



Empowering betterment,
for a wholesome tomorrow



Annual Report 2010-11

About MASHAL	3
From the desk of President	4
Remembering Gerry Pinto	5
Committee Members	6
Ongoing Projects	6
Future Projects	10
Statement of Accounts	12
Appeal for Support	14
Our Human Assets	15



MASHAL, a non- governmental organization was conceived in the year 1985, by a group of like-minded people who believe in community development through people's participation and recognize adequate shelter and a healthy living environment with access to services as a basic human right. Mashal strongly adheres to the concept of people's participation which forms an essential component of any development program and is continuously striving through sustained efforts to involve people in key areas of need identification, formulation of action plans and implementation of the same. It believes that, housing programs are not an end but a relevant and initial intervention in the process of community development.



ORGANIZATIONAL SET - UP

MASHAL was established in 1985, registered as a non-governmental organization under the Maharashtra Societies Registration Act of 1869 and the Bombay Public Trust Act of 1950.

Mashal staff consists of professionals in the field of Architecture, Urban and Regional Planning, Engineering, Social work and Rural development. Apart from its core group, MASHAL draws upon the services of a group of experts who assist and render expertise to MASHAL in the field of development.

The general superintendence, control and direction of MASHAL are vested in the Board of Trustees headed by the President Mrs. Rita Panicker and other members of the Executive Council. MASHAL accepts donations, endowments from individuals, firms, funding agencies from within and outside the country. These are exempt from Income Tax under section 80 G of the Income Tax Act of 1961. MASHAL is also registered under the Foreign Contributions Regulation Act of 1976, enabling it to receive funds from abroad. The details of registrations are as follows:

Society Registration Act.- 1860,

Regd. No. Maharashtra / 2164/ 85/ Pune
Dated- 2nd April 1985

Foreign Contribution (Regulation) Act.-1976,

Section 6(1) with Ministry of Home Affairs
Government of India,
Reg. No. 083930157
Dated- 19th Aug 1985

Bombay Public Trust Act. -1950,

Registration No. F/ 2930/ Pune,
Dated- 6th Sept 1985

Income Tax Act.- 1961,

Exemption under Sec 80 G
of I.T. Act. 1961,
Reg. No. 4542
Dated- 16th Mar 1989

Mashal PAN Card No.: AABTM2835L.

Website – www.mashal-pune.org , www.dharavisurvey.in

For more information about MASHAL, please refer to the website – www.mashalindia.org

Dear friends,

Let me start by extending a warm welcome to all our stakeholders. It gives me a sense of deep pride and achievement to talk about Mashal today. Since its inception in 1985, Mashal has successfully been the reason behind healing many lives by working hard towards its goals of a better people's society.

Mashal has seen a high growth in terms of the number of projects undertaken and we don't believe that we have reached our goal yet. We believe that housing programs are not an end but a relevant need in the process of community development and there are many out there who still need a helping hand from Mashal.

Running a full-fledged and goal-oriented NGO is far from an easy task. The problem of funds, permissions, diligence, time constraints serve as a high hurdle in the smooth flow of work processes. However, our spirit has always risen above the problems because we always endeavour to succeed in all that we aim to do.

We gather our strengths from the undying spirits of our members and hard working team mates. It is because of them and their untiring efforts that we have been able to rise above all odds to make a headway. By successfully completing key projects like the IN SITU SLUM HOUSING, UTTHAN, DHARAVI REHABILITATION PROJECT amongst many others, we have reached new heights.

As we grow steadily, we hope to scale greater heights with each passing year. Community development is after all a key factor in the overall growth and stability of a nation and as we go forward with our hopes and beliefs, we look forward to you and your support.

Yours sincerely,



Rita Panicker - Pinto

VISION

Community development through people's participation

MISSION

Provision of adequate shelter and a healthy living environment with access to basic services as a human right.

OBJECTIVES

Support to people's initiatives: To assist and support people's initiatives in addressing issues of urban and rural poor communities in organizing housing, living environment, livelihood and quality of life. Emphasis shall be on people's participation in all activities supported and promoted.

Research into urban housing: To study, to conduct research in the related fields and document people's actions towards improving housing in urban slums, environment, livelihood, basic services and quality of life.

Participatory implementation of housing schemes: To plan, co-ordinate, monitor, implement, supervise and evaluate any area based schemes for improving housing

and other basic services in the above mentioned areas with involvement of people, local authorities, financial institutions and other social organizations in a participatory manner.

Providing expertise: To assist and lend expertise in the above mentioned fields to other organizations to take up the schemes in the above mentioned areas.

Building resource pool: To prepare and publish literature, reports, films, media material etc. in connection with the above objectives.

Training: To conduct training programmes for the promotion of the above mentioned objectives.

Micro-finance: To work in the field of micro finance for poor on livelihood, housing, and other development issues.

Children's rights: To promote and support programme actions directed to protecting children's rights through community development approaches in the context of marginalized communities.

Resource management: To assist and render expertise to public bodies in resource management.



A friend, philosopher, guide and Mashal's President since its inception till his last breath.

Gerry was a visionary – a doer and great motivator. Seven friends including Gerry, Jockin, Neeta, Prof. Sethna, Iqbal and myself met informally in late 80's and started MASHAL to address developmental issues for underprivileged of our society. It was basically Gerry's dream and consistent support which helped Mashal to be effective.

Gerry Pinto, master mind of UCD / PMC and President and founder member of Mashal passed away on 4th February 2011. Gerry loved children and worked with UNICEF for a long period. He wanted to empower urban poor and women. During his tenure, with UNICEF Urban Community Development (UCD) programs in Pune were initiated in 1984–1987 as a.

In the 1960s, the Central government had established the 'Rural Urban Area Relationship Committee', which recommended the formation of a Urban Community Development Project in all the cities of the country to work towards the issue of migration of labor from rural areas to urban areas. This was to be formed for the economically weaker section and slums of the city. This project was undertaken by the PMC with the assistance of UNICEF in 1983-84.

The UNICEF project was launched on 1st February 1984. The project was launched with the approval of the Central Government and the Maharashtra State Urban Development Ministry. It was funded by UNICEF in three cities of the state namely Pune, Sholapur and Aurangabad. The focus of the project was social community

development targeted towards improving the health and education among slum dwellers.

Gerry was representing UNICEF and often came to Pune to monitor UCD program. He was on the interview panel and was instrumental in selection of Ashok Kalamkar and his colleagues for the position of Director of UCD and Social workers. He had amazing HR skills.

The general perception of PMC i.e. Municipal Commissioner and the Corporators towards this program was that of onlookers. They viewed this as an external project that would be run for a few years and once the funding from UNICEF stopped it would be discontinued. Thus the project was initiated through the slum department but without any procedural sanction or legal agreement with the PMC. In fact the PMC committee and corporations were not too willing to give it a legal sanction and own the project. Gerry with untiring ground work of late Ashok Kalamkar made the difference. In due course as the project started proving its merit, it was recognized by the PMC as part of its work and the procedural sanction was given. Later in 1987, when the UNICEF funded project ended, PMC took the decision to continue the work by forming an Urban Community Development (UCD) Department and incorporating the project team as PMC staff.

At present UCD department is ably handled by Shri. Dnyaneshwar Molak. It has a team of social workers, samuh sanghtika and over 6000 Residential Community Volunteers (RCVs) and budget of over Rs. 22.cr for Social Welfare Schemes.

Gerry was instrumental in supporting many NGOs across the country. Gerry's guidance and encouragement strengthened many initiatives.

I clearly remember his fighting spirit when we faced all odds while working in Dharavi. Though he had health problem, he would visit the field, encourage the team and met officials and other stake holders. We will always miss him.

- Sharad Mahajan

Committee Members

Mrs. Rita Panicker-Pinto
President

Shri A. Jockin
Vice-President

Dr. Mukund Ghare
Vice President

Shri Ashok Kulkarni
Treasurer

Dr. Sudha Kothari
Member

Dr. Meera Mehta
Member

Prof. Utpal Sharma
Member

Prof. R. Shankar
Member

Shri Shankar Ramnathan
Member

Shri Sharad Mahajan
Executive Director

IN SITU SLUM HOUSING UNDER JN-NURM FOR PMC-2009-2010.

The Pune Municipal Corporation is the first ULB to have piloted the insitu upgradation model and has emerged as a forerunner in championing a project methodology that gives credence to the voice of the poor. The strategy for the upgradation model clearly outlines its arenas, vehicles, differentiations, staging and mechanisms for up scaling which are unique to the project.

A key mandated requisite was the acceptance and participation of the communities in the process of slum rehabilitation. The choice proposed was supposed to be the derivative evolved as an optional model as per the cafeteria approach. It needed to showcase a model that had a bottom-up approach. The model takes cognizance of the investments that have already been made by slumdwellers in building their homes and therefore it focuses predominantly on the more vulnerable sections within the slum community by targeting the program at occupants of katcha huts. It allocates monies for basic infrastructure provisions so as to bring about an improvement in the living environment of the urban poor.

MASHAL has undertaken to construct 2103 houses in the Yerwada and Sangamwadi administrative ward of Pune. Of the four NGOs, who are involved in this BSUP model, MASHAL has taken a lead role and its efforts have been highly appreciated.

The funding allocation per house is as follows:

Central Govt.	- 50%.
State Govt.	- 30%.
PMC	- 10%.
Beneficiary	- 10%
Total	- 100%

The total estimated cost of tenement is Rs. 3 Lakhs. PMC got 4,000 houses sanctioned and shortlisted four NGOs to implement the project. The following is the status of progress of work as on 10/04/2010.

Ongoing Projects

- No. of approvals - 1815 houses.
- No. of demolition - 1503 houses.
- No. of footing completed - 1302 houses.
- No. of plinth completed - 1262 houses.
- Contribution from beneficiary - Rs. 1.72 Cr.
- Bill raised to PMC - Rs. 21.26 Cr.
- Payment received from PMC - Rs. 16.96 Cr.

UTTHAN - 2008 - 2010

The project is aimed at assisting Urban Community Development Project of Pune Municipal Corporation with developing an urban poor focused GIS Information System whereby strengthening the PMC service delivery to the urban poor. The data system will be designed to provide a comprehensive city level urban poor profile with a methodology for periodical updating of the information. Utthan project is financially supported by CHF International.

Utthan will develop a community participatory approach for pro-poor program planning and delivery. The project will add to the participatory content of the urban development process through targeted and strategic capacity-building interventions.

Objectives

- To produce a baseline database of slums in Pune on a GIS based system
- Regularize ULBs' engagement of the urban poor in inclusive planning and implementation of pro-poor urban initiatives
- Strengthen the capacity of urban slum residents, Local Government and other local organizations, for their role in the SCALE -UP system to realize pro-poor projects

The project is half way completed.

For more information about Utthan, please refer to the **website - www.mashal-pune.org**

THE SLUM ATLAS

Maharashtra Social Housing and Action League (MASHAL) has compiled a Slum Atlas for Pune, India. Compiled over a two year period, the Slum Atlas is a docket of 15 booklets that provides analytical information of the demographic, socio-economic profile, housing infrastructure provision and rehabilitation status of slum pockets in Pune. While two booklets cover Pune and rest details Pune's 13 administrative wards.

MASHAL has been a forerunner in utilizing Geographical Information System (GIS) based biometric socio-economic surveys for Pimpri-Chinchwad Municipal Corporation (PCMC), Pune, Nasik, and Dharavi. GIS is the integration of cartography, statistical analysis and database technology. It is a system designed to catch, store, manipulate, analyze and chart the various types of geographically referenced data. MASHAL utilizes GIS to map the availability of housing, basic infrastructure, demographic and socio-economic data. From 2004 to 2007, MASHAL used GIS based biometric socio-economic surveys to map all of the 72 slum pockets in PCMC. It is also currently involved in similar projects with PMC and Nashik Municipal Corporation (NMC). Accordingly, MASHAL has been an active partner in the preparation of City Development Programs (CDPs) for Pune and PCMC.

The detailed demographic information included in the Atlas make it a reliable reference document for professionals, academic institutes, social marketers, bilateral funding organizations, micro-finance institutes, real estate companies, political representatives and Corporate Social Responsibility (CSR) departments of various corporations. The vast potential of Slum Atlas has already been witnessed by the Urban Community Development (UCD) department of Pune Municipal Corporation (PMC) for the identification of target groups for welfare programs.

The Slum Atlas is an initiative by MASHAL, though the maps and information provided have been prepared in association with the UCD department of the PMC, Slum Rehabilitation Authority (SRA), private developers and CHF International. The success of this endeavor is a result of the hard work and determination of our team and associates.



Slum redevelopment project, Indiranagar, Santacruz, Mumbai - 1985

This project funded by TdH- Germany aimed at encouraging and empowering the slum dwellers to participate in the housing reconstruction project. A committee was formed by the slum dwellers that formulated and organized proper sanitation programs, which benefited the dwellers immensely.

Slum relocation project, Patil estate Zopadpatti, and Pune - 1991

MASHAL helped the slum dwellers who were evicted from Williamnagar and given an alternative area of about 15' X 10' for reconstruction, in evolving suitable layout plans and appropriate construction methods.

Slum redevelopment scheme, Adarshnagar Slums, Yerwada, Pune - 1992

This scheme is an ideal example of people's capacity and participation to solve their own housing problems, without expecting cross subsidy or dependence on formal institutional finance.

Preparation of annual status reports on the environment for local authorities – 1996 to 2009.

With the expertise in various fields mentioned earlier, MASHAL has accomplished the task of preparing reports on the environment of different cities in Maharashtra as asked by their governing bodies. This report documents the existing situation of the city in terms of its demography, infrastructure, environment and related issues. Beginning with the preparation of first of its kind for Pune Municipal Corporation in 1995- 96, it has successfully prepared the Environmental Status Report for the Corporation of Pune and Pimpri- Chinchwad for 1996- 97 and is in process of preparing it for Nanded, Aurangabad and Solapur.

Map- Based Information System (MIS) 1996 – 2000.

The PMC administration is decentralized as per 74th Amendment of the Constitution of India. Number of decisions are now taken at Ward level. There are fourteen administrative Wards and ward-level committees are formed. There are also various departments like City planning, Water supply, Drainage, Octroi, Garden, Health, Establishment etc., which operate at the city level. The city also extended its limits by inclusion of fringe villages to its boundaries. The present area under PMC limit is 243.96 sq. kms. To help ward level as well as department level administration, MASHAL an NGO- working for better urban governance- approached P.M.C. with the idea of

preparing a Map Based Information System. Build- Operate and Transfer (BOT) cell of P.M.C. approved the proposal, where PMC's departments and ward offices provide factual information and MASHAL converts the information in to digitized maps.

Thus, MIS is an example to be followed by other cities and is a joint effort by a Local self-government trying to improve governance with help of NGO and financial assistance by concerned citizens.

SLUM RECONSTRUCTION PROJECT FOR THE FLOOD AFFECTED PEOPLE AT PIMPRI - 1997

Understanding the importance of people's participation in any development project, the Pimpri- Chinchwad Corporation while initiating a slum reconstruction project for the flood affected people at Pimpri Camp asked MASHAL to involve the slum dwellers, on its behalf, for active participation in the project. The main objectives of MASHAL are to create awareness and detailed understanding and knowledge of the scheme amongst the community and to motivate and organize the community for their involvement and participation in the scheme. Apart from the social input for the project, MASHAL has prepared a comprehensive architectural design for the same based on people's perceptions and aspirations after a lot of interaction with the slum dwellers.

Slum Sanitation project for Pune Municipal Corporation in 1999-2000

MASHAL has successfully started the Slum Sanitation project for the PMC in which 60 community toilet blocks are to be constructed for the slum dwellers in the PMC area. This will be financially supported by the PMC and these toilets will be constructed with the support of the people. These blocks include separate children's toilets and caretaker rooms. Electricity and water are supplied by the PMC free of cost and the management of these toilet blocks is undertaken by MASHAL with the help of local CBOs.

Slum mapping and GIS based biometric socio-economic base line Survey 2004 to 2007

MASHAL has completed above survey/ mapping for all 72 slum pockets in Pimpri Chinchwad Municipal Corporation and is currently involved in similar project with Pune Municipal Corporation and Nasik Municipal

Corporation. MASHAL's reports have been appreciated by YASHADA and many other organizations. Nashik Municipal Corporation's GIS consultant- Rolta have successfully used Mashal's slum maps and B-BSES for GIS integration. Pimpri Chinchwad Municipal Corporation has given GIS work to Science and Technology Park of Pune University.

MASHAL, today, does not rest on its past achievements, but continues to work with renewed vigor, dedication and devotion to facilitate empowerment of the marginalized; promotes support to strengthen and sustain people's organization and reach the un-reached.

CDP and DPR for Pune PCMC, Nashik, 2007 - 2008.

MASHAL participated in preparing City Development Plan for Pune and PCMC for getting JN-NURM funds. We prepared detailed slum mapping for Pune, Pimpri-Chinchwad and Nashik Cities which has become basis for preparing detailed project report to get JN-NURM funds for slum housing.

DHARAVI REHABILITATION PROJECT 2007– 2009.

Mumbai is the financial capital of India with a population of approximately 15 million. Over 60% of its citizens stay in over 2000 slum pockets across the city. Dharavi is one of the biggest pockets in this metropolis where nearly 60,000 slum families/ establishments occupy 239 hectares of area in a compact settlement pattern. Dharavi is in news these days due to success of the movie- "Slum dog Millionaire". Dharavi has been attracting Real Estate Developers for its proximity to the famous business district- Bandra –Kurla Complex.

Dharavi Redevelopment Project (DRP) appointed MASHAL to undertake GIS Based Biometric & Socio-Economic Baseline Survey (BSES) of all slum dwellers/ establishment owners of Dharavi and of nearly all slum pockets on the Railway land between Western and Harbour Railway lines. DRP/ SRA had advertised for the work and Mashal responded to the tender based on its experience of similar work in Pune, Nashik and in Pimpri Chinchwad Municipal Corporations. The assignment was awarded on competitive basis.

Under the able supervision of Shri. Dinesh Prabhu, Co-ordinator, survey team of over 100 surveyors worked tirelessly to complete survey of over 50,000 families/ establishment of Dharavi. Balance survey is going on without much resistance from the people. Dharavi is divided into five Planning Sectors for implementation of

DRP. Mashal was instructed to carry out above survey for each of the above Sectors independently. It used satellite image, survey maps of City Survey Department, information from SRA, RGNP, MCGM, SLR etc. to complete cadastral survey of 57,000 slum structures on total 239 Hectares of land in Dharavi.

Mashal conducted the surveys in four stages as mentioned below:

- Cadastral survey - showing each structure to the scale indicating use and number of storeys.
- Socio-economic survey - collecting detailed information of family of the occupier/ establishment in the format approved by DRP.
- Biometric survey - capturing photo of the head of household and his/her left hand thumb impression.
- Photo verification - digitally capturing the structure with unique ID no. displayed on the same

For more information about Dharavi survey, please refer to the **website - www.dharavi-survey.in**

ACTIVITIES IN EARTHQUAKE-AFFECTED AREAS

a) Earthquake resistant Housing project, Budhada, Latur - 1993

Mashal evolved a few earthquake resistant housing techniques using local materials like stone, mud, bamboo and GI Sheets etc which, were technically approved by CBRI, Roorkee and IIT, Powai. The house design generated a lot of discussions and interest within the local population and led to Mashal's long term involvement with the people in the earthquake - affected area.

b) Village reconstruction project, Lohara and Villapur, Osmanabad - 1994

The housing design using local materials and based on people's participation, evolved by MASHAL earlier in Budhada was further modified and implemented in



the villages of Lohara and Pandhari in Osmanabad, when its technical support was asked for by the local NGO Chatra Yuva Bharati and Maharashtra Arogya Mandal in the reconstruction of houses for the earthquake affected people.

c) Sanitation improvement program, Transit camps, Latur and Osmanabad - 1993-94

MASHAL with financial assistance from Oxfam (USA), helped the people rendered homeless due to the earthquake in Latur in 1993, to construct temporary bathrooms and twopit latrines in the transit accommodations for hygienic conditions and to prevent any health hazards.

d) Housing support program for destitute women in the earthquake-affected area of Latur and Osmanabad - 1994

Funded by Oxfam (USA), this project was effective in supporting the destitute women who were affected by the earthquake and propagated the construction of low cost self help housing using local materials.



CENTRE FOR HUMANE HABITAT (CHH) - UPLIFTING THE URBAN POOR

Background

Building on the action oriented base of the organization and its linkages with academic institutes and government departments within the state and outside the state, the organization wishes to expand into documentation and research focused activities. A centre under the aegis of MASHAL called the CENTRE FOR HUMANE HABITAT (CHH) is to be initiated during the upcoming financial year.

The objectives of CHH

Document various initiatives in social housing, people's efforts in solving their problems related to housing and poverty alleviation, governance issues on housing and poverty alleviation both rural and urban. These would be related to inhouse activities of the organization as well as process documentation of other institutes and organization's programmes.

Support to NGO / GO/ people by way of conducting training programs for stakeholders related to the execution of projects that are initiated by the government or other funding organizations.

Publish experiences for dissemination to researchers/ policy makers / politicians. This would include research experiences, technical manuals, education material as well as primers pertaining to programs that are to be implemented.

Capacity building program made on training needs assessment (TNA) of multi disciplinary professionals in the field of poverty alleviation

Scope of work for CHH

Capacity Building entitled – JHEEMMA (This is a typically maharastrian cultural form of entertainment, where in the participants hold hands and in rotation clap each other's hands and dance. It involves exchange of partners with slow and fast rhythms . Its symbolic of handholding , partnership and movement and that is what is being strived at in the capacity building program that is sought to be undertaken at the resource centre.)

Future Projects

The program would include

- Undertaking training need assessments,
- Preparation of training modules,
- Undertaking studies on impact assessment of poverty alleviation programs
- Building networks of stakeholders

Research and documentation entitled SANSHODHAN

The action oriented research would be aimed at the following areas:

- Inclusive cities studies from the point of view of DP and DCR as well as building regulations and zoning
- Social security policy for the urban poor
- Support programs for destitute women, commercial sex workers and physically challenged population, urban children.

Consultancy initiatives entitled SAHBHAG for

- Progressive business houses
- State Government & ULB's
- Bilateral funding Agencies

Partner organizations to be approached for collaboration

Primarily, the centre would aim at partnering with academic institutes focused on social science, architecture, planning, communication and law. Some of the institutes that are being approached for collaboration are CEPT, TISS, AICAR, FTII, Advocacy Institutes, IHS and national and bilateral funding organization.

This institute shall strive to bring about a convergence of academic research and field action oriented projects. The scope of work shall be defined on the basis of confirmed collaboration and training need assessment.





Statement of Accounts

NAME OF THE PUBLIC TRUST :

SCHEDULE VIII [Vide rule 17 (1)]
MAHARASHTRA SOCIAL HOUSING AND ACTION LEAGUE
D-2, MALTI COOP HSG SOCIETY, NEAR HOTEL SAHARA
SENAPATI BAPAT ROAD, PUNE-411016

REGISTRATION NO.
F/2930/Pune

FUNDS AND LIABILITIES		Sch	PROPERTY AND ASSETS		Sch	Rs.		Rs.	
Trust Fund or Corpus : Balance as per last balance sheet Adjustment during the year Other Earmarked Funds : (Created under the provisions of the trust deed or scheme or out of the income) Depreciation Fund Sinking Fund Reserved Fund Any other Fund: FCRA			Immovable Properties : (Suitably classified giving mode of valuation) Additions or deductions (including those for depre.) if any, during the year						
			Moveable Properties : Equipment's					174,650.00	
			Investments : Note : The market value of the above investment Rs.						
			Furniture & Fixtures Balance as per last Balance Sheet Additions during the year Less : Sales during the year Depreciation up to date			488,255.00 43,000.00 51,876.00		479,379.00	
			Loans (Secured or Unsecured): Good/d'ful Loan Scholarships Other Loans Advances : To Trustees To Employees To Contractors Domestic To Contractors In-Situ Project Expenses To Lawyers To Others: Deposit for office Premises Deposit- PMC for Insitu Project Tax Deducted at Source			3,405.00 35,000.00 11,599,460.81 150,000.00 4,596,000.00 2,514,425.00			
Income and Expenditure Account : Bal. as per last Balance sheet Less : Appropriation, if any Add : Surplus as per Income and Less : Deficit Expenditure Account			Income Outstanding : Rent Interest Other Income					18,898,290.81	
			Cash & Bank Balance [a] In Current Account [b] In Fixed and Flexi deposit with Banks [b] With the Trustee [c] With the Manager			1,329,579.34 7,153,585.00 1,338.35		8,484,502.69	
								28,036,822.50	

As per our report of even date
For Abhay Gundecha & Co.
Chartered Accountant

Pune

Date: 17.08.2011

(A.C.Gundecha)
Proprietor

Managing Trustee

Trustee

The above Balance Sheet to the best of my / our belief contains a true account of the Funds and Liabilities and of the Property and / Assets of the Trust.
For Maharashtra Social Housing And Action League

NAME OF THE PUBLIC TRUST :

THE BOMBAY PUBLIC TRUST ACT, 1950
SCHEDULE IX [Vide rule 17 (1)]
MAHARASHTRA SOCIAL HOUSING AND ACTION LEAGUE
D-2, MALTI COOP HSG SOCIETY, NEAR HOTEL SAHARA
SENAPATI BAPAT ROAD, PUNE-411016

REGISTRATION NO.
F/2930/Pune

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDING 31.03.2011

EXPENDITURE		Sch	Rs.		Rs.		INCOME		Sch	Rs.		Rs.	
To <i>Expenditure in respect of properties :-</i> Rates,Taxes,Cesses Repairs and maintenance Salaries & Dr.'s Remuneration Insurance Depreciation[by way of provision or adjustments] Other Expenses To Establishment Expenses To Remuneration to Trustees To Remuneration [in the case of a math] to the head of the math including his household expenditure, if any. To Legal Expenses To Audit Fees To Contribution and Fees To <i>Amount Written off</i> a) Bad Debts b) Loan Scholarships c) Irrecoverable Rents d) Other Items To Miscellaneous Expenses To Depreciation To Amounts transferred to Reserve or Specific Funds To <i>Expenditure on Objects of the trust</i> a) Religious b) Educational c) Medical Relief d) Relief of poverty e) Other charitable objects							By Rent [accrued] [realised]						
		1			-	407,565.00	By <i>Interest</i> [accrued] [realised] On Securities On Loans On Bank Account			236,416.00 141,636.00			
							By Dividend						
							By Donations in cash or Kind					205,000.00	
							By Grants						
							By Income from other sources (in details as far as possible) Sra Schemes Survey Fees Maps / List / Of Slums & Other Others			1,494,692.69 209,971.00 458,987.57			2,163,651.26
		2			-	211,421.50 61,666.00							
		3					By Transfers from Reserve						
							By Deficit carried over to Balance sheet						
To Surplus carried over to Balance Sheet						559,702.76 2,746,703.26							2,746,703.26

For Maharashtra Social housing And Action League

Pune

Date: 17.08.2011

Managing Trustee

Trustee

As per our report of even date
For Abhay Gundecha & Co.
Chartered Accountant

(A.C.Gundecha)
Proprietor

MAHARASHTRA SOCIAL HOUSING AND ACTION LEAGUE
D-2, MALTI CO.OP. HSG SOCIETY, NEAR HOTEL SAHARA
SENAPATI BAPAT ROAD, PUNE-411016
Schedules Forming Part of Income & Expenditure Account

Particulars	Amount	
Sch 1 Establishment Expenses		
Capacity Building Of Staff	8,050.00	
Computer Peripherals	8,469.00	
Courier / Express Mail / Postage	1,517.00	
Intern Payment	20,000.00	
Office Supplies	83,470.00	
Printing / Copying / Xeroxing	170,531.00	
Telephone / Fax / Email	27,862.00	
Travel - Office Staff	87,666.00	407,565.00
Sch 2 Miscellaneous Expenses		
Advertisement	7,202.00	
Bank Service Charges	159,433.50	
Interest / Late Fee	77.00	
Repairs & Maintenance	44,709.00	211,421.50
Sch 3 Relief of poverty		
Dharavi Expenses	312,795.00	
Expenses - Tender	85,282.00	
Slum Atlas Expenses	51,729.00	449,806.00

THE BOMBAY PUBLIC TRUSTS ACT, 1950 SCHEDULE IX C (Vide Rule-32)

Statement of income liable to contribution for the year ending 31st March,2010

Name & Address - MAHARASHTRA SOCIAL HOUSING AND ACTION LEAGUE D-2,
MALTI CO.OP. HSG SOCIETY, NEAR HOTEL SAHARA, SENAPATI BAPAT ROAD, PUNE-411016

Registration No. - F/2930/PUNE

I) INCOME AS SHOWN IN THE INCOME AND EXPENDITURE ACCOUNT [SCHEDULE IX]	2,746,703.26
II) ITEMS NOT CHARGEABLE TO CONTRIBUTION UNDER SECTION 58 AND RULE 32 :-	
1 Donation received from other Public Trusts and Dharmadas	
2 Grants received from Government and local authorities	
3 Interest on Sinking or Depreciation Fund	
4 Amount spent for the purpose of secular education	
5 Amount spent for the purpose of medical relief	
6 Amount spent for the purpose of veterinary treatment of animals	
7 Expenditure incurred from donations for relief of distress caused by scarcity, drought flood, fire or other natural calamity.	
8 Deductions out of income from lands used for agricultural purposes	
a-Land Revenue and Local Fund Cess	
b-Rent payable to superior landlord	
c-Cost of production, if land cultivated by trust	
9 Deductions out of income from lands used for non-agricultural purposes	
a-Assessment, Cesses and other Government or Municipal taxes	
b-Ground rent payable to the superior landlord	
c-Insurance premia	
d-Repairs at 10 per cent of gross rent of building	
e-Cost of collection at 4 per cent of gross rent of building let out	
10 Cost of collection of income or receipts from securities, stock, etc. at 1 percent of such income	
11 Deductions on account of repairs in respect of building not rented and yielding no income at 10 percent of the estimated gross annual rent	
Gross Annual income chargeable to contribution Rs.	2,746,703.26

Certified that while claiming deductions admissible under the above Schedule, we have not claimed any amount twice either wholly or partly, against any of the items in the Schedule which have the effect of double - deduction.

For Maharashtra Social Housing And Action League

Place: Pune

Date: 17.08.2011

Managing Trustee

Trustee

For Abhay Gundecha & Co.
Chartered Accountants

(Abhay Gundecha)

Proprietor

NAME OF THE PUBLIC TRUST :

THE BOMBAY PUBLIC TRUST ACT, 1950
SCHEDULE VIII [Vide rule 17 (1)]
MAHARASHTRA SOCIAL HOUSING AND ACTION LEAGUE
D-2, MALTI CO.OP. HSG SOCIETY, NEAR HOTEL SAHARA
SENAPATI BAPAT ROAD, PUNE-411016REGISTRATION NO.
F/2930/Pune

FUNDS AND LIABILITIES		Sch	PROPERTY AND ASSETS		Sch	Rs.	Rs.
Trust Fund or Corpus : Balance as per last balance sheet Adjustment during the year Other Earmarked Funds : (Credited under the provisions of the trust deed or scheme or out of the income) Depreciation Fund Sinking Fund Reserved Fund Any other Fund: FCRA			Immovable Properties : (Suitably classified giving mode of valuation) Additions or deductions (including those for deprec.) if any, during the year				
			Moveable Properties : Equipments				
			Investments : Note : The market value of the above Investment Rs.				
			Furniture & Fixtures Balance as per last Balance Sheet Additions during the year Less : Sales during the year Depreciation up to date			488,255.00 43,000.00 51,876.00	174,650.00
Loans (Secured or Unsecured)			Loans (Secured or Unsecured): Goodwill				
From Trustees			Loan Scholarships				
From Others			Other Loans				
Liabilities			Advances :				
For Expenses			To Trustees			3,405.00	
For Advances			To Employees			35,000.00	
Contractor's deposits & Retention			To Contractors Domestic			11,599,460.81	
In-situ Beneficiaries Contribution			To Contractors In-Situ Project Expenses				
For Sundry credit balances			To Lawyers				
Income and Expenditure Account :			To Others:				
Bal. as per last balance sheet			Deposit for office Premises			150,000.00	
Less : Appropriation, if any			Deposit- PMVC for Insitu Project			4,596,000.00	
Add : Surplus as per Income and			Tax Deducted at Source			2,514,425.00	18,898,280.81
Less : Deficit Expenditure Account			Income Outstanding :				
			Rent				
			Interest				
			Other Income				
			Cash & Bank Balance			1,329,579.34	
			[a] In Current Account			7,153,585.00	
			[b] In Fixed and Fkxt deposit with Banks			1,238.35	
			[b] With the Trustee				8,484,502.69
			[c] With the Manager				
							28,036,822.50

As per our report of even date
For Abhay Gundecha & Co.

Chartered Accountant

(A.C.Gundecha)
Proprietor

Pune

Date: 17.08.2011



Managing Trustee

Trustee

NAME OF THE PUBLIC TRUST :

THE BOMBAY PUBLIC TRUST ACT, 1950
SCHEDULE IX [Vide rule 17 (1)]
MAHARASHTRA SOCIAL HOUSING AND ACTION LEAGUE
D-2, MALTI CO.OP. HSG SOCIETY, NEAR HOTEL SAHARA
SENAPATI BAPAT ROAD, PUNE-411016REGISTRATION NO.
F/2930/Pune

EXPENDITURE		Sch	INCOME		Sch	Rs.	Rs.
To Expenditure in respect of properties :-			By Rent [accrued] [realised]				
Rates, Taxes, Cesses			By Interest [accrued] [realised]			236,416.00	
Repairs and maintenance			On Securities			141,636.00	
Salaries & Dr.'s Remuneration			On Loans				378,052.00
Insurance			On Bank Account				
Depreciation [by way of provision or adjustments]			By Dividend				
Other Expenses			By Donations in cash or kind				205,000.00
To Establishment Expenses			By Grants				
To Remuneration to Trustees			By Income from other sources (in details as far as possible)				
To Remuneration [in the case of a math] to the head of the math including his household expenditure, if any.			Sra Schemes Survey Fees			1,494,692.69	
To Legal Expenses			Maps / List / Of Slums & Other Others			209,971.00	
To Audit Fees						458,987.57	
To Contribution and Fees							
To Amount Written off							
a) Bad Debts							
b) Loan Scholarships							
c) Irrecoverable Rents							
d) Other Items							
To Miscellaneous Expenses							
To Depreciation							
To Amounts transferred to Reserve or Specific Funds							
To Expenditure on Objects of the trust							
a) Religious							
b) Educational							
c) Medical Relief							
d) Relief of poverty							
e) Other charitable objects							
To Surplus carried over to Balance Sheet							
							2,746,703.26

For Maharashtra Social Housing And Action League

Pune

As per our report of even date
For Abhay Gundecha & Co.
Chartered Accountant(A.C.Gundecha)
Proprietor

Date: 17.08.2011

Managing Trustee

Trustee



Appeal for Support



Mashal seeks support from individuals, organizations and corporate houses. We look forward to partnership and associations in implementing programmes related to poverty alleviation. The priority areas for MASHAL include:

- Shelter
- Health
- Education
- Livelihood
- Micro Planning

If you wish to support our work please contact us at www.mashalindia.org

Our Human Assets



DETAILS OF EMPLOYEES

SR. NO.	NAMES OF STAFF	DESIGNATIONS
1	SHARAD MAHAJAN	EXECUTIVE DIRECTOR
2	Neeta Pawar-Chalke	Consultant
ADMIN TEAM		
3	ARATI GANACHARYA	Admin Manager
4	BHARAT GAIKWAD	Admin Co-ordinator
5	KIRAN BORGE	Computer Admin.
6	RAMESH KURHADE	Computer Operator
7	PRAKASH DONGRE	Office Assistant
8	VRUSHALI KADAM	Receptionist
9	VIVEK SHINDE	Office Boy
INSITU HOUSING TEAM		
10	KRISHNA CHAME	Project Co-ordinator
11	DINESH CHOUDHARY	Accountant - Insitu Project
12	MANGESH GAIKWAD	Field officer
13	MANGAL GAIKWAD	Field officer
14	GIRISH DONGRE	Field officer
15	PRIYANKA AGLAWE	Computer Operator
16	RAMESH DUBE	Field officer
17	GOPAL JADHAV	Field officer
18	SANTOSH HENDRE	Field officer
19	NILESH KANJAR	Civil Engineer
20	TANAJI WAGHMODE	Civil Engineer
ACCOUNT TEAM		
21	ROHINI KULKARNI	Accountant
22	NAVNATH DANDGE	Asst. Accountant
STUDIO		
23	DEEPAK KUMBHAR	Studio Co-ordinator
24	AMOL NALAVADE	GIS Expert
25	MANASI KUDALE	GIS Expert
26	MANISHA DONGRE	GIS Expert
27	DEEPAI GAIKWAD	GIS Expert
28	RUTU DIWAN	Architect Planner
29	NIRAJA DHARWADKAR	Architect
30	ABHIJIT KALE	GIS Expert
31	PRIYA RATANJANKAR	GIS Expert
32	MONALI CHIKHALE	GIS Expert
UTTHAN - SOCIAL WORKER		
33	MRUNALINI PENDSE	Project Co-ordinator
34	BALASAHEB SUVARNAKAR	Social Worker
35	VAISHALI DESALE	Social Worker
36	DEEPAK JAGTAP	Social Worker
37	NITIN KASBE	Social Worker
38	ASHWINI JOSHI	Social Worker
39	PANCHSHEELA KASBE	Social Worker
40	MAMTA KAMALU	Social Worker
41	HARISH VAIDYA	Social Worker
SURVEY TEAM		
42	PANDURANG VAVHAL	Survey Co-ordinator
43	SURYAKANT UNDE	Surveyor
44	SAGAR KAMATHI	Field officer
45	PRAKASH TARU	Surveyor
46	NARESH PADMAVAR	Surveyor
47	DINESH NICHALE	Field officer
48	VINOD KAMBLE	Field officer
49	PRAVIN SONAWANE	Field officer