

Activity Report

VIKAS TRUST

Reg. No E/7449/Vadodara

Formation on 3rd April 2010

Registered on: 11th Feb 2011

Communication Address: 402, Bholesai Apt., Bh. Emperor, Parsi Street, Fatehgunj, Vadodara 390002
GUJARAT INDIA

Contact No: +91 265 6553344 (M) +91 9227896904, +91 9824063400

Email ID: vikastrust1@gmail.com

Web Site: www.vikastrust.org

FaceBook: www.facebook.com/vikas.trust

VIKAS TRUST is non religious, non political and a registered NGO (E/7449)

VISION: To become a facilitator in helping people help themselves to Reduce Poverty and Uplift themselves through Education / Training / Skill Development for Self Sustainable Livelihoods Initiatives. The effort is to see Better Earning, Better Saving and Better Future i.e. Better Standard of Living for Under Privileged Citizens

MISSION: Identifying the under privileged citizens who needs our support, teach / train / educate / develop skill to enhance their capability, improve efficiency so to deliver better quality products & quantitative output, which in turn will help them for better market and in turn better rewards. Counsel them through varies activities, to uplift themselves as better citizen to the society. Advice them for Saving, Investments and Protection. The overall effort will result in to better standard of living.

Some of our focus points are:

Self Sustainability: Generate Self Employment through Gruh Udyogs / Cottage Industry and Services. Support them with resources like better bargained input cost of raw material, produce quality output and creating market.

"APNA GRUH UDYOG" which is Sponsored & Operated by "VIKAS TRUST" generate funds through it activities, so as to support the other objectives and provide better solutions to its beneficiaries.

Creating Self Employed: Identifying the entrepreneur talents in an individual and motivating them to become organized small scale entrepreneurs.

Reduce Expenses: Through varies programs we facilitate to bring down regular expenses, which dries up the earning & savings of beneficiaries. MediCard is an initiative which provides medical services through our network of private medical service provide at discounted rates. Many such facilities flows..

Micro Savings & Investments: Cultivate savings & investments habits for better future planning. Also keeping them away from the vicious credit cycle.

Create Awareness on Rights & Responsibility: Rights brings in Responsibility. Awareness on this thought is done through discussion, presentations, events and seminars.

Main Objectives:

- Create Self Employment through Gruh Udyog
- Education aides to Children
- Women Empowerment
- Medical aid for needy
- Upliftment of the Under Privileged through Micro Finance (Saving, Investments & Credit) & providing Social Security through Micro Insurance

Activities

Visiting the under privileged citizens (beneficiaries) area through Other NGOs, Area Leaders & Directly to analyze the needs in field of Educational & Training for Livelihood, Earning Potential, Medical Need, Family Welfare, etc
Present Civic Problems were also understood.
Proper use of Loans is also explained to them as they are visited by many other MFIs / Credit Soc.



Identified the expertise with the beneficiaries and market need, VIKAS TRUST supported Small Home Made Entrepreneurs (Cottage Industry) for making of Farsan, Khakra, Salampak, Paper Bags, Chiki, etc



Identifying, Educating, Training women entrepreneurs for Tailoring Jobs.
Sewing Machine were ever made available through Interest Free Loan.



Ownership of Autorickshaw are made available to those who drives autorickshaw on rent



Free Health Check up & Eye Camps are organized.



Training – Education on Rights and Responsibility



Other activities like

- ✓ **Distribution of Season Medicines and Vitamin Supplements under advice of doctors**
- ✓ **Distribution of Cloths to the needy**
- ✓ **Distribution of Food Grains to disable needy**
- ✓ **Counseling for Educational Aids, Medical Aids, Civic Issues, Family Dispute, RTI etc**
- ✓ **Support other NGOs with Books for Library**

Activities	Beneficiaries	Remarks
Ownership of Autorickshaw to person who drives on rent	25	
Sewing Machines / Tailoring	30	
Eatables (Snacks) Making	12	
Health / Eye Check up Camp	1552	Eye drops, medicines given to maximum patience, 251 Spects & 25 Cataract Operation Done
Distribution of Medicine & Health Supplements	3108	
Distribution of Cloths	47	
Distribution of Food Grains	05	
Counseling - Educational Aids	04	
Counseling – Medical Aids	03	
Counseling – Civic Issues	25 Areas	
Counseling – Family Dispute	35	
Counseling – RTI	90	
Counseling to Other NGOs	953	
Books for Library	52	

For more details & event pictures on activities please web site www.vikastrust.org or FaceBook <http://www.facebook.com/vikas.trust>

Partner Visits

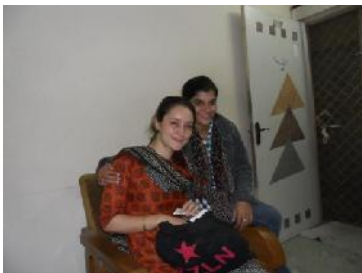
Wockhardt Foundation's representative visited during the launch of Mobile Ophthalmic Van at Vadodara. Jiruwala Eye Clinic is kind enough to provide the technical support.



Ms Sheetal – CEO of Micro Finance Institute at London U.K. visited us to understand our activities and associate with us in our projects



Ms Lusia an Intern from Germany paid a visit to us to understand our working



Ms Rohana & Ms Monik visited from Kings College London & SIFE. Project with their support will start shortly.



Future Projects

Garments Manufacturing: Vadodara has potential of consuming around 100,000 (One lac) ladies garments (Tops) per month and mostly the same is been dump from nearby area like Ahmedabad and Surat. A set up to manufacture these garments (sewing, embroidery & child products etc) with a target to capture 25% of the market gives livelihood to around 200+ citizens and availability of new variant to the reseller with less stocks to maintain.

With support of our overseas partner, we intend to get job work for embroidery for overseas clients.

This project invites donation and equity participation. Ask for more detailed project report

Artificial Jewellery Making: With support of our overseas partner, this unit intends to manufacture Artificial Jewellery mainly for overseas customer ie Export based. However some designs with Indian Variant would be available for local customers

This project invites donation and equity participation. Ask for more detailed project report

Green: Converting the common plots of the society into small garden in association with Society, Municipal Corporation and Corporate / SME etc

Invite sponsorship / branding opportunity to Corporate / SME and contributing for Environment

Distributing Food Grains to Disable Singles: Providing food grains every month to the disable singles mainly old citizens who does not have any source of income. Cost per person per month comes to Rs 700/- (Rs 8,400/- per annum)

One can contribute by sponsoring one or more person by way of donation to support the cause.

Dial for Service: Dial for any services like Carpenter, Electrician, Plumber, Electronic Engineer (TV, Fax, Xerox Machine, Computer Repairer) Gardener, Driver, Mason, Painter, Domestic Worker, Nurse, Care Taker, Bill Payment, Cook, Beautician, Mehendi or even Auto Rickshaw, taxi...etc

This project invites donation and equity participation. Ask for more detailed project report

Case Study of Autorickshaw Project (Ownership to Rental Autorickshaw Drivers)

Name of Beneficiary: Mr Mukesh Soni

Age: 52 Years

Drives Auto on Rent since last 15 Years

Past:

Mr Mukesh Soni is from a middle class family, with education till 10th class. Due to the close down of his earlier company, and not having any education or skills he forced himself to drive an auto rickshaw. Not having any fund, no much support from family and because of his limitation he was not in position to get financial help from bank, he had to drive auto rickshaw on rental basis.

Mukesh bhai is the earning member of the family with some support from his wife Kokilaben in getting additional income by way of tailoring jobs.

Mukeshbhai drives rental Auto rickshaw, which is made available to him for 8 hours with a daily rent of Rs 100 in those days which has now been increased to Rs 200 per day. Driving auto on Indian roads with huge traffic is troublesome, however he has to manage to earn Rs 500 per day, so as to take home Rs 100 (after taking out the rent of Rs 200 & petrol expenses of Rs 200). If some time the auto is down or under maintenance then he is left with no choice but to stay home without any work & so without income. The small earning only make both hand meet with difficulty. Saving is out of question for him.

Present:

With new auto rickshaw in his hand he is now in position to drive it 10 hours with flexibility of time, managing early morning & late night clients for some extra charges (as the availability of auto is less in this hours) earning around Rs 600 plus per day. He takes home Rs 300 per day after doing an expenses of Rs 200 on petrol / CNG and Bank Installment of Rs 100 (bank EMI comes to Rs 3300 pm). Bank installment amount kept aside is weekly deposited in the saving account, so as avoid its use and not to miss on the EMI. Due to new vehicle the breakdown is nil so he utilizes all week days on work.

Mukeshbhai is now confident of saving for his future too. He know once the EMI is done he will take home Rs 400 per day and increase his contribution to more on saving and enjoy better standard of life.



VIKAS TRUST ROLE:

Identifying Mukeshbhai's need from our general survey on auto rickshaw drivers, we approached with our proposal of supporting him to buy a rickshaw. His creditability, behavior and drive to work for his family betterment gave a positive strong signal to support him. With a small amount contribution from him and balanced by Trust the down payment was made for auto rickshaw. The required documents were processed through DIC (District Industrial Centre) a Govt. body who support self employment by way of subsidy and convinced the bank (it was not easy) to provide loan to Mukeshbhai.

Benefits of this activity:

Bringing good person in this sector, Road Traffic Discipline will be maintained

PROJECT - AUTORICKSHAW

Giving Ownership to Autorickshaw drivers who presently drive rental rickshaw

Survey Highlights:

- 35000 rickshaw in Vadodara, 50% are on rent
- Average income is approximate INR 10000/- pm
- More than 50% goes as rental payout, Time bound, Old vehicle so high maintenance & fuel consumption.
- Can't shed out down payment & low creditability

Safety to Banks / Loan Provider

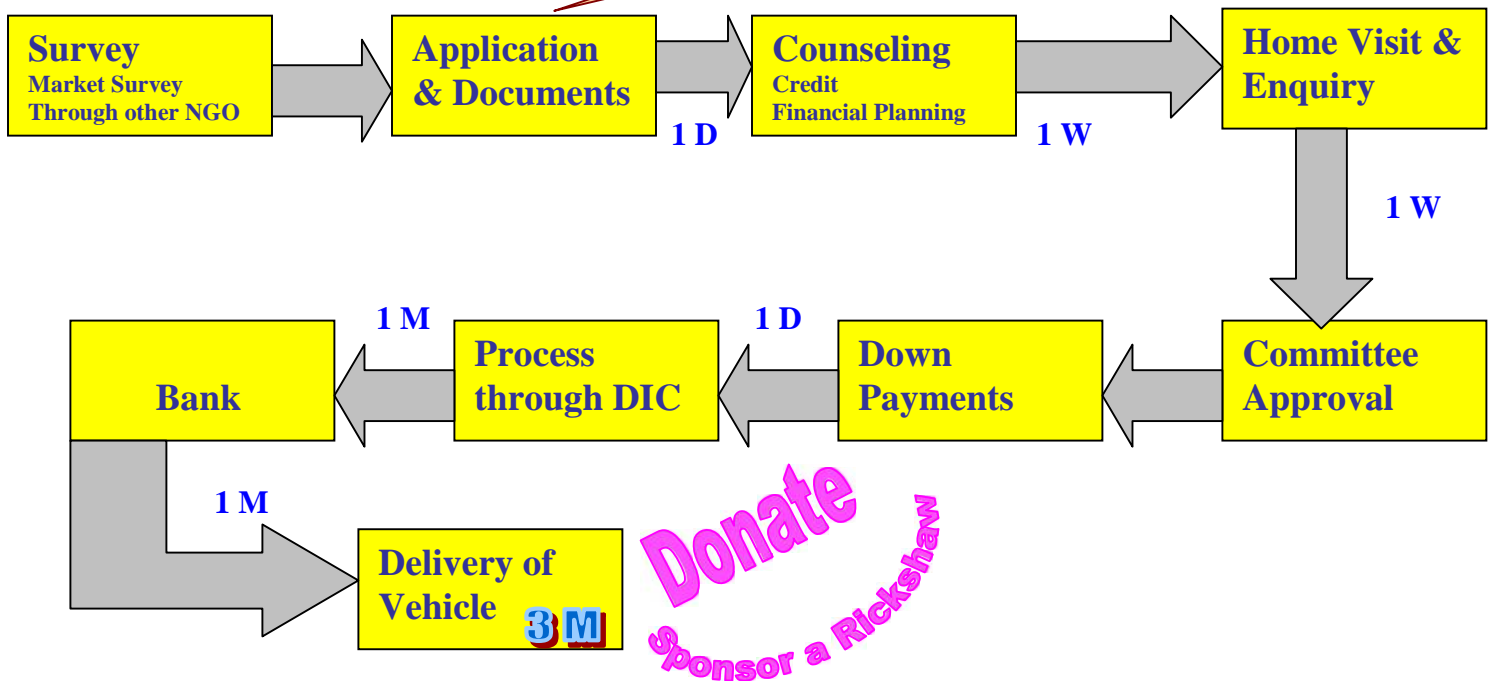
- No / Less chance of NPA as the
 # Selection process is strict
 # It's a support based services & not need based.
 # Disposable income is Improved
 # Experience of the trade

Benefits to beneficiary:

- Ownership of vehicle
- Govt, Subsidies rate
- Low EMI to more disposable income
- Working hours freedom, can work extra hours for more earning
- New vehicle so no or negligible maintenance
- Good average of vehicle, so lesser fuel cost
- After 3 years NO Bank EMI. Take home increases, whereby improving the standard of living / saving.
- Other benefits in latter stage...

Flow Chart of Process

Rejected cases on ground of expired license / badge, low education. Are deal accordingly.



Eligibility:

- Licence & Badge
- Education minimum 8th standard (School Leaving Certificate)
- Identity proof – Election Card
- Address proof – Light Bill, Tax Bill, Ration card. If on rent, rent agreement / rent paying slip
- Experience letter from the present rickshaw owner
- Guarantor's letter, guarantor's ID proof, guarantor's address proof, photo
- Photos
- 2 references

Cost of Autorickshaw	142380
Contribution by beneficiary	5000
Vikas Trust Contribution	22380
Bankable Loan	115000
Subsidary from Govt.	15000

Savings to Beneficiary	
Rental Payment (Rs 200x30 days)	6000
EMI to Bank	3300
Saving / Disposable Income	2700

<u>Bankable Loan Details</u>	
Amount	115000
Interest Rate (Reducing)	
Flat 8.5 %	12%
Tenure	36 Months
EMI	3300
Total Amount Paid	118800
Subsidy with Interest	18800
Net Amount Paid	100000
Loan Amount	115000
Interest Part	NIL
Effective Interest Rate	0%

Years		1	2	3	4
Income (exc CNG/Petrol)	10,000	12,000	12,000	12,000	12,000
Rent	6,000				
EMI to Bank		3,300	3,300	3,300	
Take Home	4,000	8,700	8,700	8,700	12,000
	Time Bound	Work Extra hours			No Rent/EMI for Life
More than 50% goes in rent					

Testimonials

I visited all information on your web site & your service & dedication is very good – Mr. Praveen Rajasekar

Truly a laudable activity – Mr Vijay Citnis

Please accept my heartiest congratulations on such a great work that you have been carrying out. – Mr Manoj Divatia

I am impressed with the trust activity and the initiatives you and the members are taking for the same. – Mr Murtaza Poonawala

Superb, welldone – Dr Huzeifa Khorikiwala Wockhardt Foundation

Such a wonderful work you are doing for people God Bless You!! – Mr Vivek Dupte

Word from the Founder & Managing Trustee

Vikas Trust Team and Management take this opportunity to thanks all Our Volunteers, Donor, Supporter, Partner & Well Wishers.

We wish to bring in revolutionary changes in the life of these beneficiaries through our activities Personally appeal to like minded individuals, society, trust, firms, organisations to come forward and contribute to the noble cause. Contribution can be in terms of Donation, Time, Expertise, Ideas, Projects e.t.c. One can participate under ISR (Individual Social Responsibility) and or CSR (Corporate Social Responsibility). Tax benefits can be availed to the right donor. We welcome suggestions / feedbacks.

We believe in transparency and for that reason all required documents are uploaded on website, however any specific document is required, one may ask for.

Zoher Doctor

www.zoherdoctor.in

Direct Contact: E-mail: zoherdoctor@gmail.com (M) +91 9824063400