



FINISH SOCIETY

Annual Report- 2013-14



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Chapter I: Introduction

FINISH Society ('**Financial Inclusion Improves Sanitation and Health Society**'), is established with an aim to promote sustainable and equitable development of the sanitation sector in India through generating awareness along with economic incentives and thereby, improving lives of poor rural and peri-urban households. Our vision is to make a visible change in sanitary, hygienic conditions and living standards in India with a holistic approach by integrating sanitation improvement with financial inclusion, waste management and health care.

The idea was conceptualized by its promoters – TATA-AIG, SNS-REAAL, UNU-MERIT, WASTE and a leading microfinance company and is being supported by an Indo-Dutch consortium comprising of NGOs, academic institutions and financial institutions from the two countries since 2009. The initial support for the program was given by Directorate-General for International Cooperation (DGIS), Government of Netherlands. 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. Under the FINISH programme, micro-credit and financial schemes are targeted to be combined with life and health micro-insurance packages to give incentives to households to channel their planned investment towards toilets.

The FINISH society was registered in 2010 as a multistate not for profit organization under Societies Registration Act 1860 to help implementing the project and to strengthen the initiative linking it to better hygiene, environment, enterprise development and waste management. The aims and objectives of the society are to promote sustainable and equitable development of the sanitation sector through the following activities;

- ❖ 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 FINISH project as conceived its promoters seeks to increase safe sanitation density for the poor households in India. The overall objective of the program is to enable the emergence of a rural 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 project is spread in 11 States across India with 60 partners. FINISH has also made its presence in global arena by initiating programs for capacity building and financial inclusion in Kenya & Bangladesh.

Post the financial crisis in the micro finance sector in 2010, FINISH in 2011 accordingly changed its strategy to respond to the changed circumstances. Today the partnership pattern of FINISH is much more diversified as compared to the initial years. The number of FINISH partners has grown from 16 in the year 2011-12 to 60 at present. Under the project FINISH has facilitated construction of 2, 97,392 safe sanitation systems till March 2014 and has a mission to reach 500,000 sanitation systems till 2016. At present FINISH does 1 SS every 3 minutes!

Chapter II: Highlights

1. Sanitation System Details

Below is the table showing year wise from 2009- 2014 addition of sanitation systems facilitated by FINISH.

Sanitation Systems Year Wise						
State	2009-10	2010-11	2011-12	2012-13	2013-14	Total
Bihar	-	-	-	3,320	27,387	30,707
Gujarat	-	1,280	14,059	30,514	26,110	71,963
Jharkhand	-	-	-	4,398	7,303	11,701
Karnataka	-	-	2,728	-	-	2,728
Madhya Pradesh	1,102	1,910	319	236	5,254	8,821
Maharashtra	212	2,499	2,345	2,542	6,694	14,292
Odisha	17,874	37,630	1,765	11,435	10,161	78,865
Rajasthan	-	552	-	7,884	24,638	33,074
Tamilnadu	5,801	3,404	3,871	3,162	14,195	30,433
Uttar Pradesh	-	0	150	2,769	11,194	14,113
West Bengal	-	-	-	-	695	695
Total	24,989	47,275	25,237	66,260	133,631	297,392

2. FINISH Project Spread: 2013-14

In the year 2013-14 FINISH facilitated construction of 133631 Sanitation Systems (SS). We also entered in the 11th state – West Bengal.

FINISH: STATE WISE DURING 2013-14					
States	District	Block	Vill / GPs	Partners	Total
Odisha	8	25	250	19	10161
Jharkhand	2	4	229	3	7303
Bihar	7	26	252	7	27387
Gujarat	6	0	177	5	26110
Maharashtra	3	0	128	8	6694
UP	7	13	165	5	11194
Raj'athan/MP	9	58	533	7	29892
TN	5	11	1874	4	14195
West Bengal	3	0	277	2	695
Karnataka	1	0	3	1	0
Totals	51	137	3888	61	133631

3. FINISH Project 13-14

FINISH has till date provided 2, 97, 392 individual households till March 2014 with safe sanitation mobilising a total of INR 247 Cr for their construction. Details of financing for construction of sanitation systems from the four categories- Loan, Subsidy, Client contribution and CSR till March 2014 are provided below;

FINISH Project: 2009-2014						
State	SS	Loan	Subsidy	Client	CSR	Total Amt.
Jharkhand	11701	0	68361594	8344400	0	76705994
Bihar	30707	800000	145665800	40876600	0	187342400
Odisha	78865	528512546	55569600	24938700	8825000	617845846
Gujarat	71963	371556827	256622712	8450400	101224800	737854739
Maharashtra	14292	64647668	53986000	32541500	24450000	175625168
Rajasthan	33074	8512700	153825600	45689900	14024600	222052800
Uttar Pradesh	14113	8201000	59535400	24056900	1200000	92993300
Tamil Nadu	30433	262904366	0	0	30168000	293072366
Madhya Pradesh	8821	32358560	20387800	10133800	1020800	63900960
Karnataka	2728	0	0	0	0	0
West Bengal	695	0	3197000	973000	0	4170000
Total	297392	1277493667	817151506	196005200	180913200	2471563573

4. Other Highlights

During the year following important developments happened in the Society;

- An agreement between FINISH society and UNICEF was signed for implementation of WASH Program in Bokardhan, Maharashtra and Dungarpur, Rajasthan for construction of toilets in June 2013. For the purpose an grant support of Rs. 12, 05, 000/- for Dungarpur district and Rs. 2, 14,800/- for Bhokardhan, Jalna district was given to FS in FY 13-14.
- A project for micro insurance was started with L&T to linked sanitation with health insurance in Rajasthan, Maharashtra & Orissa and FS received grant Rs.4, 32,423/-in the FY 2013-2014.
- FS has also entered into an agreement with Govt. of Rajasthan and Hindustan Zinc Ltd for construction of toilets with help of grants from both.
- Finish Society also started a new venture of a for profit organization in Ahmadabad name Finish Service Management Company Pvt Ltd (FSMC) in March 2013.
- Finish Society has taken initiative for waste management linked to economic use for the benefit of community. With regards to this, we have entered into a joint initiative with SimGas where toilets are linked to Biogas production. The pilot is being done in the state of Gujarat.

Chapter III: Activities/Projects

1. UNICEF- Bichhiwara, Rajasthan



The project which is spread over 42 Gram Panchayats (GP) covered 8 GPs in the first round, and against a Target of 8000 by July 2014, 5889 SS were constructed by March 2014. Few highlights of this project are;

- Direct implementation by FINISH Team



- To the original FINISH model, Demand Creation + FINANCIAL INCLUSION, a third component 'SUPPLY CHAIN INTERVENTIONS' has been added. Local vendors have been brought in to ensure that the demand created is met on time. The

vendors are also providing material on credit which acts 'bridge finance'.



- The relationship with UNICEF is getting extended to other districts – Udaipur, Banswara etc. However these agreements are routed through the District Administration.

2. UNICEF –Bhokardan, Maharashtra

We initiated the partnership with SACRED-Aurangabad for the project “***Creating Sanitation Foot Print in selected GPs of Bhokardan Block of Jalna District***” with valuable support from Unicef, Mumbai. This project has been initiated from **1st February 2014**. The service area comprises of 67 Villages and 52 Gram Panchayats from Bhokardan Block of Jalna District covering 24,878 Households and a population of 1,32,319 .

Project Objective: The objectives of the project are as follows-

- Mobilize community to demand sanitary services including adopting hygiene practices.
- Bring about behavioural changes in the community for improved water sanitation and hygiene (WASH) practice.
- Accelerate the sanitation coverage and usage in the identified Gram Panchayat of Bhokardan block of Jalna District by building local capacities for toilet demand and supply.
- Setting up and operating of a one stop shop in form of Rural Sanitary Mart (RSM).
- Meet sanitary hardware requirement by facilitating the linkage of individual household with NBA and MGNREGA and also by offering wide range of technology choices.
- To make community own the program by ensuring participation through existing or new village level sanitation committee.

- To make relevant and affordable micro-health insurance products available to the community and provide an incentive for those having sanitation facilities.
- Create supplementary livelihood avenues for field workers through distribution and servicing of insurance products.

Activities Carried Out:

- In order to build the local team of animators and project staff, we organized the Training of Animators with implementing partner SACRED-Aurangabad, at Kailas Mangal Karalaya-Bhokardan, Dist, Jalna, during 21st to 23rd February 2014 which was attended by 22 participants.
- A 2-day Community Led Total Sanitation (CLTS) practical training was given under expertise of Mr. Naveen Kumar from Rajasthan and Mr. Saurabh -ZC-West during 24th and 25th February 2014 at Village Jainapur Kothara and Goshegaon respectively and attended by 226 participants. This exercise helped all the team members to understand the innovative ways to create the sanitation awareness and demand.
- For effective project implementation and validation of the baseline data in Bhokardan Block of Jalna District visit was arranged in Village Kothara Jainpur and Mohalai on 13th & 14th March 2014 respectively.
- A 2-day training of Animators was also organized on Use of IEC material on 3rd and 4th April 2014 at Panchayat Samittee Bhokardan where 20 participants attended this programme.
- We organized the mason training at village Janephal Dabhadi during 9th to 12th April 2014 with 22 mason participants. During the training 2 prefabricated toilets, 1 UDDT and 2 regular brick masonry toilets were constructed. During the closing ceremony we provided the certificate to all participated mason with hands of BDO Bhokardan.
- Developed and distributed the IEC tools including poster, games and flip charts etc.
- Organized the 2 monthly review meeting of animators and project staff in view to enhance project implementation.
- On 3rd May 2014 an exposure visit was organised for Sarpanch, Teachers and villagers from service area to Nirmal Gram award winner village namely Patoda Tal & Dist. A total of 72 people participated.
- We conducted a series of meeting with District as well as Block level Government authorities for establishment of Sanitation Park with rural sanitary mart [RSM] at Panchayat Sammittee Bhokardan of Jalna District. Finally the green signal for establishment of RSM and Sanitary Park was given by FINISH Society at Bhokardan.
- In view to promote the micro health insurance initiatives in service area, we selected the 10 MISPs. In coming month the plan is to organize the capacity building training of the selected MISPs.

Key Challenges:

The key changes in the project are as follows-

- Establishment of adequate and efficient supply chain to address the demand created...
- Establishment and Strengthening of CBOs viz. VWSSC/VPDC...
- Motivation and Capacity building of IPs and project staff for effective project implementation.

3. HZL Rajasthan

With Hindustan Zinc Limited and the District Administration a tri-partite agreement has been signed by FINISH Society in Bhilwara, Udaipur & Chittorgarh. A total of 14531 SS were constructed in the districts by FINISH out of which 2118 SS were supported by HZL. In 2014-15 we may also be partnering with HZL in Rajsamand.

4. Insurance Update

FINISH has an agreement with L&T General Insurance Company Ltd for distribution of micro health insurance products to the rural household's w.e.f. February 1, 2013 till January 31, 2016. In respect of this engagement – FINISH identifies and suggests entities and persons who are competent and capable of being recruited as licensed MI Agents for the Company. FINISH also facilitates necessary documentations enabling enlistment of the selected MI agency as an MI Agent for LTGIC.

The new venture or distribution marketing company (DMC) will be the link between the insurance company and the rural markets, whereby the DMC aggregates demand from the FINISH partners. The registration of the DMC, titled as Finish Services Management Company Pvt Ltd, is done with the Registrar of Companies, Ahmadabad. This financial innovation will also give us the insight if and how we can use insurance to measure impact of development schemes and in this case, to assess if we can use health insurance to measure the impact of sanitation (use).

In this venture FS organized FINISH has identified and contracted NGOs in the states of Maharashtra, Odisha & Rajasthan who are physically located in the vicinity of the MI Agent's / Finish Society premises / operational area and carried out several trainings for micro insurance and product training / retraining in vernacular languages. FINISH has also developed capacity of MI Agents and its SP's for efficiently bringing width and depth to the distribution and servicing of the Company's MI products, specifically in the health segment. FINISH has issued around 3000 micro insurance policies so far and is planning to include more beneficiaries in near future.

Chapter IV: Plan for FY 2014-15

In the first few years, sanitation support focused on sanitation demand generation support. The activities include use of audio-video visuals e.g. the Award winning film, “Let’s make it right”, hand-outs, sanitation capacity development of partners, development of the sanitation learning guide, the training roadmap for partners at all levels – from CEO to masons , technology support structures, cartoon in five local languages and policy dialogues with the Central Government etc.

In the current Annual Plan the focus will shift towards the sanitation supply chain and the ensuing business opportunities as well as the (re) use of excreta. A tie up has been done between WASTE and Saxion University Enscheda, whereby a number of students will work on different aspects of the sanitation supply chain.

- The reuse of excreta is facilitated by the earlier technology choices (all keeping in mind that excreta have a value. However, this now has to be made explicit in a not very conducive current government environment, whereby for legal (and one can easily argue justifiable) reasons¹, transport of faecal sludge is severely restricted.
- In Gujarat a pilot has started on toilet linked household biogas systems supported by ICCO, whereby households will be connected to biogas units including their toilets. Research students from UNESCO – IHE are carrying out a study to determine the presence of pathogens & helmets in the slurry and determine safety features to prevent the same.
- Similarly a project is underway in Papampatti, Tamilnadu on bottling biogas from a community facility. Primarily WASTE will link initiatives in and outside India (e.g. WASH) to those under FINISH, thereby hoping for a cross fertilisation.
- With **Morarka Organics**, a leading manufacturer of agri-inputs and producer of organic food, FINISH is planning the composting and marketing of human waste.
- FINISH is also working on a Menstrual Hygiene project with HZL and other agencies in Rajasthan, Which will be later replicated across all the states of India.

Brief of Supply Chain Activities

FINISH under it supply chain related initiatives, has piloted an innovative supply chain model in Rajasthan to fasten the construction pace of sanitation systems. In this model first the demand is generated at community level, post which the orders are placed and the

¹ Primarily to protect those, who had been assigned to manually carry and deal with human excreta.

materials are delivered within two days at the doorstep of the beneficiary. When the material is in place, trained masons are also provided by FINISH to make sure the construction is technically correct and is up to standard.

At present FINISH society along with other NGOs/ firms/ entrepreneurs partners is engaged in Supply chain activities in 5 Districts of Rajasthan-

1. Udaipur(HZL)
2. Chittorgarh(HZL)
3. Bhilwara(HZL)
4. Dungarpur(Govt. and UNICEF)
5. Banswara (Govt.)

For streamlining the value chain vendors have been finalized in back end, some of them even work on a credit basis. Till date close to 6000 SS have been constructed in these 5 districts and 7 vendors have been engaged for doing the work. FINISH has provided a revolving fund to DHARNI, one of its partners for intervention in Jhalawar and Bhilwara. Jhalawar operations are facing some challenges due to lack of District Administration support. Bhilwara Operations has got good response and is looking promising in near future.

DHARNI has done close to 6800 SS against the target of 12000 SS in Jhalawar and 10000 in Bhilwara. Advance of Rs 8 lakhs has been provided to them against the same contracts. Till date FINISH has given total credit of Rs. 30 Million to all vendors put together.

FINISH has been invited by UNICEF to provide similar support in Udaipur and Banswara in Rajasthan and also in Jalna in Maharashtra where District administration along with UNICEF will support this program.

FINISH Society & World Vision

MOU signed between World Vision and FINISH Society wherein World Vision will provide INR 6700/ toilet including management cost of INR300 per SS for FINISH. This will be taken up in the districts of Alwar, Tonk, Baran & Barmer of Rajasthan. World Vision already plans to take the relationship to other states like MP, Bihar, Jharkhand, Andhra Pradesh, Uttar Pradesh etc.

Innovation in Technology: Mid-term Evaluation

FINISH has taken an initiative to collect real information and data with help of tablets or even mobile phones with Akvo technology. Training has been done to start this on pilot basis in three states. This will also be used to do Mid-term evaluation, which is planned by using Akvo technology platform & an Independent Evaluator Dr Shome. Details of this program are given below;

- Selected states: Odisha, Gujarat, Tamilnadu
- Partners:
 - MFIs – Gram Utthan, Prayas, BWDC
 - NGOs including SHG Bank linkage models – RDO, DNC
 - Milk Coop – AMUL
- Micro-Insurance: DNC, Gram Utthan, Nigam

Chapter V: Innovations

The introduction of new things, ideas or way of doing things is called innovation. In the field of sanitation, there is a dire need to innovate easily replicable, low cost and simple methods of improving sanitation conditions especially in the rural areas of India.

Range of Cost Effective Toilets

1. *CDOT (MFI): Nalanda Dist, Bihar*

CDOT is our MFI partner operating from Patna and implementing our program in Nalanda District of Bihar. They are practicing an innovative model where they are using two precast tank of 6 feet * 3 feet. The two tanks connected and linked to a final outlet to soak pit. In this system water from tank does not have to go to the main sewerage and secondly the tank is precast, so setting the toilet does not take much time. People like it because it is easy to install and it fits in their mindset of having a septic tank. However in this region leach pit is considered as a Govt. toilet. To optimize the supply chain, CDOT is also setting up the production centre in Patna district which will maintain the quality and cost both.



Precasted Tank Toilets

2. *GSBS in Darbhanga District, Bihar* has introduced low cost toilets in which the leach pits are constructed with the help of bamboo sticks. Bamboo scaffolds are made to cover the pits. A concrete meso structure is built to ensure safe disposal of excreta. This only costs INR 2,035 including labour charges and can be easily affordable by the rural households.



3. **Lok Jagriti Kendra**, in **Deoghar District of Jharkhand** through its community driven approach has brought massive behavioural change in the area. Community after realising the need of safe sanitation have started constructing temporary based low cost toilets. Subsequently after arranging finance, the temporary structures are replaced by permanent

Low Cost Toilet by Lok Jagruti

CLTS.

Its not an strategy or approach rather it is a movement to mobilise the community to having ODF in their surrounding.

Flexible design innovated by community people with many options to choose form accordingly to their affordability. with Local inexpensive materials like bamboo, plastic, tin used

PLACE-MADHUPUR
COSTING-STARTING FROM 200 TO 500 RUPEES



Chapter VI: Financials

Financial Inclusion Improves Sanitation & Health Society

Receipts & Payments Account for the Year Ended 31st March, 2014

Receipts	Amount	Payment	Amount
<u>Opening Balance</u>			
Bank Balance	5,719,580.00	To Delhi Head Office Exp.	367,043.00
		To Expenses in Relation of Raj Govt. & HZL	14,057,839.00
<u>Receipt</u>		To L&T Project Exp.	490,670.00
By Contibution From Raj. Govt. & HZL	15,299,465.00	To UNICEF Bhokardan Project Exp.	80,314.00
By L & T	432,423.00	To UNICEF Dungarpur Project Exp.	959,541.00
By UNICEF-Bhokardan	214,800.00	To Bank Charges	1,017.00
By UNICEF-Dungarpur	1,205,000.00	To Miscellaneous Expenses	23,708.00
By Miscellaneous Expenses	280,956.00	To Amount Paid (Last Year Wrongly Recd.)	5,160,375.00
		To Last Year TDS Paid	25,139.00
<u>To Other Receipt</u>		To Finish RDO	4,000.00
By Security Deposit	56,000.00	To Travelling Expenses	56,265.00
By Saurabh Agnihotri	3,000.00		
		<u>Closing Balance</u>	
<u>Interest Received</u>		Bank Balance	2,053,008.00
By Bank Interest Received	57,749.00		
By Bank Interest (FCRA)	9,946.00		
Total	23,278,919.00	Total	23,278,919.00

Financial Inclusion Improves Sanitation & Health Society

Income & Expenditure Account the Year Ended 31st March, 2014

Particulars	Amount	Particulars	Amount
To Delhi Head Office Exp.	354,754.00	By Contribution From Raj Govt. & HZL	15,374,840.00
To Expenses in Relation of Raj Govt. & HZL	14,883,549.00	By Bank Interest Received	57,749.00
To L&T Project Exp.	542,670.00	By L& T	432,423.00
To UNICEF Bhokardan Project Exp.	107,501.00	By Management Cost	280,956.00
To UNICEF Dungarpur Project Exp.	1,118,414.00	By UNICEF-Bhokardan	214,800.00
To Bank Charges	1,017.00	By UNICEF-Dungarpur	1,205,000.00
To Miscellaneous Expenses	23,708.00	By FDR Interest	90,439.00
To Excess of Income Over Expenditure	624,594.00		
Total	17656207.00	Total	17656207.00

Financial Inclusion Improves Sanitation & Health Society

Balance Sheet for the Year Ended 31st March, 2014

Particulars		Amount	Particulars		Amount
<u>Capital Fund</u>			<u>Investment</u>		
Opening Balance	1,595,596.00		Sanitation Investment Fund		1,000,000.00
Add: Surplus set Aside for the Expenditure in Next Year	624,594.00	2,220,190.00			
			<u>Current Assets</u>		
<u>Current Liabilities</u>			Traveling Advance		56,265.00
Manish Kapoor		2,800.00	TDS (Old)		3,633.00
Interest of FCRA payable to RDO		9,946.00	TDS (A.Y.2014-2015)		84,563.00
			Accured Interest on FDR		99,237.00
			<u>Cash & Bank Balances</u>		
			Cash in Hand	-	
			HDFC Bank -55243	553,695.00	
			J & K Bank (FC - 2407)	7,135.00	
			J & K Bank (Non FC - 2513)	33,055.00	
			Syndicate Bank	395,353.00	989,238.00
Total		2,232,936.00	Total		2,232,936.00