetha Hembrom



In a small, remote village nestled deep in India, a family with limited resources dared to dream big. The Hembrom family, passionate about sports, noticed that their village had little access to equipment or training facilities. Most children played with improvised tools—bamboo sticks as cricket bats, flattened rubber balls for football—and their aspirations often dimmed due to this lack of support.

Seeing her, Jetha Hembrom decided to open a local sports shop. Starting small, they sold basic, affordable equipment—cricket bats, volleyballs, and badminton rackets—from their home. They invested every bit of their savings.

Over time, their shop became more than just a business—it became the heart of the village's sporting spirit. As young athletes started showing talent, the Hembroms helped them connect to larger competitions in nearby towns. Some of the kids went on to become a district-level football player, bringing pride to the village.

The family reinvested their profits into expanding their shop, offering better equipment. Their efforts began attracting attention from neighbouring villages, leading to increased sales. Through dedication and community involvement, the Hembroms not only became financially stable but also transformed their village into a hub for budding athletes.

### **Grocery Shop - A story of unwavering belief in oneself:**

Ref# Child: Priyanshu Kumar CH796070, Mother :Parwati Devi

In a small place near Jhajha, there lives a resilient woman named Parwati Devi. Life had been challenging for her after her initial education. She married at a young age. Mother of promising two young children, she struggled to make ends meet. However, her determination to give her children a better future never wavered.

Parwati Devi decided to open a small grocery shop in her house itself. With no prior business experience and limited resources, she found it hard to sustain her shop. Her limited earnings barely covered her inventory, let alone her family's needs. Just as she was beginning to lose hope, CFCA parent group stepped in with a small loan with minimal interest to restock her shop.



With the CFCA's guidance, Parwati Devi transformed her humble grocery shop into a thriving business. She introduced a wide variety of products, ensured her shop was always clean and welcoming, and began offering discounts to loyal customers. Word spread quickly, and soon her shop became the go-to place for neighbours.

Over time, Parwati Devi's income grew significantly. She was able to repay the loan and expand her shop further. She even started a small delivery service for elderly customers who couldn't visit the market. Her children are able to continue their education, and she gained the respect and admiration of her community.

Today, Parwati Devi not only runs a successful business but also mentors other women in her neighbourhood who wish to start their ventures. She attributes her success to the support of CFCA and her unwavering belief in herself.

## The Potential of dairy farming as a sustainable livelihood

Ref# Child: Saloni Murmu CH1049805, Mother: Sarita Hembrom

Here's a story of Sarita Hembrom, a young woman from Khota, a remote village in the Belhar block of Banka district. Her journey is a testament to resilience and determination.

Sarita, a tribal woman, started her venture with just a few cows. With the support of her family and the CFCA under the animal husbandry Development Scheme, she transformed her small initiative into a thriving dairy farm. Today, her farm shelters 16 cows, eight of which actively produce milk, yielding about 25 liters daily. This fresh milk is supplied to nearby markets, earning her a monthly income of approximately ₹35,000.



Currently, her family raises indigenous cow varieties, which provides limited returns. Recognizing the need for change, she is planning to switch to improved foreign breeds that will significantly boost productivity and profitability. Her success wasn't without challenges. Sarita's determination and strategic decisions played a key role in overcoming the hurdles posed by her remote location.

## A grain mill - a valuable source of daily income:

Ref# Child: Sonam Kisku CH905025, Mother: Kiran Murmu



In Siktia village under Poreyahat block, Kiran Murmu, a tribal woman has transformed her life through a grain mill. Many farmers from this region migrate to other areas for work, disrupting their families and children's education. Kiran is no exception to the prevalent situation. To address this, Kiran and her husband Sandeep established a grain mill in the village as a valuable source of daily income. They sold two of their bulls in the village market to pool the amount for the initial investment cost. They also withdrew some amount from child's bank account.

As access to milling facilities are very much limited to this remote location, Kiran's grain mill became instant success, and there was a consistent demand for its services. Farmers in the area brought their grains (like wheat, rice, or maize) to the mill for processing. The Kiran's family operating the mill charge a fee for milling services, and it created a steady income stream. Even during off-seasons for farming, the mill continued to generate income as people store grains and process them year-round.

By milling grains into flour or other products, Kiran sells these value-added goods at a higher price in local markets or to nearby communities. Kiran earns more than Rs.25000/- monthly. The family is freed from migration. Four of her children are schooling.

Kiran reflects on their journey with pride: “My family is now transitioned from being a migrant farmer to a grain mill owner. Thanks to CFCA for their continued motivation.”

## Ayurvedic Medicine Preparation- A way to Advocate sustainable practices

Ref# Child: Chotelal Hansda CH752432, Father: Budhinath Hansda

In a remote Dudhawa village nestled deep in the forests of Bihar under Chandan block, lived the Budhinath family—a small, humble household struggling to make ends meet. The forests were both their sanctuary and their source of survival, but with limited knowledge, they could only gather basic forest produce to sell for meagre profits at distant markets.

Their fortunes took a turn when their son got enrolled into CFCA sponsorship. Parent participated in one of the CFCA initiated sustainable livelihoods workshop. Through their intervention, Budhinath, found an opportunity to work in an herbal medicine company at Udaipur in Rajasthan. He learnt there the art and science of preparing herbal products from forest yields. He learned to identify valuable medicinal plants, process them into essential oils, herbal balms, teas, and chawanprash and package them attractively.

The family withdrew some money from Chotelal's bank account and purchased the required equipment, and gradually gained access to markets. The family worked tirelessly, using the knowledge they gained, they developed unique products based on ancient herbal remedies passed down in their community. Their flagship product—a soothing herbal balm for joint pain—gained attention for its effectiveness.



Over time, with the CFCA's help in connecting them to fair-trade markets and eco-conscious buyers, the Budhinath family saw their income grow significantly. Their products became popular at local levels. With rising profits, they reinvested in their small enterprise, expanded operations, and even employed neighbors, providing livelihoods.

The family's success didn't just bring them financial stability; it brought confidence and pride. Their children were able to attend school, Chotelal pursued D.El.Ed. Training, the family built a sturdier home, and they contributed to preserving their precious forests by advocating for sustainable practices. The village, once on the brink of abandonment, flourished as a vibrant community.

## Vermicompost – An Initiative to convert organic waste into nutrient-rich compost

Ref# Child: Mukesh CH801115, Mother: Marangmai Hansda

The story of Marangmai Hansda, a woman from Satbbandha in Jharkhand, who transformed her life and her community through vermicomposting with the support of CFCA.

Maranmai had long relied on chemical fertilizers, which drained her income and degraded her soil. Like many smallholder farmers in her village, she struggled with declining crop yields and rising costs. Her turning point came when CFCA introduced the concept of vermicomposting to her community. Partnering with FPO of Godda, the project provided Maranmai with training, vermi bags, and 2,000 earthworms to kick start her journey.



Initially, Maranmai faced challenges and doubts, but her determination kept her going. She learned that vermicompost not only provides essential nutrients for crops but also improves soil health and structure. By applying this organic fertilizer to her winter crops, she witnessed remarkable results—healthier plants, improved soil, and better yields.

Maranmai's success inspired other farmers in her village to adopt sustainable farming practices. Her story is a testament to how innovation, hard work, and community support can transform lives, even in the most challenging circumstances.

# Widow Support Programme



Addressing the unique personal and social issues faced by rural widows, particularly among the Santal tribe in Bihar and Jharkhand, required a culturally sensitive and community-driven approach.

We conducted workshop to challenge stigmas and promote livelihood programs. The workshop highlighted the importance of contributions of widows to the families to shift societal perceptions, and to bring about sustainability in their families.

We offered Rs. 25000/- as a start up capital assistance to the widows who were interested to begin small-scale businesses. This empowered widows economically and fostered independence.

We addressed systemic issues affecting widows such as sexual violence, social stigma, lack of income, neglect or isolation etc. Our approach in the workshop was to establish small, informal gatherings where widows could connect and share their experiences. It has provided them emotional support.



These steps did address the social and economic challenges faced by widows while fostering a more inclusive and supportive community.

# Medical Camp for women



Health awareness camps for rural women do have profound benefits and long-lasting impacts. These camps provide essential knowledge about nutrition, hygiene, reproductive health, and disease prevention, empowering women to make informed decisions about their well-being.



Rural areas often lack proper medical infrastructure. These camps offer free health check-ups, and guidance, bridging the gap in healthcare access.

Educating women about their health helps them take control of their lives, boosting confidence and enabling them to advocate for their rights. By addressing issues like maternal health, anemia, and child nutrition, these camps reduce inequalities in healthcare and improve overall family health.

Women are often the primary caregivers. When they are healthier and better informed, it positively impacts the health of their families and communities.

These programs initiate long-term changes in behaviors, such as better hygiene practices and early health-seeking behavior.

We organized health awareness camp for rural women effectively at four zone - Godda, Mohanpur, Deoghar, and Banka.



About 600 rural women participated in it. We collaborated with doctors, nurses, or health workers who understand the community's needs and deliver impactful sessions.

We organized the camp with a mix of interactive session, workshops, and check-ups to keep participants engaged. We also provided basic services like blood pressure tests, sugar test, and consultations.

# Youth Motivation seminar



Career motivation seminars for youth that we conducted in four different zones (Godda, Mohanpur, Banka, & Deoghar) have a significant and transformative impact, particularly in remote village areas from where almost 1000 sponsored students participated in it. The seminars contribute a lot to career building of young minds. Prof.Dr.(H.C) Debojyoti Mukherjee, International LifeSkill Trainer was the resource person to these seminars.



These seminars introduce youth to a wide range of career opportunities that they might not have known about, especially in areas with limited access to information. They help bridge the gap between urban and rural knowledge.

Our seminars focus on essential skills like Vision-Mission-Goal (Transforming DREAMS to Reality), problem-solving, Communication, time management, and power of Focus. These skills are critical for professional growth, regardless of the field.

Bringing in successful individuals, especially those with similar backgrounds can inspire youth to set ambitious goals and believe in their potential. Hearing real-life stories of overcoming challenges resonates deeply.





Participants often receive guidance on how to pursue specific career paths, including information about education, training, and financial resources. This practical advice is invaluable for those without easy access to such resources.

Encouraging words and interactive sessions help young people believe in their abilities and take initiative, which is often a critical first step toward a successful career.



For youth in remote villages, these seminars are more than just events—they are a lifeline to the larger world of opportunities. By empowering them with knowledge and hope, they pave the way for personal and community development.

# Annual Staff Meetings

CFCA staff annual meeting plays a crucial role in designing and improving programs by fostering collaboration, gathering insights, and aligning goals.



Staff members discuss successes, challenges, and lessons learned from previous initiatives. This reflection helps identify what worked well and what needs improvement.

The meeting provides a platform for creative input, where diverse perspectives from team members lead to innovative program ideas that better serve the CFCA mission.



Staff collaboratively define priorities and set clear objectives, ensuring that everyone is aligned and working towards a common purpose.

Discussions about available resources, including funding, manpower, and partnerships, help in designing programs that are both impactful and feasible.



Staffs share feedback from beneficiaries and stakeholders, ensuring that programs are tailored to address the actual needs of the target communities.

These meetings strengthen the sense of shared purpose among staff members, encouraging collaboration and motivation to execute the programs effectively.



By bringing everyone together to reflect, innovate, and plan, an annual meeting lays the groundwork for impactful and sustainable programs.



# Parent Support Meetings



We play a vital role in empowering our sponsored parents to achieve challenging family goals by employing a variety of strategies.

We often engage directly with rural community (sponsored families) to understand their unique needs and aspirations. By building trust and fostering open communication, we create a supportive environment for change.

Our priority is to educate parents about the importance of goals like education, self-reliance (आत्मनिर्भरता), food security,

poverty stoplight, and financial planning. We use relatable examples and success stories to inspire action. Such motivation at community level empowers them to take proactive steps toward their goals. We also grant scholarship to alleviate financial barriers, enabling families to invest in education.

These efforts not only motivate our parents but also create a ripple effect, inspiring entire communities to strive for better futures. Raising awareness creates a ripple effect, as informed parents become advocates within their communities.

Consistent engagement through such meetings builds trust between the CFCA and the local community. When parents feel heard and valued, they're more likely to collaborate and support the programs.



These meetings provide an opportunity for CFCA to understand the unique challenges and barriers faced by families in the region. By incorporating local insights, we tailor our strategies for greater impact.

These meetings also help parents connect with one another, fostering a sense of community. Parent involvement is crucial for the success of any community initiative, and these meetings serve as a vital bridge for collaboration and mutual growth.



# Project Monitoring by Donor Agency



Monitoring visit to the CFCA project by representatives of Unbound Donor Organization Sir Daniel Pearson and Mrs. Pritha Hariharren during March 2024 played a crucial role in fostering positive change, as it ensured accountability, transparency, and effectiveness in the implementation of projects.

They explored the program visiting various sponsored families, communities, staff, and board members. They held meetings with different stakeholders of CFCA that included open discussion, individual meetings, and site visit.

By monitoring the use of funds and resources, the director and vice president ensured that they are allocated efficiently and reach the intended beneficiaries.

Regular oversight helps prevent misuse of resources, corruption, or inefficiencies. This ensured that projects are managed responsibly and uphold donor and community trust.

They collaborated with local teams to identify challenges and provided technical support, helping build local capacity to sustain development efforts.

They also assessed the progress of projects against predefined goals and provided valuable feedback. This allowed for mid-course corrections and ensured that CFCA project remains aligned with their objectives.



# Financials

## CHETNA FOUNDATION FOR CHILDREN & AGEING-BHAGALPUR INCOME & EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31ST MARCH,2024

Expenditure	Amount	Amount	Income	Amount	Amount
<b>Welfare of Children &amp; Aged</b>			Foreign Contributions		10,92,00,905.79
Direct Disbursement to Sponsor Child Account	7,70,28,050.00		Interest from Bank		4,00,531.00
Welfare of Aging	13,49,149.50		Interest on I.T. Refund		63.00
Scholarship	14,43,000.00				
Community Assistance/Social Needs	25,50,506.00				
Medical Expense	2,02,000.00				
Livestock/ Vegetation Farming Program	4,11,674.00				
Widows Empowerment Programme	29,30,536.00				
Health Camp	2,63,970.00				
Poverty Spotlight Program	1,70,726.00				
Salary	1,01,80,424.00				
Staff Welfare	21,19,225.05				
Photo Expenses	55,005.50				
Staff Training Expense	2,29,794.00				
Seminar & Meetings	3,46,001.00				
Fuel & Electricity Expenses	48,440.00				
Printing & Stationery	61,918.00				
Office Rent	5,00,016.00				
Repairs & Maintenance	1,44,301.00				
Travelling & Conveyance	4,87,818.00				
Internet Expenses	24,743.00				
Office Expenses	920.00	10,05,48,217.05			
<b>Administrative Charges</b>					
Bank Charges	3,626.00				
Fuel & Electricity Expenses	1,05,307.00				
Printing & Stationery	84,280.00				
Payment to auditor	1,86,440.00				
Rent	5,30,400.00				
Repairs & Maintenance	99,816.00				
Salaries	42,33,599.00				
Staff Welfare	8,56,284.97				
Internet Expenses	8,179.61				
Telephone Expenses	35,315.04				
Travelling & Conveyance	31,985.00				
Special Visit Expenses	98,438.00				
Vehicle Maintenance	46,291.00				
Office Expenses	21,015.00				
Web Site Expenses	6,956.00				
Seminar & Meeting Expenses	40,608.60	63,88,541.22			
Loss on Sale of Assets		16,441.55			
Depreciation		7,89,751.64			
Excess of Income over Expenditure		18,58,548.33			
		<b>10,96,01,499.79</b>			<b>10,96,01,499.79</b>

As per our report of even date attached herewith;

For, Kejriwal & Co.  
Chartered Accountants  
FRN:505053C

(C.A. Ravi Prakash Sah)  
Partner  
M.No.:073731  
Place: Bhagalpur  
Date: 5th September, 2024  
UDIN: 24073731BKEFAN4223





**CHETNA FOUNDATION FOR CHILDREN & AGEING-BHAGALPUR**

Balance Sheet as at 31ST March,2024

FUNDS	Amount	Amount	ASSETS	Amount	Amount
	Rs.	Rs.		Rs.	Rs.
Funds			<b>Fixed Assets:</b>		
As per last account	66,51,914.71		As per Schedule 'A'		27,50,923.06
Less: Excess of Expenditure over Income	<u>18,58,548.33</u>	85,10,463.04	<b>Cash and Bank Balances</b>		
			Cash in Hand	367.00	
			With Bank in Savings Account	42,28,065.98	
			With Bank in Deposit Account	<u>15,31,107.00</u>	57,59,539.98
		<u>85,10,463.04</u>			<u>85,10,463.04</u>

As per our report of even date attached herewith;

For, Kejriwal & Co.

Chartered Accountants

PRN: 505052C

(C.A. Ravi Prakash Sah)

Partner

M.No.: 073731

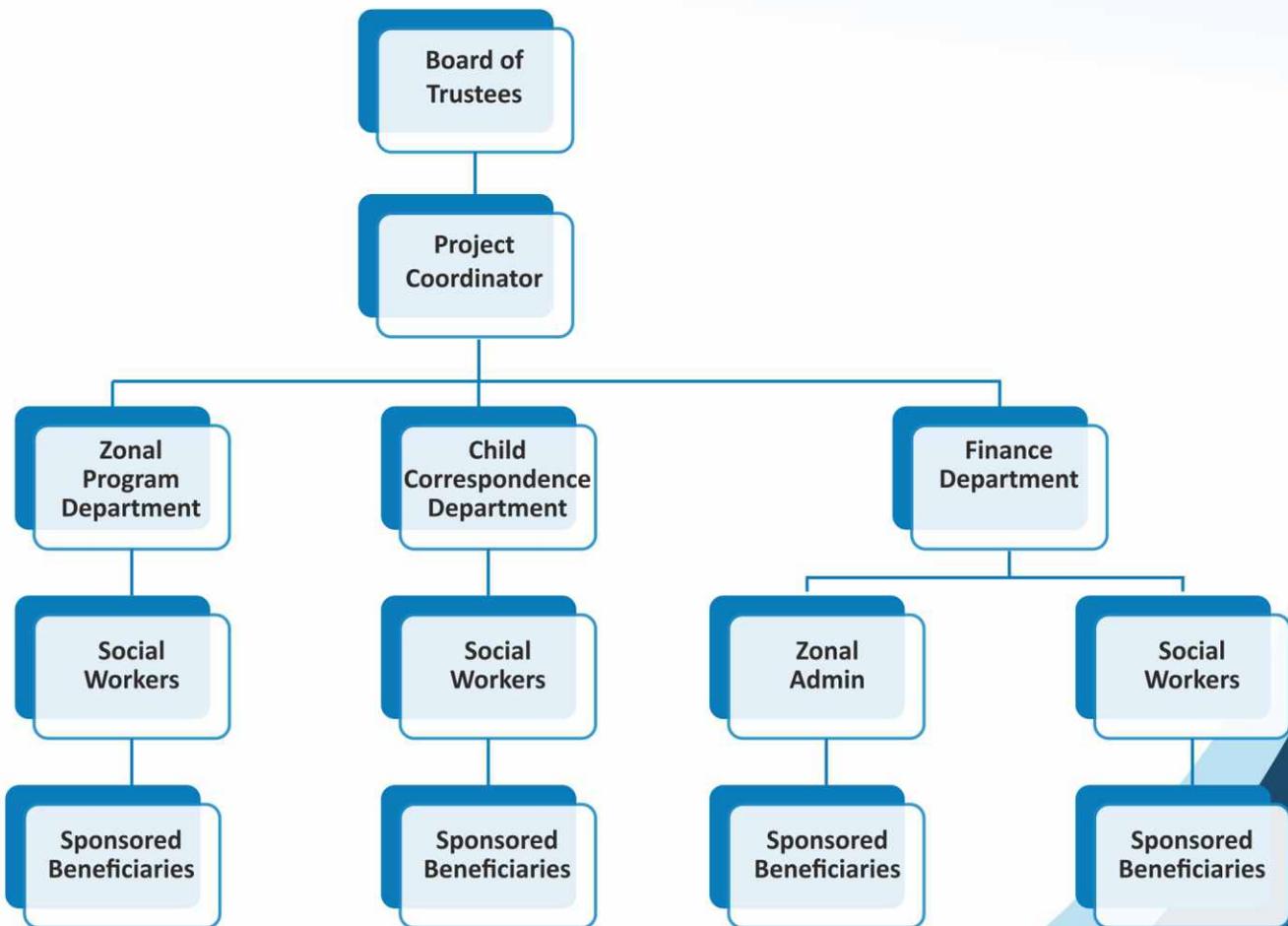
Place: Bhagalpur

Date: 5th September, 2024

UDIN: 24073731BKEFAN4223



# CFCA Organogram



# ANNUAL REPORT 2023-24

## *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.



**CHETANA FOUNDATION FOR CHILDREN & AGING (CFCA)**

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