



THE BELAKU TRUST
RESEARCH & ACTION



THE BELAKU TRUST
APRIL 2015 / MARCH 2016

Dedicated to Community Health, Research and Action



THE BELAKU TRUST

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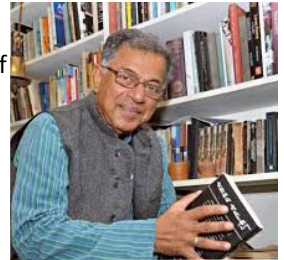
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DEAR FRIENDS OF BELAKU

Dear friends of Belaku,

I start this letter with the sad news of the loss of two members of the Belaku family. Dr. Jayashree Ramakrishna, a colleague, friend and supporter of Belaku from its inception, died in September 2015. Smt. Rajamma of the Ushe group was killed in a traffic accident in January 2016. Our sincere sympathies go to their families; we know it is our loss too.



The year 2016 saw Belaku reach “adulthood”, having been in existence for 21 years. We may have started out with youthful and perhaps over-ambitious expectations, but I know we have contributed to the progress of many with whom we have worked, both in the community and our own staff.

During 2015/16 we progressed with our plans for the leadership of Belaku to gradually shift to the very competent staff in Kanakapura. Ms. Thejaswini MS and Ms. Jyothi Thereseraj have done an admirable job of continuing our work as well as planning new directions for Belaku. In the process, they say they have learnt a great deal and acquired new skills to pass on to the gelathis (community link workers) who are our backbone.

Their work during the year and their plans for the future remain focused on the most vulnerable in the villages, and are guided by our belief in helping people to be able to help themselves. We’ve been encouraged to see the people of these villages beginning to identify their needs and problems, and take control of their situation. Much remains to be done, and we remain committed to doing it with hope, humility and integrity.

As always, it is a pleasure to write this annual letter and to thank you for the support and practical help you have given us during the year. I hope and believe generosity will extend over the years ahead.

Yours,

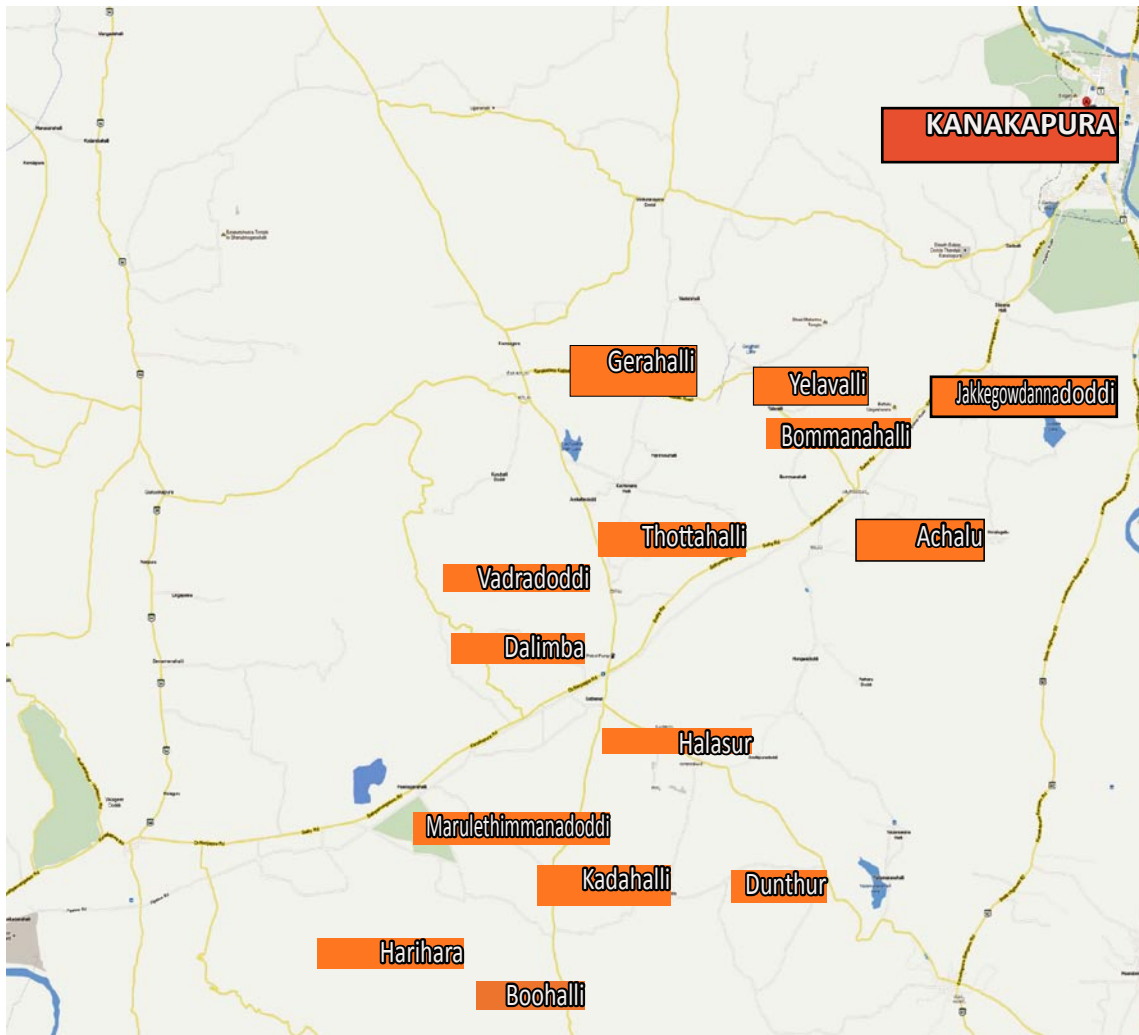
Girish Karnad
Chief Trustee

WHO WE ARE AND WHAT WE STAND FOR

Belaku began as a group from varied professional backgrounds, all committed to seeing a better life for the people of Kanakapura Taluk. Our focus has always been on health and well-being, especially for women and children. Research revealed the many factors that hinder them from leading full and healthy lives. We see women coping with extreme poverty, lack of health information and ignorance of the skills needed to access and improve the services that should be available to them.

All our programmes and activities have been designed keeping in mind that:

- > Charity, in the sense of handouts, is not a solution.
- > Real, lasting change comes from the village communities themselves.
- > We can work with these communities to help them gain the knowledge and skills to effect these changes.
- > We must work with the existing services, which need to be strengthened, not sidelined or replaced.
- > The community should make their own decisions about what leads to the best life possible.



WHAT WE DO AND WHY

We believe that our activities will be most effective when based upon reliable information. Our research has been sponsored by groups like UNICEF, the Rajiv Gandhi Foundation and the World Health Organization. We collect data and keep in touch with the community, conducting more rigorous research when it is indicated. We have learned that poor health and nutrition in the villages comes from many related causes:

Poverty

Lack of money restricts the care provided to children, forcing village mothers to take ill-paid labour work far from home. We attempt to acquaint people with the many government programmes that exist for poverty alleviation and help them get access to services. We also provide loans to women to buy livestock, which enhances both incomes and diets. Money for medical help is available to the neediest families. Belaku also developed three income generation groups, where village women produce craftwork that we helped them to market. The running of this programme has been handed over to another organisation, but we continue to work with the women on financial decision making.

Lack of Knowledge

Working together at the income generation groups and at other opportunities provided by Belaku gives women the chance to discuss problems and share ideas and information. Belaku has trained community workers, called Gelathis, who share information on child care, health and nutrition with village families through the Smart Start Programme.

Under the programme A Future through Fun, Belaku organizes summer camps for children and young people. Some seven to eight hundred children and young people learn about health, environment and gender justice through games, films and computer programmes.

Lack of formal education and skill training

Education for village people has always been hampered by transport problems and lack of money. The lack of opportunity for children affects their health and the well-being of their community.

Workers in government-sponsored Anganwadis (preschools) often feel isolated, which adversely affects their functioning. Belaku supports them with training and resources. We also provide scholarships so that local students can attend school and college.



DETAILS OF MAJOR PROGRAMMES

2015/ 2016

Anganwadi and Community Support Programme

Belaku has been collaborating with the Government's Integrated Child Development Services (ICDS) programme since 2006. Our aim is to increase community involvement and support of the anganwadi (preschool) programme as well as to improve health and nutrition of pregnant women and young children. Women from the community, called gelathis, are trained by Belaku to work with children in the pre-school as well as carry out counselling sessions with families.

Preschool Component

This programme functions in thirteen anganwadis. Several of the gelathis cover two villages. The gelathis increasingly handle the planning and even the training of new recruits themselves. They continue to interact regularly to exchange ideas and experiences, which helps them to conceive of and carry out interesting programmes with the children.

Home visits to families with young children and to pregnant women and new mothers

The gelathis continue to make visits to homes in the afternoons. Growth charts of all the children attending the pre-school are maintained and reviewed with the families. Families of malnourished children are visited several times a month.

The Gelathis visit families regularly and share information as well as answer questions about problems perceived by the families.

Income Generation Groups

The three income generation groups, Kirana, Deepa and Ushe, were assisted to link up with the Samarthanam organisation for the production and marketing of their products. Samarthanam shares our aims and is oriented towards marketing for women's groups; we have continued to maintain close contact with the women as well as with Samarthanam.

We found that all the women had been taking loans of varied amounts and that their understanding of how to best use their finances was inadequate. We have had several sessions with them in this regard and are happy to note that some are now debt free and beginning to accumulate some savings in their bank accounts.

Medical issues: Several of the women in the income generation groups had gynaecological complaints and Dr. Shaibya Saldanha very generously saw them and provided advice and care.



STORIES FROM THE FIELD

One of our aims has always been to help the people of the community to recognise their rights and find ways to achieve them. Janaki (name changed), one of the gelathis, showed us that this can happen.

Janaki learned that she was eligible for a housing loan and had applied for one. After a few weeks, she was approached by a village official and told that the amount had been approved but was asked accept a smaller amount while signing for the entire amount. When she questioned it, she was given a series of excuses, such as it being government policy, local expenses had to be subtracted and so forth. She refused to accept less than the entire amount and said she would take this to higher authorities and get a letter from the Belaku Trust in support. To our delight, she promptly received the full amount. Other women in the village have also been encouraged by her successful stand.



FUTURE DIRECTIONS

Administration

Changes in the functioning of the Belaku Trust occupied a major part of the year. The main operations were transferred to the office at Kanakapura, and the premises in Bangalore vacated. New regulations by the Ministry of Home Affairs required us to apply for renewal of our FCRA (Foreign Contributions Regulation Act) approval and this required considerable time and effort. Ms Anjana Vivek stepped down as trustee and after consultations to find a replacement, was replaced by Ms Baneen Karachiwala.

Future Directions

Ms Thejaswini and Ms Jyothi Thereseraj have been taking over the planning and functioning of Belaku's programmes. They have continued with our existing programmes and are also exploring ways to expand and strengthen the work.

The underlying imperative will be to empower the community and also work closely with government service providers.

CHALLENGES

Working in this environment is always challenging.

Administrative issues like getting the necessary government clearances for our work and funding take great time and effort, as does developing the skills of staff members for assuming more responsibility at Belaku.

Dealing with public services and trying to help the community to gain access to their programmes is a slow process.

Change can be seen as a threat by some sections of the community. Our goal of helping women and children improve their lives may result in changes in family structure and norms. We have to be sensitive to this.



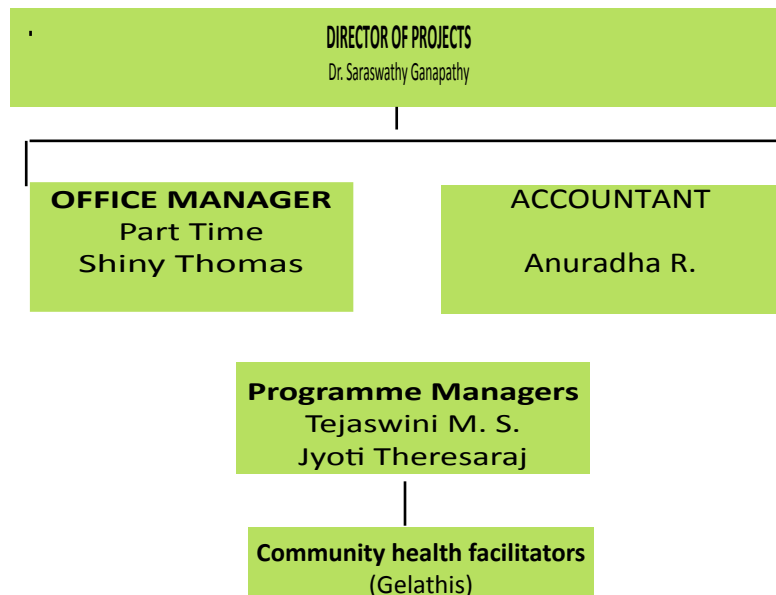
GOVERNANCE

| Name | Role | Occupation |
|--------------------|---------------|---|
| Girish Karnad | Chief Trustee | Film - Maker |
| Sarita Bakhshi | Trustee | Business Reality |
| GS Jayanthi | Trustee | Proprietor Ananya Boutique |
| Sadiqa Peerbhoy | Trustee | Director - MAA Communications Pvt. Ltd. |
| Baneen Karachiwala | Trustee | Health & Social Sciences Researcher, Consultant |
| VS Thyagarajan | Advisor | Chartered Accountant - Financial Consultant |

STAFF

The staff at Belaku are of paramount importance in helping us move ahead and put our efforts in the right direction, while keeping in mind our vision and goals.

Staff as of 31 March 2016



The programme managers Ms Thejaswini MS and Ms Jyothi Thereseraj felt they needed to acquire additional administrative and leadership skills.

Ms. Srilakshmi Divakar held a series of sessions during the year that were very useful. The Overseas Women's Club kindly provided the funds for this. In addition, Ms Thejaswini and Ms Jyothi Thereseraj attended a session in Delhi on 18th January 2016

Ms. Anuradha of Chreos, who has been our accountant for the past many years, and has played a role well beyond this, held a detailed session for Ms Thejaswini and Ms Jyothi Thereseraj on budgeting and accounting procedures.

Staff changes:

Ms. Kaveri Kuttappa left Belaku in early 2015 but continues to help with the various matters for which we have always relied on her.



WE NEED YOUR SUPPORT ...

We truly appreciate the support we have received during the year, which has come from individuals, family foundations and organisations.

And once again, we ask for your help in maintaining programmes like the following:

/Rs. 500 (USD \$8) supports educational enrichment programmes for rural children. Boys and girls who have never travelled more than a few miles from home benefit from trips to museums and historical sites. At summer camps they can meet new people and learn about health and the environment.

/Rs. 2000 (USD \$31) supports a community health care worker for a month and gives families easy access to health care and advice.

/Rs. 20,000 (USD \$310) can help a woman purchase livestock which contributes to the welfare of women and their families.



HOW TO DONATE

Cheque Donations

Please make out to the Belaku Trust,
697, 15th Cross Road,
JP Nagar Phase II,
Bangalore, India, 560078

Direct bank transfer

For Indian Citizens
Account name: Belaku Trust
Bank RTGS Code: **SBIN0040008 (SBM to SBI- changed from April 2017)**
Account no: 54018362960
Address: State Bank of India Banashankari Branch,
305, 40th Cross, 2nd Main Road,
8th Block, Jayanagar, Bangalore, 560 082

Overseas

Overseas direct transfers can be made through our Bank's partners in your country of residence. For full information on how to donate this way please contact us at belaku@belakutrust.org.



Donating as a US Resident

For US residents looking to make tax deductible donations – please donate through People for Progress in India

Online

www.ppi-usa.org

Please also email PPI at ppiusa@ppi-usa.org informing them that your donation is for Belaku Trust

Check

Mail checks payable to 'People for Progress in India'
(make sure you write Belaku Trust somewhere on your Check) and mail to:

*People for Progress in India (PPI),
c/o S.K. Srinath,
13927 SE 47th St, Bellevue, Wa 98006, USA*

Please be sure to give your email when sending a donation via PPI. PPI will not provide your email to any other organization.

Note: send the donation to PPI mail box directly, if sending between December and March (PPI, P.O. Box 51231, Seattle, WA 98115-1231).

Donating as a UK resident

For UK residents looking to make online donations, please visit

<https://www.cafonline.org/>. Please email us at belaku@belakutrust.org with your Name and Address once you have made the donation online.

For residents of other countries

If you plan to make a donation by cheque or direct bank transfer, please contact us at belaku@belakutrust.org for details.

If you would like to make your donation online using Ammodo please use the link below <https://www.ammodo.com/nonprofit/the-belaku-trust>.

Please email us at belaku@belakutrust.org with your name and address once you have made the donation online.

WITH THANKS TO OUR SUPPORTERS

Donors

A complete list of our donors is available in our audited accounts.

> Professional and Student volunteers

We had decided that in light of the various changes being made at Belaku, we would not accept volunteers this year. However, in September, volunteers Sybille Ducept and Judith Lasalle, a pharmacy student and a physiotherapist from France, spent time in the villages and with the gelathis.

Supporters

Many groups and individuals continue to help us with various aspects of our work. Several corporates, schools and individuals held sales of the women's products.



NETWORKING

Dr. Ganapathy attended a meeting in May that was convened by CIVIC for staff and supporters of the Anganwadis. Officials from the concerned departments heard the complaints and suggestions of the audience and we can only hope they plan to respond to them.

The Centre for Budget and Policy Studies has been doing an extensive study of 100 Anganwadi centres in Karnataka in order to analyse the quality of services offered in relation to ICDS fund flows and Dr. Ganapathy has been on the advisory committee.



VISITORS



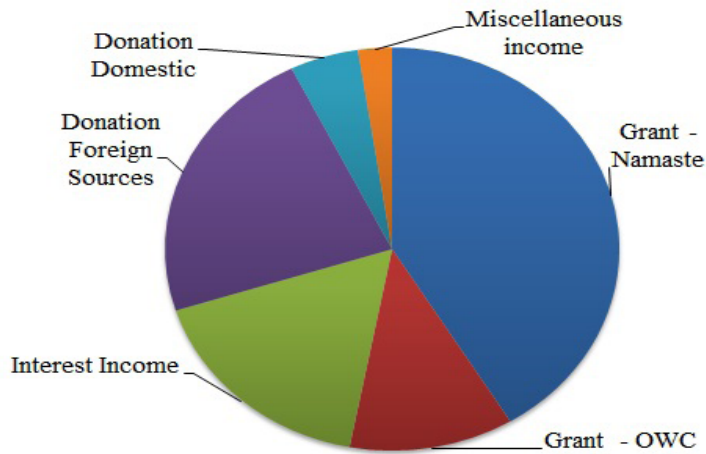
We had visits from friends and supporters which, as always, encourage and stimulate us:

- Maegan Dobson and her father David visited us to learn about the women's groups for a travel book by Fiona Caulfield.
- Jessie Liu, Katy Ashe, Sehj Kashyap of Noora Health met us to discuss our work and tell us about their interesting plans for training of families and health personnel.
- Maha Sultan from Oman was interested to know more about our work and visited the villages
- The Namaste group went around the villages in October and made a small video of Belaku's work

FINANCES

2015 / 2016

Income for the Financial Year 2015 - 2016

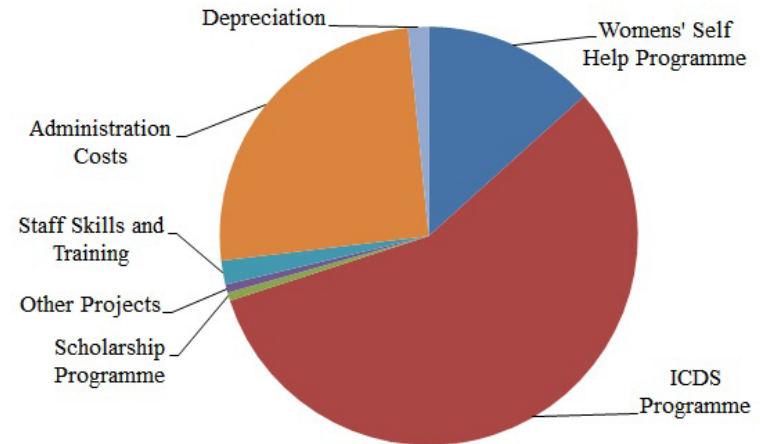


Total Income Rs. Rs. 1102794/-

| Income | Percentage |
|--------------------------|-------------|
| Grant - Namaste | 41% |
| Grant - OWC | 12% |
| Interest Income | 17% |
| Donation Foreign Sources | 23% |
| Donation Domestic | 5% |
| Miscellaneous income | 2% |
| Total | 100% |

The Belaku Trust was registered in 1995 under the Indian Trust Act, Reg. No. 290. All donations are exempt under section 80G of Income Tax Act. You will receive your Tax exemption certificate once payment is received. We are registered under section 6(1) of the Foreign Contribution (Regulation) Act, 1976, with Registration number 094420976 and can therefore receive foreign contributions.

Expenditure for the Financial Year 2015 - 2016



Total Expenditure Rs. 1590635/-

| Programme | Percentage |
|-----------------------------|-------------|
| Womens' Self Help Programme | 13.3% |
| ICDS Programme | 56.7% |
| Scholarship Programme | 0.6% |
| Other Projects | 0.6% |
| Staff Skills and Training | 1.8% |
| Administration Costs | 25.3% |
| Depreciation | 1.6% |
| Total | 100% |

Bankers

State Bank of India, Banashankari Branch
305 40th Cross, 3rd Main Road, Jayanagar 8th Block
Bangalore 560082

Auditors

T. Sriram and Co., Chartered Accountants
2974 17th Cross, K.R. Road
Bangalore 560070

Audited accounts are available on request.



CONTACT DETAILS

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W: www.belakutrust.org

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