



2017-18 ANNUAL REPORT

Planting the seeds of change through safe sanitation



**Water Sanitation
& Health**

**Waste
Management**

School WASH

**Financial
Inclusion**

Capacity Building

FINISH SOCIETY

353/4, Vikas Nagar,
Lucknow

0522 4067888

www.finishsociety.org

2017-18

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MESSAGE FROM CHAIRMAN



Mr. Sadanand Bhave,
Chairman, FINISH

FINISH Society in its endeavor for sustainability, has been implementing CSR projects with many Corporates. The thrust in the coming years is to continue the strategy and to expand the existing partnerships as well as inclusion of more corporates in the CSR vertical. Besides expanding, the society is putting its relentless efforts in diversifying its portfolio into related areas of operations such as agriculture, health and education.

There were many programmes taken up by the Society in coordination with different partner Organizations in the Govt as well as private sector during the year under report (2017-18).

I would like to mention some of the important ones among those. The society continued its relationship with **ITC Limited** by expanding the outreach to **Guntur in Andhra Pradesh** for **waste management** meanwhile retaining the **IHHL and Waste Management and School Sanitation** projects at other locations. With **Dungarpur Nagar Parishad**, the Society started solid and liquid **waste management** work and with **JK Tyre**, the Society entered into further phase of work in same locations.

During the year the Society started some new relationships with **Hero MotoCorp Ltd.** for **School sanitation** programme in Jaipur, **WaterAid** for tribal residential schools of Dhule (Maharashtra), **MOIL Ltd.** for a pilot programme on **Solid Waste Management** in Banpuri Village of Nagpur (Maharashtra) and **Omni Active** (Amway partner) in Karnataka on sanitation and hygiene.

Last but not the least, Members would be happy to note that the figure of sanitation systems made accessible to individual households by your Society, by creating demand, leveraging financial support from SBM and mFIs and facilitating supply chain crossed the 7 lakh systems mark in March 2018.

Friends, with the completion of 8 years by your Society, one can look back and say that considering the challenges and the constraints and unforeseen developments, our Society has done fairly well. We have gained rich experience, have successfully developed relationships with the international Organizations, Govt. Agencies as well as other NGOs and developed a sense of trust and reliability with the Public-Sector organizations and Private Companies wanting to take up projects under the CSR budget to take care of basic necessities of the Common Man. We have also developed capacities in conduct of training programmes and implementation of time bound Projects.

We have come far but a lot more needs to be done! The challenges are many but with your support and guidance I am sure we can do it and more!

Thank You. Jai Hind!



ABOUT FINISH SOCIETY

FINISH Society is established with an aim to promote sustainable and equitable development of sanitation, hygiene and waste management through a holistic approach by creating awareness, enhancing capacities, facilitating financial inclusion aided with economic incentives and thereby, improving quality of life.

Learn more about FINISH Society at: www.finishsociety.org

Our Mission

To make a visible change in hygiene and cleanliness in rural and urban India with a holistic approach of integrating sanitation, waste management and financial inclusion to impact

Our Vision

To assess, evaluate, design and implement sustainable solutions in sanitation, hygiene &

Our Core Values

- **Sustainability:** We strive for creating impacts which last.
- **Integrity & Transparency:** Integrity and transparency is our culture.
- **Cooperation:** We believe in achieving together and creating shared values.
- **Trust:** We value confidence in our people and our partners.

The aims and objectives of the society are to promote sustainable and equitable development of the sanitation sector through various activities such as;

- ❖ To assist, aid, coordinate, provide a platform to build partnerships, and promote professional associations and networks for environmental sanitation between key service providers and stakeholders like public policy makers, Microfinance Institutions, NGOs, Academia, Organizations and Individuals.
- ❖ To collate knowledge, assist, promote, coordinate, conduct and support research & education related to issues of environmental sanitation.
- ❖ To disseminate knowledge, publish research findings, practical tool kits, fact-sheets, policy briefings, journals and such publications in hard copy, electronically or through web based hosting and other means.

- ❖ To bring sanitation in India in mainstream by building capacities for sanitation support of implementing organizations, also including health and life micro insurance organizations.
- ❖ To promote and support micro and small enterprises in rural areas for improving sanitation & health including the facilitation of small/micro and community-based enterprises for collection, segregation and safe disposal of sanitation waste as well as conversion of such waste into fuel and energy.

The idea for FINISH Society was conceptualized by a team of bureaucrats, professionals, academicians and field experts who were highly driven by the aim to bring a change in the sanitation space. FINISH Society started its activities by providing technical support to the FINISH programme in India supported by Directorate-General for International Cooperation (DGIS), Government of Netherlands and WASTE. Based on earlier experiences of WASTE in which local financial institutions participated in guaranteeing small loans, the partners identified a joint approach to increase the sanitation coverage by using micro finance and insurance products. The Society since its inception has been expanding its reach and experience and has implemented a variety of programs in the area of individual household sanitation, school WASH, training & capacity building, research and waste

Harmen felt the ‘need to go’ on a toilet tour of Northern India

This was one Indian travel itinerary you would have probably never heard of. A toilet tour across Northern India in January! Yes, you heard that right! FINISH Society chose to invest this opportunity and planned a toilet tour for a common man travelling all the way from The Netherlands, to understand the hygiene & sanitation needs and practices of people living across Northern India.



Harmen Leijnse, a Dutch man, reached Indian shores on January 24, and embarked on a 12-day power packed tour. An Indophile he has studied Sanskrit for two years, sings Mukesh songs and loves Bollywood! He thoughtfully planned a toilet-inspired itinerary, that included field visits to cities where Finish Society was engaged in. Some of the cities he visited included Udaipur & Dungarpur, in Rajasthan, Agra, Varanasi & Lucknow, in Uttar Pradesh, and Darbhanga in Bihar.

The idea behind this out-of-the-box initiative was to get an outsider’s perspective on what local people think about Finish Society’s sanitation and hygiene programmes, how does it affect them (or not!), and that too, from a people-to-people perspective.

His travelogues were humorously titled “I need to go”, and by doing so, Harmen was not exactly looking for toilet humour. Of course, local humorous toilet tales are welcome. He understood that the most serious issue of a clean and healthy India, needed to be understood with a liberal dose of humour. In this manner, he wished to strike up a conversation on what the local population felt and understood about matters of health and hygiene.

As for Harmen’s personal taste, he takes keen interest in martial arts – and engaged with people interested in the sport of wrestling and kabaddi. Of course, wrestlers & kabaddi players too, need to go to the toilet, so it was a unifying theme.

In this manner, he interacted with different groups. He met with wrestlers and local sporting icons in Varanasi, the PM's constituency. By the time he was through with the tour, the local media projected him as Finish Society's first toilet celebrities. More such celebrities are in the making.

STRATEGIC SHIFT

One of the important facets of FINISH program was to leverage access of finance in partnerships with microfinance and banking institutions and slowly promote a sanitation line of credit for creating sanitation assets. However, post the financial crisis in the micro finance sector in 2010, in 2011 FINISH accordingly changed its strategy to respond to the circumstances. The Society was pivotal in assisting and handholding the FINISH program through its technical expertise. Over the years the partnership pattern of FINISH Society became diversified. FINISH society has developed partnerships with various agencies, corporates and state governments to implement projects related to WASH (Water, Sanitation & Hygiene) across various pockets of India.

FINISH Society has taken impressive strides in the field of WASH since its inception in 2010. Aimed at achieving environmental sustainability by 'closing the loop', FINISH teams have mobilized communities across different states of India that had facilitated construction of over 7 lacs *safe sanitation systems* by March 2018 through its technical assistance. FINISH Society that has taken over a wide range of other activities implemented by FINISH teams and FINISH partners (supported by WASTE Netherlands), such as school WASH projects, supply chain management in sanitation, treatment of sludge from septic tanks, solid waste management and setting up sanitation parks, etc. in India. With increased experience and expanded network of partners, FINISH Society has continued to evolve and has become more sustainable over the years. The team engaged by the Society has been learning, innovating and contributing towards improving lives through our interventions. The focus for coming years is to strengthen existing interventions and partnerships along with taking up projects in related areas of interventions like agriculture, health and education.

“We rise by lifting others”

-Robert Ingersoll

Jhal Thikriwal's 'missionary' zeal to become ODF

When Finish Society tried to convince the people of Jhal Thikriwal village in Kapurthala district of Punjab, people were not aware about how open defecation can impact their health negatively. Here, Finish Society is busy facilitating sanitation work through the financial support of ITC ltd. under their flagship program “Mission Sunhera Kal”. It was found that open defecation is the reason for the spread of polio in the area. Kamaljeet Singh, Panthi at the local Gurdwara, himself set the ball rolling. Being a polio victim himself, he was the first person to realize the importance of making his village open defecation free. After getting sensitized by the FINISH team, Kamaljeet convened a meeting with the Sarpanch and other community leaders so as to discuss how their village could tackle the problem of open defecation.

Ironically, while walking through the village, one is struck by the beautifully constructed overhead water tanks, that adorn many homes. It looks like the villagers live out their dreams through these water tanks. But the basic need to construct and use toilets escaped their attentions. Even as Kamaljeet talked about the ills of open defecation during the morning ardas over the loudspeaker, people slowly begin to

see the need for toilets. At the village meeting, they decided to make Jhal Thikriwal open defecation free. To begin with, they made a list of households without toilets. Following this, women's self-help groups were formed for toilet construction and repair work.

A vigilance committee was formed and along with the children's Vanar Sena, the triggering process was set in motion. This was done in the form of morning follow-up. Soon after, toilet construction work started in the village and 30 households were selected from the government support list. The remaining households constructed toilets through micro-finance loans procured through ITC Mission Sunehra Kal but Narender Kaur, resident of the same village was being left out because her household did not figure in the government approved list. Narender Kaur, was having a tough time making ends meet in the village. A widow with two children, one of her sons was suffering from polio and was also mentally disturbed.

Any noble initiative can bring about far-reaching changes in people's lives. With Jhal Thikriwal being declared open defecation free, and with Narender Kaur, getting so much financial support from a good Samaritan from Italy, thanks to social media, life has come full circle for the people here. Since total sanitation is what both ITC Sunehra Kal and Finish Society advocate, children here are taught how it is so important to wash hands in order to ensure a clean and healthy society. Behavior change is a continuous process and ensuring toilet use, and sustainability is what Finish Society & ITC Sunehra Kal are doing, to make the Swachh Bharat dream become a reality.



Fig. 1 Narender Kaur child suffering from polio



Fig. 2 Village becoming ODF



Fig. 3 Refurbished house of N Kaur

HIGHLIGHTS 2017-18

Over the years FINISH Society has differentiated itself in WASH sector, some of the strengths developed are;

- **Strong focus on 'safe sanitation'**, comprising close attention to technical issues in sanitation and to community mobilization for behaviour change to realize safe sanitation.
- **Effective capacity building**, using the specially-developed and tested Learning Guides on Sanitation and Solid and Liquid Waste Management, specially developed & award-winning films and other advocacy materials, as well as proven capacity building programmes for trainers, masons and local communities with hand-holding and refresher trainings. Empanelling as KRC by Ministry of Drinking Water and Sanitation for training and capacity building activities to work with States government in India.

- **Holistic integration** of training and community mobilisation with finance and supply chain management and monitoring.
- **Focus on financial inclusion**, including experience of mobilizing resources from a variety of sources, including Sanitation Impact Bonds, corporates, donors and NGOs.
- **Strong technical backup**, constantly on the lookout for new and improved solutions and piloting a range of promising options (e.g., in biogas, supply chain management, liquid and solid waste management).
- **Credible working relationships with partners** of different types (NGOs, Cooperative societies, MFIs, Federations of women’s organizations, government, multi-lateral donors and corporate agencies) that have local capabilities and experience across different geographies 10 different Indian states and other countries (e.g., Kenya).
- **Building and demonstrating cost efficient models in sanitation and waste management**

The below diagram shows the progress of FINISH Society over past 8 years:

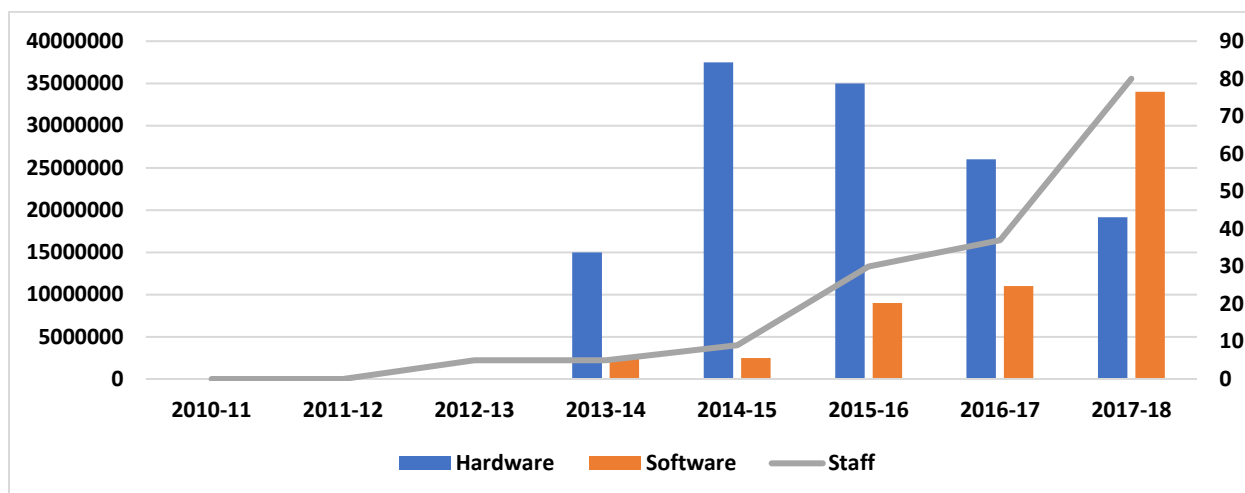


Table no 1: Representing the number of programs supported by funding partners during the FY 2017-18

Funding Partners	No. of programs
Government Agencies	4
CSR	10

ENCOURAGING TRENDS: Till date

- ✓ Safe sanitation for >7,00,000 families across India
- ✓ WASH for Children: >50,000
- ✓ No of School Toilets Built: >300
- ✓ ODF achievements –
 - ODF Blocks in Darbhanga (Bihar), Aligarh, Mainpuri, Mirzapur, Firozabad, Hathras (Uttar Pradesh), Udaipur, Dungarpur, Jhalawar, Rajsamand, Barmer (Rajasthan),

Morena (Madhya Pradesh), Kapurthala (Punjab), Jharsuguda (Odisha) and Yavatmal (Maharashtra).

- 700 GPs and 3000 villages ODF in Punjab, Uttar Pradesh, Madhya Pradesh, Rajasthan, Maharashtra and Odisha.
- ✓ Facilitated Livelihood for >15,000 People
- ✓ Partner network across the country
- ✓ Waste to wealth technologies for waste management

Gita Devi, a change agent at 50

Meet Gita Devi, 50, who turned a new leaf at the age of 50. Recently appointed as Swachhagrahi from Barratha panchayat of North Singhwara block of Darbhanga district she is fast becoming a role model and motivator for her villager. As of date, the village is grappling with the problem of open defecation. The fact that she is an unlettered woman who has a married daughter and two grandchildren has not deterred her from working on herself. This once shy woman known for her honesty and childlike innocence, has acquired a newfound confidence and a spring in her steps. Just when she thought life had passed her by. Her passion to see her village become Open Defecation Free (ODF) instilled in her a sense of purpose, and brought to the fore her superb communication skills. When Finish Society team members along with SBM officials from Darbhanga gave her a lowdown on the benefits of constructing toilets and living a 'clean' life, she decided to become a volunteer. With the help of the administration she was appointed Swachhagrahi and life turned full circle. The three-day Community Led Total Sanitation (CLTS) workshop is where it all began. When the workshop was drawing to a close, one of the trainers asked if any of the women undergoing training would like to share their feedback on the mike. There was a stunned silence. As time went by, two women raised their hands. One was of our own Gita Devi and the other Manju Devi. They both strode down to the stage and hesitantly began talking. Gita had held a mike for the first time in their lives, and recalls that her hands were trembling. Manju Devi said she took the name of God and decided to engage with the 50-strong audience assembled there. Soon, both of them were talking fluently and passionately about making their area ODF. Once their interaction ended, there was a discernible transformation in Gita. After that day, she was able to deal with even men who were not willing to construct toilets citing cultural issues. Gita's patience and convincing skills has paid her rich dividends. She says today more than 50 per cent of the toilets in the area (with over 2700 families) have been constructed and before long, she says she will make sure others follow suit. "I am a moorkh (fool) who can only sign my name. But today, I feel empowered because I am here to make a change in the lives of my people."

FOCUS AREAS

FINISH Society was established to implement, strengthen and undertake initiatives in WASH sector. Our objective is to improve quality of life by providing increased access to safe sanitation integrated with financial inclusion, health care and waste management, and leading to a better quality of life for all. Our focus areas are Sanitation, Health & Hygiene, Waste Management, Clean Energy, Water Conservation, Bio Gas, and Sanitation Supply Chain with focus on innovative and sustainable solutions for the communities.

In the beginning, work undertaken by the Society included implementing FINISH Program across 10 states in India which slowly expanded to partnerships with Govt., other agencies and Corporates CSR

programs. In the coming years based on the expertise and strengths FINISH Society has acquired, following broad activities will be undertaken to achieve the mission, vision and goals defined:

1. PROMOTING SAFE SANITATION FOR INDIVIDUAL HOUSEHOLDS FROM DEMAND GENERATION TO SUSTAINED USE
2. WASH IN SCHOOLS- CREATING AWARENESS, INFRASTRUCTURE & CAPACITIES FOR HEALTHIER FUTURE
3. CAPACITY BUILDING & ENHANCING SKILLS: FROM BDOs, GOVT. OFFICIALS, PRI MEMBERS, FIELD WORKERS, CBOs, NGOs TO ENTREPRENEURS AND MASONS
4. IMPLEMENTING/PILOTING RURAL AND URBAN SOLID & LIQUID WASTE MANAGEMENT PROGRAMS
5. LOBBYING, ADVOCACY AND POLICY PLANNING

SANITATION-INDIVIDUAL HOUSEHOLDS

FINISH Society aims to increase safe sanitation density for the poor households in India. The overall objective of our sanitation programs is to enable the emergence of a society whose health is improved not only through better sanitation facilities but also by an improved knowledge and awareness of the concept of "total sanitation". The activities of FINISH Society are spread in 10 States across India.

Below are the broad activities undertaken in various sanitation programs;

- CREATE CLEAR AWARENESS FOR THE BENEFITS OF SAFE SANITATION AND THE DANGERS OF UNSAFE SANITATION.
- GENERATE STRONG DEMAND FOR LOCATION-SPECIFIC AND PREFERENCE-BASED SAFE SANITATION SYSTEMS, E.G., TWIN-LEACH PITS, BIO-GAS LINKED TOILETS OR URINE DIVERTING DEHYDRATION TOILETS, SO THAT HOUSEHOLDS USE AND MAINTAIN THEM OVER TIME.
- FACILITATING EFFECTIVE SUPPLY CHAIN WITH LOCAL ENTREPRENEURS, VENDORS AND ENTERPRISES FOR MEETING DEMANDS WITH STANDARDIZED QUALITY AND NEEDS OF END USERS.
- LINK HOUSEHOLDS WITH EXISTING GOVERNMENT PROGRAMMES ALONG WITH FACILITATING BRIDGE FINANCING FOR CONSTRUCTION OF TOILETS.
- HELP HOUSEHOLDS CONTACT TRAINED MASONS TO BUILD THEIR SAFE SANITATION SYSTEMS.
- ENSURE PROPER USAGE OF THE SANITATION SYSTEMS BY FOSTERING PARTICIPATORY MONITORING SYSTEMS.

The team has been creating awareness and generating demand, facilitating access of credit and supply chain solutions.

Rural Sanitation Programmes

Sustainable Safe Sanitation in Kapurthala (Punjab) and Jhalawar (Rajasthan) with support from ITC Limited (2017-18)

FINISH is facilitating sanitation work in Jhal Thikriwal village of Kapurthala district, Punjab through financial support of ITC ltd. through their flagship program "Mission Sunhera Kal". Community Approaches to Total Sanitation (CATS) Programme in 13 Villages of Kapurthala District is being conducted. Promoting Safe Sanitation for achieving Sustainable ODF is going on in (Blocks- Sunail, Parasali, Dawal, Salari) Jhalawar, Rajasthan with support from ITC limited.

ODF status and implementation of "Swachh Bharat Abhiyan" (2017-18) with support from Tata -Aldesa

FINISH in partnership with Tata -Aldesa (JV) implemented an ODF sustainability project in 3 blocks of Hathras, Uttar Pradesh.

Providing Access to Safe Sanitation and Promoting Good Hygiene Practices (2017-18)

FINISH Society in association with JK Tyre facilitated construction of 672 Household Toilets in Noorabad Gram Panchayat of Morena district in Madhya Pradesh and 672 Household Toilets in selected GPs of Rajsamand (Rajasthan). With CLTS approach, a lot of DRGs, PRI workers, field staff, natural leaders were identified and trained to take accountability, create awareness and to do regular follow ups. The team facilitated in constructing around 900 toilets in both the locations over achieving the targets and sensitizing villagers to use the toilets regularly. Almost all the selected GPs have been declared ODF and FINISH has received appreciation from both the government.



Fig. 4: FINISH felicitated by Gov. of MP

CSR Program in Village Behrampadi in Gundalpet, Karnataka District (2017-18) with support from OmniActive. FINISH is implementing a comprehensive programme to help realize the sanitation goals of improving status of sanitation, hygiene behavior and waste management making the programme village with support of OmniActive.

An Inspiring Toilet Tale!

This is the story of a change agent who decided to use a toilet once he was convinced. Manohar Lal, who belonged to Pidawa Sunel Block of Himmatgarh Gram Panchayat in Jhalawar district, did not want to construct a toilet despite constant follow-up by the Gram Panchayat. When this was brought to the notice of FINISH Society, they found that Manohar's three brothers too did not have a toilet and defecated in the open.

The FINISH team then engaged Manohar in an open discussion. They subtly showed Manohar Lal and his family how using toilets ensured healthy hygiene practices. They told him that this habit will also ensure safety of women of the house. Manohar Lal then shared his apprehensions about non-availability of money. The Sarpanch informed him that ITC Limited company's Mission Sunehra Kal program was giving Rs. 12,000 LOAN to each of the villagers without charging interest. He also told him that FINISH Society will make sure that he constructs the best quality toilet in the given amount of money.

The FINISH team then educated him about the benefits of using Leach Pit Toilet that can be constructed with little expenditure and told him that it does not emanate a foul smell. The faeces that once goes into the pit comes out in the form of useful manure that can be used in agriculture, he was told.

Now convinced, Manohar Lal got constructed a leach pit toilet as a gift for his family (especially daughters, wife and mother) and this motivated his three brothers to construct the same in their houses as well. With the advent of toilets in their houses, Manohar Lal's family members and his brothers are very happy. The females of his family proudly claim that this the best thing that could have happened to them.

Implementation of Water, Sanitation & Hygiene Project in Jharsuguda, Odisha with support from OPGC (2017-18). FINISH with support from OPGC is implementing this project in Jharsuguda in Odisha providing enabling access to Water, Sanitation & Hygiene (Wash) for Rural Communities at Kusraloi Gram Panchayat. This project has been contracted to FSMC for execution.

Community Approach to Sanitation in Nirsa Block, District Dhanbad (2017-18). With support of **Maithon Power Limited (a Tata Power Ltd. enterprise) and CCD Society**, FINISH facilitated in construction individual household sanitation systems to selected households of Nirsa Block through behavior change communication and community awareness programmes.

SANITATION- SCHOOLS & COMMUNITIES

Water, sanitation and hygiene for schools has been recognized as priority areas and Govt. of India has provided provisions for the same under various flagship programs right from School Sanitation and Hygiene Education (SSHE) program in 1999 to Right to Education Act in 2009 and the most recent one Swachh Bharat Swachh Vidyalaya in 2015. However, there is a lot to be done in terms of providing infrastructural facilities and hygiene related education to enable access to sustainable WASH. Sustaining improved behavior remains a major challenge in the WASH in Schools program.

FINISH Society expanded WASH programs to schools to enable children as change agents for a healthier and cleaner future. Our school sanitation program is going on in partnership with NSE in Nasik Maharashtra, ITC in Koregaon near Pune and Kapurthala Punjab, PwC in Ajmer and Hyderabad. The program integrates construction and refurbishment of school toilets, training & capacity building for adoption of good hygiene practices along with piloting a sustainable operations and maintenance model. Main aims and objectives of our school WASH programs are;

- Developing an enabling environment in schools and community for health, hygiene and sanitation.
- Demonstrate effective approaches to school sanitation, ensuring access to safe drinking water, child-friendly, functional sanitation facilities and a healthy learning environment.
- Promoting the adoption and sustenance of key WASH practices of school children and their families and further through School Led Total Sanitation (SLTS) activities.
- Enabling best practices of WASH such as Mass hand washing with soap, at critical times in a participatory manner, encouraging and monitoring each other.
- Capacity building for the stakeholders on efficient operations & maintenance services for WASH in targeted schools.
- Enabling availability of safe drinking water in the targeted schools.
- Facilitating construction/refurbishment of sanitation systems, incinerators and hand wash stations for schools for enabling behavior change and regular usage.
- Piloting a self-sustainable model for operations and maintenance.

School WASH Programmes:

Facilitate provision of sanitation facilities and educational infrastructure in Gov. Sr. Sec. Schools (2017-18)

Supported by Hero MotoCorp Ltd., FINISH Society is implementing this project in Jaipur. Scope of work is repair, construct and maintain sanitation infrastructure in 3 schools in and around Jaipur in accordance with the proposal approved by HMCL.



Fig. 5: Infrastructure work in Jamwaramgarh School Jaipur

School WASH programme in 10 schools of Kapurthala (Punjab) and 24 schools of Ranjangaon (Pune, Maharashtra) supported by ITC Limited.

FINISH conducted awareness sessions and trainings for teachers and students on regular handwashing, safe sanitation, menstrual hygiene management, etc. by strengthening school management committees and child cabinet. It also did refurbishment of schools' infrastructure including a center for e-learning.



Fig. 6: Infrastructural Work in Ranjangaon School



Fig. 7: Students Attending Training on MHM

Ministering Change

When you think innovation, think out of the box! This was the central idea behind forming a child cabinet in Chankapur Shaskiya Ashramshala, in Nashik.

Students gathered here were in for surprise when they were asked if they were interested in becoming ministers. Among the handful of students present there, one who got elected as Health & Sanitation Minister happened to have long and unkempt nails. When the role and responsibilities of the minister was explained to him, he realised he needed to set the right example. In this moment of realization, he asked the facilitator to spare some time. And everyone was in for a pleasant surprise, when he returned with clean and cut nails. He also said he will always maintain his personal hygiene before asking others to follow good grooming habits.

Since the student minister is made responsible to check if others of his community are following sound grooming and hygiene standards, he needs to lead by example. Thus, by running a personal reality check, he ensures behaviour change and follows healthy hygiene practices.

The child cabinet was given a training session on good hygiene practices such as proper hand washing, taking bath with soap every day, keeping toilets clean after use, among other issues.

The School Management Committee, the sanitation worker, cook and superintendent, too wholeheartedly supported this initiative, in order to usher in behaviour change.

The end result made for a win-win situation. The students of this Ashramshala have learnt to be neat and clean, and better still, they teach their parents and relatives about the need to develop this habit. The students make for 'clean ambassadors' to ensure that good sanitation and safe hygiene practices are followed all around, including schools, home and communities.

Piloting Sustainable WASH in Schools for Enabling Better Health, Hygiene and Environment includes successors-interest and permitted assigns- supported by NSE and Water Aid (2017-18) Toilet construction and refurbishment in 10 Ashram Shalas including training and capacity building. This covers residential tribal schools where FINISH played an instrumental role in changing the habits of tribal children and teachers to understand the necessity of a toilet and using it regularly as well as keeping it clean. It was a challenge for the team as the beneficiaries were used to being dirty and had no understanding of basic cleanliness. But at the end of the project, a lot of positive changes were observed in the habits of children like they regularly cleaned their hands, took bath, used toilets and kept them clean.



Improving Sanitation and Hygiene Practices in 6 Selected Schools in Rajasthan (Jodhpur) (2017-18)

With support from PwC India Foundation, FINISH is implementing this project on construction and refurbishment of toilets, hand washing units, incinerators in selected schools of Jodhpur. This was done with the Bishnoi clan of the population where both school children and parents were made aware for constructing and using safe sanitation.

Fig 8: Students Practicing MHM

CAPACITY BUILDING & COMMUNITY MOBILIZATION

One of the strongest areas of FINISH intervention has been community mobilization through CLTS and capacity building of stakeholders, grass root implementers and livelihood. In the process, FS team gained experienced master trainers for serving varied geographies and developed an exclusive learning guide. The capacity building programs include training animators for community mobilization, masons for toilet construction, Govt. field staff for effective convergence and leveraging schemes and NGOs for implementing sanitation programs. More than 5000 field staffs and more than 2500 masons were trained across different states. Master trainers trained in different vernacular language are one of our key strength. Our capacity building programs are recognized widely in the field, the Society has partnered with district administration and agencies for training programs. The unique advantage of FS training program remains training combined with on ground practice and driven by results. The training vertical will be expanded in coming years to include areas such as waste management, urban CLTS and other related areas. One of the major achievements of FS is getting empaneled as **Key Resource Center** for training and capacity building under **Ministry of Drinking Water and Sanitation (MDWS) for Swachh Bharat Mission (Gramin) [SBM (G)], Government of India**. FINISH Society has been empaneled as KRC directly under the MDWS for providing support to States and Districts for a comprehensive and sustained capacity building that would build a permanent capacity to manage program functions and deliver services. FINISH is providing technical support to the district team in Darbhanga (Bihar) including complete handholding with support of Lohiya Swachh Bihar Abhiyan (LSBA). It is also started operations in three districts of Uttar Pradesh – Mainpuri, Aligarh and Firozabad by partnering with UNICEF for accelerating ODF outcomes. FINISH is providing

technical support to the three districts for improving ODF/SBCC planning, review and implementation, and intensifying field level support/ complete hand holding support to strengthen the communities specially Nigrani Samitis, Masons and Swachhagrahis. Recently, FINISH has also being called upon by Government of Rajasthan for giving a presentation on the approach followed and achievements made so far.

Following are various areas covered under FINISH Society capacity building programs:

- i. SOFTWARE TRAINING (CLTS ++): GOVERNMENT OFFICERS, PRIs, SELECTED VILLAGE REPRESENTATIVES ETC.
- ii. TECHNICAL TRAINING: MASONS, ENTREPRENEURS
- iii. SOLID WASTE MANAGEMENT
- iv. LIQUID WASTE MANAGEMENT
- v. URBAN CLTS

Working as Government Key Resource Centre, Lohiya Swachh Bihar Abhiyan (2017-18)

Since Dec 2016 in an agreement with the state government of Bihar FINISH is working as a key resource centre (KRC) in the districts of Darbhanga and Lakhisarai (we dropped 2 because the district unit was not keen) for ODF achievement and sustainability. FINISH is conducting several training and capacity building programs for motivators, district and block level officers, PRI members to spread awareness on sanitation and waste management and provide the district units with on field technical guidance and monitoring and feedback. Alinagar block of Darbhanga became ODF by 31st March 2018.

FINANCIAL INCLUSION

A project on financial inclusion through bank linkage for generating Social Security (2017-18) with support from Tata Power Community Development Trust. With Tata Power Community Development Trust (TPCDT), FINISH is implementing a project on building awareness on Health and Social Security and Bank Linkage in 21 villages of Nirsa Block of Dhanbad District of Jharkhand. The team is spreading awareness through Nukkad Nataks, wall paintings, camps and FGDs ultimately linking the villagers with government schemes such as Pradhan Mantri Jeevan Jyoti Bima Yojana (Rs. 330/annam/member) and Pradhan Mantri Suraksha Bima Yojana. (Rs. 12/annam/member) through financial inclusion with Banks.



Fig. 9: Women with Application for Opening Bank Accounts

RESEARCH & STUDY

FINISH Society actively initiates and participates in advocacy, planning and policy making related to sanitation in order to promote innovation and best practices. The Society has also expanded our work in the areas of research and study. The research team has experts with field experience and knowledge to carry out such assignments.

One of the studies undertaken by FINISH Society with IFS London is determining or measuring the usage of Community toilets in some pockets of India.

HEALTH AWARENESS

Awareness Generation on Social Security and Health Awareness (2017-18) with support from Tata Power Community Development Trust.

With Tata Power Community Development Trust (TPCDT), FINISH is implementing a project on building awareness on Health and Social Security and Bank Linkage in 21 villages of Nirsa Block of Dhanbad District of Jharkhand. The team is spreading awareness through Nukkad Nataks, wall paintings, camps and FGDs ultimately linking the villagers with government schemes such as Pradhan Mantri Jeevan Jyoti Bima Yojana (Rs. 330/annam/member) and Pradhan Mantri Suraksha Bima Yojana. (Rs. 12/annam/member) through financial inclusion with Banks.



Fig. 10: Health awareness camp in Nirsa Block

WASTE MANAGEMENT & HYGIENE PROMOTION

Sanitation and solid waste management consists of similar elements: it is about getting rid of unwanted good, whether this is solid waste or human excreta (liquid waste), the service chain, or it is about generating value out of the unwanted good in a value chain. These elements can be divided into two chains in sanitation and solid waste management: Service chain and Value chain. The two figures below illustrate the chains at household (decentralized) level and community/city (centralized) level. Below diagram elaborates the activities carried out under each chain:

The service chain of solid and liquid waste includes the following activities:

- Generation of solid and liquid waste (organic and non-organic)
- Collection and transportation of solid and liquid waste (organic and non-organic)

The value chain of solid and liquid waste includes the following activities:

- Treatment and processing of solid and liquid waste (organic and non-organic)
- Sales and reuse of treated solid and liquid waste for other purposes (e.g. agriculture)

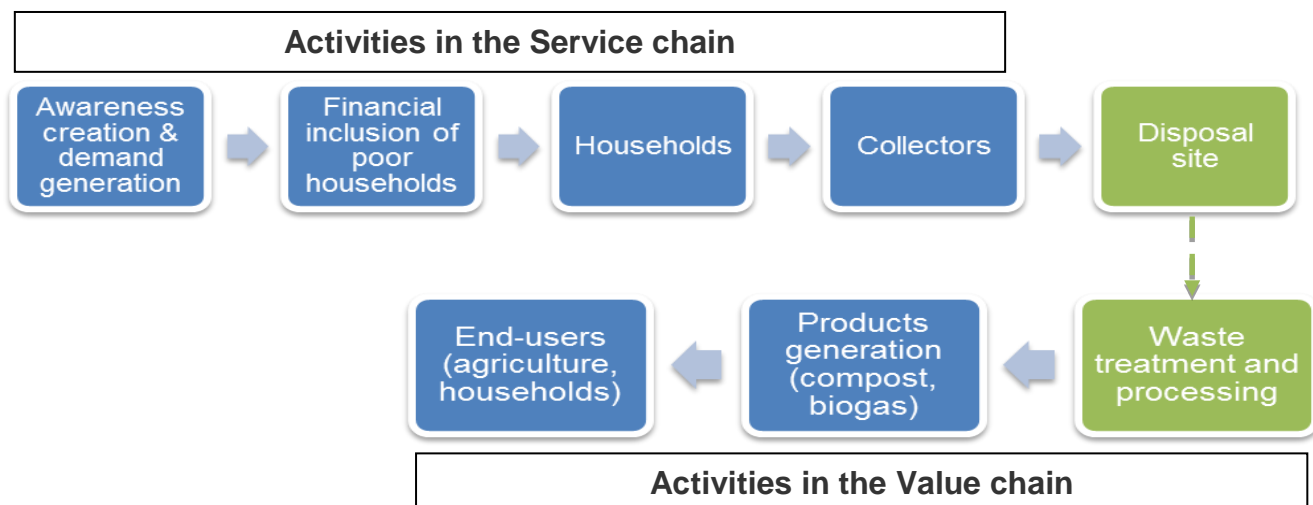


Fig. 11: Linking Service and Value Chain

Solid Waste Management Programmes:

Promoting Sustainable Solid Waste Management Programme in Ranjangaon Ganpati and Karegaon Village of Shirur Taluka, Pune District (2017-18) with support from ITC

With support from ITC Limited, FINISH is implementing a sustainable solid waste management project in two villages near Pune, Maharashtra. Key activities of this program are to provide door to door waste collection services, segregation, composting and recycling of waste towards maximum reduction in waste disposal. Around 2000 Households at present are being covered for daily collection through an SHG (self-help group), 200 Kg of organic waste being composted on daily basis and around 500 kg of dry waste is being recycled every month generating revenue INR 16000 to 17000 monthly. Around 20 people are being employed in the program and provided with livelihood opportunities.



Fig. 12: Swachhta Sakhis at Work



Fig. 13: Team Celebrating World Environment Day

Implementation of program for Promoting sustainable solid waste management in Banpuri village of Nagpur (2017-18) with support from MOIL Limited

Awareness generation for waste collection and source segregation for sustainable SWM in Banpuri village of Nagpur with support from MOIL Limited.

support from ITC Limited. Pilot intervention in Year 2017-18 for 2 Wards (23&24) as ITC factory for tobacco is situated in same wards. Project is a PPP based approach where 5000 Households are being motivated for Waste Segregation, Home Composting and formation of local ownership through Solid waste Committees. by the end of next financial year, a report on key learning and possible model for replication will be submitted and shared across.

Community managed decentralized solid waste management program in Guntur town of Andhra Pradesh with



Fig. 14: Community Awareness Through Street Plays

Follow-on programmes in Dungarpur (2017-18)

1. FINISH Society in collaboration with Dungarpur Nagar Parishad (Government of Rajasthan) is implementing a solid waste management project in Dungarpur. The project has the following components-
 - o Door to door collection – 10 wards- 15 tons of waste every month



Fig. 15: 100% waste segregation award given to a household.

- Secondary segregation of dry and wet waste where wet waste is composted
- Saleable / recyclable dry waste to be linked to the market

2. **Construction of Scientific Landfill** - a properly designed landfill is constructed so that it is environmentally safe. The segregated and non-saleable dry waste is to be dumped.

3. **Biogas plant**

for alternate treatment of organic waste and cow dung - Biogas with everyday gas production of 10 m³ generated from the plant is being used as LPG in 1 household and a lighting system (lamp posts on pole) is put up in the area. 1 HP Motor pump is installed, all through

power generated from biogas plant.

WATER SUPPLY, TREATMENT & RECYCLING

A joint project with Dungarpur Nagar Parishad, FINISH Society is doing a Drain Treatment Pilot project - a grey water treatment unit is being set up to manage a drain flowing into Gaib Sagar Lake in Dungarpur. The treated water is tested and being used for agricultural purposes by farmers.

Implementation of Water Supply, Sanitation & Hygiene Project in Jharsuguda, Odisha with support from OPGC (2017-18). FINISH with support from OPGC is implementing this project in Jharsuguda in Odisha providing enabling access to Water supply through overhead tanks, ensuring door to door connection in all the households and setting up a mechanism of operations and maintenance of the system for Rural Communities at Kusraloi Gram Panchayat. This project has been contracted to FSMC for execution.

ROADMAP FOR FUTURE

FINISH Society that was set up in 2010 has taken over a wide range of activities implemented by FINISH teams and FINISH partners (including WASTE Netherlands), such as school WASH projects, supply chain management in sanitation, treatment of sludge from septic tanks, solid waste collection, separation and treatment and setting up sanitation parks across different parts of India. Since its beginning with implementation of FINISH (Financial Inclusion Improves Sanitation & Health)- its flagship sanitation program, the Society has demonstrated the effectiveness of its unique approach.

The last year witnessed new partnerships, interventions and notable achievements that have set the way for future progress of the Society. In line with the Government's vision to make India open defecation free by 2019, achieving ODF remained as the main goal for sanitation programs across all states. FINISH partnered with Govt. agencies and corporates in the journey of making India ODF and the results were great. Alinagar Block of Darbhanga in Bihar was made ODF followed by many other Blocks in Luckisarai District of Bihar, several villages and GPs of Jharkhand, Rajasthan, Madhya Pradesh, Maharashtra became open defecation free and more than 5000 villages achieved more than 75% sanitation density! The Society had an active role in these interventions and was acknowledged for

delivering results. In coming months, more such partnerships are underway and in discussion with donors.

School sanitation has come up as another important intervention area with a lot of focus from the Governments and corporates as part of their corporate social responsibility. The Society expanded its school sanitation vertical by taking new projects with Hero MotoCorp Ltd., PwC India foundation and Water Aid. The projects are affecting more than 20,000 children. Our school sanitation strategy is to enable equitable and sustainable access with thrust on operations & maintenance at communities' level.

Trained and experienced human resources are the key strength of FINISH, however there is a dearth of trained grass root workers and to fill this gap, the Society has started providing training and capacity building services. FINISH has been emplaned as Key Resource Centre under Ministry of Drinking Water and Sanitation, GoI for providing training and capacity building of District and State resources. A separate vertical with capable and well experienced team has been formed for such projects.

Solid and liquid waste management is an integral part of the value chain and we have incorporated this as our sanitation plus approach. A number of solid waste management projects are being implemented with ITC Limited in Guntur (Andhra Pradesh) and Pune, (Maharashtra). A biogas plant and scientific landfill site have been constructed and managed with Dungarpur Nagar Parishad apart from solid waste management for Dungarpur town (Rajasthan).

Apart from expanding project areas and activities, initiatives for entry into related fields of agriculture, health and education will be one of main strategic initiatives. Expanding CSR vertical to maximize interest of corporates on sanitation is also being done. New projects and partnerships are in the process of finalization and shall commence in this financial year. We have also faced many challenges while implementation and in achieving desired goals. Liasoning with Government staffs, financial Inclusion for the bottom of pyramid, getting human resource with relevant experience and attrition are one of the major challenges faced. However, the coming year has many innovative projects being implemented and many new areas will be explored.

RECEIPTS & PAYMENTS

FINANCIAL INCLUSION IMPROVES SANITATION & HEALTH SOCIETY
4/353, SECTOR-4, VIKAS NAGAR, LUCKNOW

Receipts & Payments account for the year ended 31st March, 2018

Receipts	Amount	Amount	Payments	Amount	Amount
<u>Opening Balance</u>			<u>To Application of Fund in Relation to Domestic Contribution</u>		
Cash in Hand			ITC Limited	93,48,706.20	
Bank Balance	40,14,896.21	40,14,896.21	BIO Gas Project	4,75,231.00	
<u>Grants Foreign</u>			CDD Society	7,72,834.00	
<u>Grants Domestic Contribution</u>			Urban Sanitation Project	85,933.00	
ITC Limited	1,02,95,942.00		Tata Power Project	10,97,891.00	
BIO Gas Project	4,99,800.00		SLWM Project-Dungarpur	21,61,727.00	
CDD Society	8,10,000.00		Hero Motocorp Limited	27,01,325.00	
Urban Sanitation	59,600.00		Jal Seva Charitable Foundation	25,78,712.00	
Tata Power Project	6,91,400.00		JK Tyre	77,64,564.00	
SLWM Project-Dungarpur	21,85,124.00		Landfill SWM Project	12,57,376.00	
Govt of Rajasthan	6,000.00		National Stock Exchange	20,99,050.00	
Habitat for Humanity India Trust	25,000.00		Omni Active Health Technologies Ltd	3,80,390.80	
Hero Motocorp Limited	49,40,310.00		Odisha Power Generation Corp	1,32,85,245.80	
Jal Seva Charitable Foundation	31,97,600.00		PWC India Foundation	9,53,286.00	
JK Tyre	58,27,647.00		Tata Aldesha Project	2,96,655.00	
Landfill SWM Project	7,36,926.00		Aashray Project-Dungarpur	8,853.00	
National Stock Exchange	22,07,535.00		GMR Ltd - Mirzapur	7,500.00	
Omni Active Health Technologies Ltd	5,06,825.00		Govt of Maharashtra Project	1,08,000.00	
Odisha Power Generation Corp	1,42,01,856.00		Lohiya Swatch Bihar Abhiyan Project	4,66,828.00	
PWC India Foundation	29,30,500.00		Moil Limited Project	75,681.00	4,59,25,788.80
Tata Aldesha Project	2,00,000.00		<u>Fixed Assets</u>		
UNICEF-Dungarpur	7,44,000.00		Fixed Assets Purchase		4,48,099.00
MOIL Limited	14,800.00		<u>Investments</u>		
UNICEF SWASH	1,77,157.00	5,02,58,022.00	Investment in FDRs		12,50,000.00
<u>By Interest</u>			<u>Application of funds (Others) 2017-18</u>		
By Non FCRA A/c	1,64,350.00		Shrikant Ramadhan Rathod	2,971.00	
By Interest Recd-ITC A/c	29,817.40		Hinglaz Enterprises	4,00,000.00	
By Interest on FDRs	22,759.20		Four Corner Engineers	23,465.00	
<u>FCRA Interest</u>			Blue Electric Utility Tech	1,15,001.00	
By FCRA A/c (J&K Bank)	15.00	2,16,941.60	Krishna Prasad	35,000.00	
<u>By Others</u>			SHG Group	8,56,197.00	
Donation Received	6,28,600.00		Input Vat Claims	46,852.00	
Levy Collection-ITC	46,765.00		Security Deposit	1,48,590.00	
Management Cost	20,842.00		TDS (AY 2018-19)	2,07,860.90	18,35,936.90
Other Income	2,36,500.00	9,32,707.00	<u>To Office Expenses</u>		
			Bank Charges	4,965.64	
			Consultancy Fee	1,11,620.00	
			Staffwelfare Expenses	78,758.00	
			Insurance Expenses	73,591.00	
			Interest	1,820.00	
			Miscellaneous Expenses	5,083.00	
			Office Expenses	37,603.00	
			Travelling Expenses	16,864.00	
			Workshop Expenses	5,900.00	3,36,204.64
			<u>Closing Balance</u>		
			Cash in Hand		
			Bank Balance	56,26,537.47	56,26,537.47
Total		5,54,22,566.81	Total		5,54,22,566.81

For Praveen Agarwal & Co.
Chartered Accountants

Praveen Kumar Agarwal
Proprietor
M.No. 502013

Place: Lucknow
Date: 27.06.2018



Financial Inclusion Improves Sanitation & Health Society



BALANCE SHEET

FINANCIAL INCLUSION IMPROVES SANITATION & HEALTH SOCIETY 4/353, SECTOR-4, VIKAS NAGAR, LUCKNOW

Balance Sheet as at 31st March, 2018

Liabilities		Amount	Assets		Amount
Capital Fund			Fixed Assets		
Opening Balance	37,39,301.91		(Annexure-A)		4,95,155.00
Less:- Transfer to income & Expenditure a/c for Application of Fund	(37,39,301.91)		Investment		
Add:- Donation	14,31,620.00		N.S.C's		20,000.00
Add:- Surplus (Excess of Income)			FDRs		26,34,570.00
Over expenditure 17-18 set aside and to be applied next year	74,95,707.07	89,27,327.07	Current Assets, Loans & Advances		
Current Liabilities			Security Deposit	6,20,895.00	
PF Payable	30,446.00		WCT Deduction	3,00,360.00	
ESIC Payable	12,384.00		TDS (old Years)	9,78,375.70	
Adarsh Foundation	1,95,159.00		TDS (A.Y. 2018-19)	2,07,860.90	
SHG Group-Jhalawar	19,20,000.00		Shrikant Ramadhan Rathod	2,971.00	
SHG Group-Kapurthala	25,60,000.00	47,17,989.00	Hinglaz Enterprises	4,00,000.00	
			Four Corner Engineers	23,465.00	
			Blue Electric Utility Tech	1,15,001.00	
			Krishna Prasad	35,000.00	
			SHG Group - Jhalawar	12,13,500.00	
			SHG Group - Kapurthala	6,77,697.00	
			Input Vat Claims	2,93,928.00	48,69,053.60
			Cash & Bank Balances		
			Cash in Hand	-	
			HDFC Bank -811531	13,390.00	
			HDFC Bank -55243	25,66,554.96	
			HDFC Bank -975841	1,32,710.30	
			HDFC Bank -174687	8,719.00	
			HDFC Bank -174763	7,03,294.88	
			HDFC Bank -406430	74,466.40	
			HDFC Bank -407265	30,000.00	
			HDFC Bank -53059	2,10,534.70	
			HDFC Bank -165955	18,81,701.83	
			J&K Bank (Non FC- 2513)	4,757.62	
			FCRA a/c		
			J & K Bank (FC - 2407)	407.78	56,26,537.47
Total		1,36,45,316.07	Total		1,36,45,316.07

For Praveen Agarwal & Co.
Chartered Accountants



Praveen Kumar Agarwal
Proprietor
M.No. 502013
Place: Lucknow
Date: 27.06.2018

Financial Inclusion Improves Sanitation & Health Society



Abhijit Banerji
105724831004
Authorised Signatory