



Small Change for Dignity



Annual report 2015-16

FINISH SOCIETY

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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.

MISSION, VISION & OBJECTIVES

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 health and living standards of communities.

Vision: To assess, evaluate, design and implement sustainable solutions in sanitation, hygiene & waste management for improved quality of life.

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.
- **Commitment:** We respect our commitment to deliver in time.

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 management.

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.

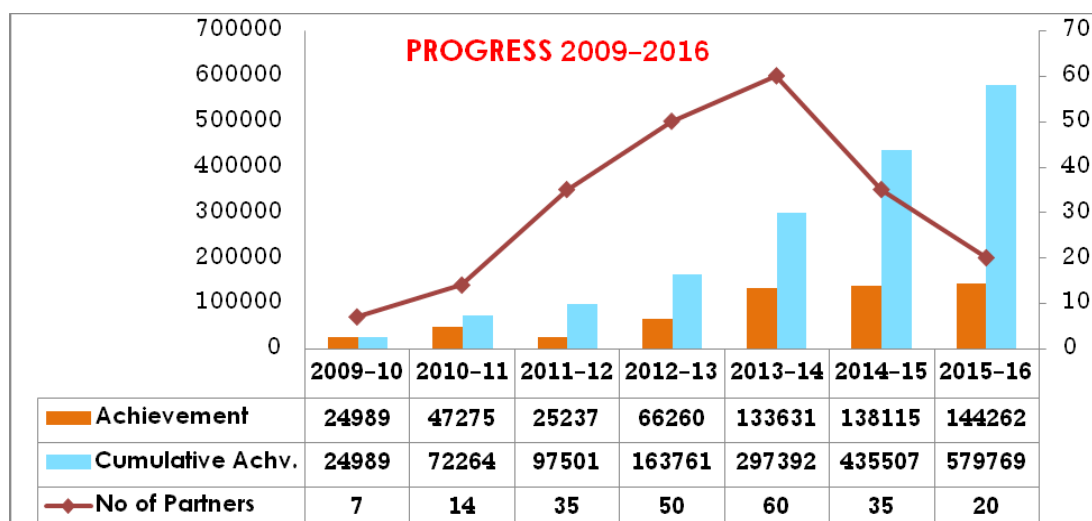
FINISH Society has taken impressive strides in the field of WASH since its inception in 2010. Aimed at achieving environmental sustainability by 'closing the loop', FINISH teams have mobilized communities across different states of India that had facilitated construction of over 5 lacs *safe sanitation systems* by March 2015 through its technical assistance . FINISH Society that has taken over a wide range of other 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 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 new challenges

HIGHLIGHTS 2015-16

Over the years FINISH Society have 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.
- **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 government, corporates, donors and NGOs.
- **Strong research focus**, 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)
- **Capable team**, comprising 50 full-time staff, overseeing project implementation in 10 states, through a network of around 60 FINISH partners with more than 250 FINISH-trained staff.

One of the main goals of FINISH Program was to facilitate construction of 500,000 safe sanitation systems. This feat was achieved by March 2015. Till March 2016, the Society helped in adding 579,769 toilets for rural households in India.



ENCOURAGING TRENDS:

- ✓ No of Safe Sanitation Systems facilitated: 579,769
- ✓ WASH for Children: >20,000
- ✓ No of School Toilets Built : 169
- ✓ Sanitation Density >75 % in 1295 Villages
- ✓ Facilitated Livelihood for >10,000 People
- ✓ Supported 90 ODF Villages/GPs
- ✓ Rich and varied partner's network

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. *Building & enhancing capacities: from field workers, CBOs, NGOs to entrepreneurs and masons*
4. *Implementing/Piloting rural and urban solid & liquid waste management programs*
5. *Lobbying, Advocacy and Policy Building*

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 11 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.*

In the year 2015-16, FINISH Society facilitated addition of 144,262 Safe Sanitation Systems (SS). The team has been creating awareness and generating demand, facilitating access of credit and supply chain solutions.

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. The first school sanitation program started in partnership with UNICEF in 150 schools of Dungarpur district, Rajasthan impacting nearly 15,000 children. Projects involving constructing school toilet blocks. 169 school toilet blocks and more than 120 hand washing stations have been constructed for children including direct intervention and supported programs. 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.

FINANCIAL INCLUSION

One of the prime focuses of FINISH Society is to facilitate financial inclusion to improve the status of sanitation, health and hygiene especially in rural areas. Given that a large part of rural medical expenses were connected to poor hygiene, the need to connect health, finance, hygiene and sanitation is critical. FINISH since inception has been facilitating access to credit and other financial inclusion measures that would lead to higher sanitation density and better community health.

FINISH society has pioneered financial inclusion for sanitation and helping in developing a sanitation line of credit with partners.

FINISH believes that financial Inclusion in the form of microcredit/micro insurance also can play a significant role in improvement of health through improving sanitation facilities and in this regard partnered with L & T insurance to promote micro health insurance as a part of its financial inclusion initiatives. FINISH Society entered into an agreement with L&T General Insurance Company Ltd for distribution of micro health insurance products to the rural household's from February 1, 2013 till January 31, 2016. More than 5600 micro health insurance policies have been issued under this partnership. FINISH also has covered more than 60,000 beneficiaries from across India under personal accident coverage with Tata AIG General Insurance Company Ltd. However, the right product with the right distribution channel remains a huge challenge for making micro health insurance in rural areas a success.

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.

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*

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. With an aim to make sanitation accessible and affordable to all citizens FINISH Society has joined hands with World Toilet Organization (WTO) and WASTE from Netherlands. Aim of this agreement is to support the state and central governments to achieve the set targets for sanitation and hygiene. This is first such partnership in the country. As a part of this initiative a mixture of policy dialogues, lobbying and advocacy work for sanitation is being done coupled with on ground sanitation activities.

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. Some of our academic experts are from institutions like UNU-Merit-Maastricht, IFS London, Calcutta University, Institute of Development Studies, Jaipur.

Some of the studies undertaken by FINISH Society are;

- *Understanding the links and interactions between low sanitation and health insurance in India with IFS London*
- *Assessing a framework model on MNE's impact on global development challenges in emerging markets with UNU Merit and Oxford University*
- *Lessons & Learning of Micro Finance institutions for WATSAN Loan*
- *Report on Toilet Linked Biogas Project with WASTE by Dr. P K Jha*
- *Mid- term assessment report of FINISH Project by Dr. Surashree Shome*

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 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)

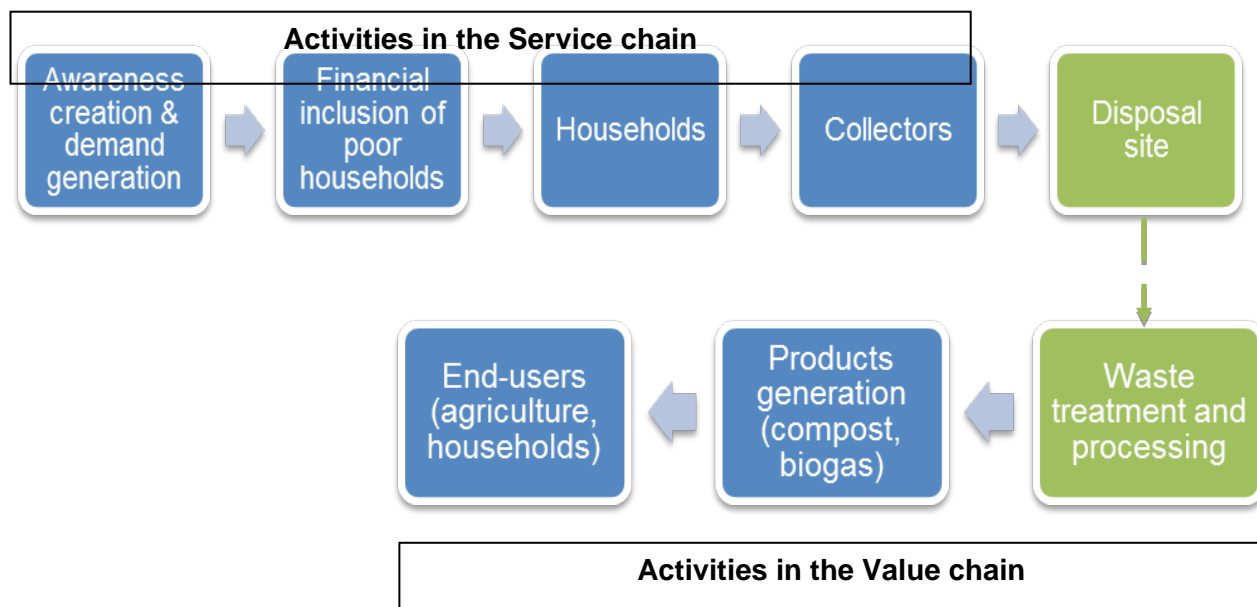


Figure 1 Linking Service and value chain

FINISH Society implemented a variety of programs in the field of sanitation and hygiene behavior in the year 2015-16. Expanding partnerships and intervention areas is needed in order to advance on the roadmap of achieving sustainability of the society. Participating in more CSR projects, school led total sanitation, piloting sustainable operations & maintenance, capacity building etc were key areas of interventions done.

Some of the featured projects of the Society implemented during the year are briefly presented below:

Scaling up ODF through saturation approach in four blocks of Dungarpur District covering 44 GPs ODF Project Dungarpur, Rajasthan, September –December 2015

FINISH Society with support from Dungarpur district administration and UNICEF facilitated 33 GPs in four blocks of the district become ODF in 100 days! 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 ODF mission took following broad steps in order to achieve the goals:

- Planned triggering exercises were done in all GPs.
- Constitution of Nigrani/Follow up committee.
- Formation of youth clubs, engaging around 2000 youth from all villages to be a part of the project.
- Trainings for DRGs – master and refresher trainings on CLTS for around 40 persons.
- Mason training – covering 500 masons from the area to train on safe sanitation with practical on ground trainings and also got trained for demand creation.
- Workshop was conducted to mobilize Govt. nodal officers, Sarpanchs, secretaries etc to implement SBM-G.
- School led total sanitation was rolled out in schools from the villages.
- To encourage communities to achieve the last mile of the ODF journey, Gaurav Yatra (Journey of Pride), rallies were organized involving each and everyone from the villages.

More than 38,000 toilets were constructed in 44 GPs and are also being used. The coverage was 4.34 percent in the 44 GPs at the initiation of the 44 GPs in 100 days programme. Today, all 44 GPs have achieved ODF status with 100 percent coverage. Dungarpur becomes the first tribal block with more than 30% GPs ODF. The Dungarpur story was well documented and released by the Chief Minister of Rajasthan. The project is now being scaled up with support from UNICEF to cover other blocks.

Creating Enabling Environment for Children through Equitable Access and use of School WASH in Dungarpur, Rajasthan (Sep 2014-Nov 2016)

FINISH Society is implementing a project for creating enabling environment for children through equitable access and use of school WASH in Tribal Rajasthan (SWASHT-R), which can be scaled up across the state. The program is being implemented in 150 schools in Dungarpur district of Rajasthan with support from UNICEF. This program is designed to educate children on best WASH practices and develop them as change agents of society. During the project 15,000 children are educated and trained on good WASH practices with regular practice. An effective monitoring system is being enabled at Schools/Anganwadi level. There are lots of

activities done under the program involving mothers, students, School Management Committee, teachers etc so that the change derived is sustainable.

Till now in the project around 11,000 children from 110 schools from 43 villages have access to Child Friendly WASH and are regularly using them, with access to hygiene education and practices. An effective monitoring system is established in 110 schools with trained teachers and SMC members to evaluate the progress of WASH-in-School. Mass hand washing units also have been created for facilitating hand wash regularly before and after mid day meals and after use of toilets. Schools have been supplied with adequate hand wash materials. For motivating children, Bal-Veer award is given to student found active for practicing and promoting WASH practices. Several events like competition, role plays, rallies etc have been organized to mobilize schools/Anganwadis/families led by schools. Going a step further, other aspects such as waste disposal, tree plantation, clean drinking water are being advocated with children and SMC to integrate other developmental agendas.

Providing technical support for construction of 20,000 Individual Households toilets in Barmer, Rajasthan in partnership with Cairn India Ltd (2014-2016)

In a desert terrain in Barmer, Rajasthan FINISH Society is facilitating construction of 20,000 toilets under Swachh Bharat Mission. The demand for toilets is generated by bringing behavior change in the community and educating¹ people on safe sanitation needs. The project is part of CSR supported programs of Cairn India Limited (CIL) and implemented by RDO Trust where CIL is supporting the construction as CSR support apart from the subsidy from Zila Parishad, Barmer. 3568 toilets have been constructed in Barmer project areas where INR 3000 per toilet is coming as CSR support from Cairn and rest as subsidy from the local Govt.

Creating Sanitation Foot Print with alternate supply chain solutions in selected GPs of Bhokardan Block of Jalna District (2015-2016), Maharashtra

FINISH Society with support from UNICEF is working in Bhokardan Block of district Jalna in Maharashtra since 2014 with an aim to increase access of sanitation in the entire block. In the second phase during FY 2015-16, with an aim to “enhance safe sanitation densities with financial inclusion tools, development of an alternative supply chain development and facilitation of State & Central Government’s support to impact community health standard, in turn enhancing the quality of life of the communities”. Financing for sanitation systems were facilitated through Govt. subsidy along with client’s contribution.

One of the major deliverables was to establish alternate supply chain with a capacity to add 500 toilets per month and construct 10,000 toilets in the service area.

Following activities were undertaken in the project:

- Open Defecation Elimination Plan (ODEP) as the roadmap for making 37 GPs open defecation free was made with participatory approach and with help from UNICEF.
- A range of IEC tools such as film shows, wall paintings, posters, leaflets etc were designed and executed to sensitize communities along with Inter Personal Communities (IPC) activities focusing on sustained usage.

¹ The CAIRN India Project is being routed through RDO for abiding FCRA regulations

- Awareness through capacity building of SHGs and Youth groups: A total of 6208 Self Help Group (SHG) members from 583 SHGs and 51 villages were given the knowledge and awareness about safe sanitation. As a result of these sessions additional demand of 1006 precast toilets were received. Various meetings with adolescent girls and youths were also done to encourage them in participating towards ODF journey.
- As a part of alternate supply chain development a Production Center (PC) and Rural Sanitary Mart (RSM) was set up to cater to the demand generated. The production center has helped in bridging the back ended subsidy gap by installing the units with an initial contribution by the client. Apart from pre cast toilets, regular brick toilets have also been constructed. In order to speed up and meet the increasing demand, another entrepreneur was brought in. A total of 6699 toilets were constructed during FY 15-16, 51 villages. With 5021 systems constructed last year, 11,720 safe sanitation systems were made available for the end users in Bhokardan block during this partnership.
- Two entrepreneurs –Ajinkya Infra and Pooja Industries were engaged in the sanitation business which added to livelihood creation for around 500 people in production, transportation, installation etc.
- One of the project objectives for financial inclusion was to promote micro health insurance. The aim was to encourage adoption of improved sanitation practices by giving the end users a suitable health insurance product. To facilitate this, we approached many insurance companies and launched health insurance products from New India Assurance. NIA also conducted training for helping people in becoming MI agents from the project areas itself.

Providing access and promoting usage for Safe Sanitation with support from Tata Power in Maval Block, Pune –Maharashtra

With support from Tata Power Community Development Trust under their CSR support, FINISH Society is promoting safe sanitation towards creating Shirade village in Maval Block of Pune district open defecation free. The project commenced in February 2016 with an aim to construct 79 toilets attached with bathroom for all families and encouraging regular usage. Financial support for the infrastructure is provided by Tata Power along with support for behavior change programs.

Under the project demand generation is being done by creating awareness followed by construction of toilets attached with bathroom. As an integral part of our sanitation programs, 10 masons were trained on FINISH training module from the village areas. Till May 2016, 52 toilets with bathrooms were constructed and rest of the systems will be installed by July.



Improving Sanitation & Hygiene Practices in Selected Schools with PwC India Foundation in Ajmer, Rajasthan

For improving status of WASH in Schools in selected schools of Ajmer City in Rajasthan, FINISH Society has undertaken an innovating programme with support from PwC India Foundation which 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. First phase of the project started in January 2016 for 6 schools and will get over in June followed by a second phase in another 6 schools of Ajmer City. This project has also expanded FS reach and experience in implementing urban school sanitation project.

The project activities started with a baseline study followed by software activities creating awareness on improved WASH practices, training teachers and SMCs, demonstrated hand wash practices and awareness on menstrual hygiene practices. 90 days hand wash activity was conducted for bringing sustained behavior change for hand wash practice. Construction and renovation of toilet blocks were done for 6 schools along with hand washing units.



Capacity building for creating villages ODF with District Administration and UNICEF in Mirzapur, Uttar Pradesh

In one of its first direct intervention in Uttar Pradesh, FINISH undertook an ODF project with support from UNICEF and district administration in Shikhar Block of Mirzapur district. The block had been selected to become ODF in the financial year 2015-2016. The District Water and Sanitation Committee supported construction of toilets; however percentage of usage remained varied and inconsistent.

FINISH Society was identified as a technical agency for providing technical and handholding support for making Shikhar block ODF. FINISH Society had to work closely with the district and block level key stakeholders and undertook following major activities -

- 5-day residential training of community leaders of block in two batches.
- One-day CATS Workshop of elected representatives and officers of Shikhar Block
- Provide services of three CATS-RP and one District RP for handholding support and coordination.
- Develop and roll out mechanisms for ODF monitoring, celebration and validation in the block.
- Develop model ODF+ plan of a ODF village and
- Develop scale up plan of the district for II phase.
- Documentation of the intervention for sharing the learning's for replication

With 3 CLTS trainings, regular follow ups and strengthening of Nigrani Committees following results were achieved;

- 35 GPs of Shikhar block of Mirzapur district attained ODF by June 5, 2016.
- 18587 HHs of 35 GPs became ODF and practice sustained use of toilet
- 35 Nodal Officers trained and engaged for creating ODF environment
- 50 PRIs trained and engaged for leading ODF campaign

- 350 Motivators/Leaders at 35 Nigrani Samitis trained and engaged for leading CATS at communities
- 10 CATS practitioners (men & women) developed to support scaling up in other blocks

Promoting Sanitation in Urban and Peri-urban areas for achieving ODF status with Nagarpalika, Dungarpur

In one of its first direct urban sanitation programs, FINISH Society is working with Dungarpur, Nagarpalika to create awareness and ensure regular toilet usage with CLTS approach. As a part of the project rigorous follow ups and trainings are being conducted. The projects area has 7907 families and as a result of CLTS, 150 toilets were constructed by the households. The aim is to achieve ODF in coming few months.

Solid & Liquid Waste Management Pilots

As a part of sanitation support services, a project is underway in Papampatti, Tamil Nadu on generation of biogas from a community facility and monetization of gas in the 2nd Phase. The project is for constructing a bio-gas plant linked to community toilets, with provision for distribution of gas direct to users by pipe or pressure-packed in gas cylinders for distribution to potential users. Gas is being produced from the system now and it will be quantified to assess the energy production followed by usage for cooking etc. Trials are being done to explore another opportunity of producing and selling charcoal from the gas, which has high demand and can be commercially viable.

In another sustainable solid waste management initiative, a Plant is designed to produce vermicompost using inputs of liquid and organic solid waste for agricultural market in Talcher, Odisha. The Project aims to establish a scalable and replicable model for Integrated Sustainable Waste Management (ISWM) through Vermicompost production.

HUMAN RESOURCE

FINISH Society is founded and being led by a strongly committed board and team. The Society is governed by a Governing Body which has an excellent representation from Bureaucrats, Corporate Professionals, Development Sector Experts, Field Experts and Academicians. The Governing Body acts as a guiding light and continuously provides direction for future progress. The organization structure comprises of program office team headed by the Program Director and Chief Program Officer supported by program office team. The implementation activities are managed by project heads supervised by project office. A brief profile of Society's board members is given below:

Sadanand Bhawe: Chairman

(Former Secy. J&K Government and former Executive Director, GAIL)

Mr. S. V. Bhawe is Chairman of the Governing Body of FINISH Society and is associated with FINISH since the beginning. Mr. Bhawe is a retired I.A.S Officer and has served for a long period in J&K. Other than that he also served as a Faculty member in "The Lal Bahadur Shastri National Academy of Administration, Mussoorie [LBSNAA] He also served as the Executive Director in charge of Vigilance & Security at Gas Authority of India Ltd. (GAIL) New Delhi and Joint Secy. in Department of Heavy industry Govt. of India. Mr. Bhawe has also served as a member on the Boards of many organizations. He carries with him very rich experience in dealing with development issues as well as regulatory administration. He is widely known for his contributions and has been instrumental in the expansion and FINISH Society's initiatives.

A Sahasranaman: Member

(Former Chairman FINISH society and former Chief Secretary of J&K Government)

Mr. A. Sahasranaman is a former chairman of FINISH Society and retired IAS from 1973 batch. He has served in various positions of the Government of Jammu and Kashmir including Secretary to the Government and of Divisional Commissioners, Jammu Division. He has been intimately associated with the leather industry of India and South East Asia. While in the IAS, he served as the first Executive Director of the Council for Leather Exports, an industry-run export promotion organization, sponsored by the Ministry of Commerce, Government of India. His contributions towards changing the export profile of the Indian leather industry, substantially enhancing the share of value added leather products in it, are well recognized.

Mr. Sahasranaman has served at various other prestigious positions such as its Principal Secretary, Industries and Commerce Department, J&K, Honorary Director of Indian Leather Industry Foundation, Chennai, Vice Chairman of Chennai Environmental Management Company of Tanners (CEMCOT) and Deputy Team Leader and Advisor to the EU-India Trade and Investment Development Programme. Widely traveled and well versed in all aspects of the leather industry in India and elsewhere in the world, Mr. Sahasranaman is a post-graduate in Economics. He has authored numerous articles published in prestigious journals in India and abroad. He has published one book on Environment Management in Tanning Industry in India and co authored a book on Occupational Safety and Health Standards in Tanneries in South East Asia. His guidance and leadership to the FINISH team is invaluable.

Dr. Aamballur Joseph JAMES: Member

(Environmental & Natural Resource Economist, Founding Director-Pragmatix Research & Advisory Services Private Limited, Doctors of Philosophy)

AJ James has over 20 years of research and work experience in a wide-range of rural development issues in India, including adaptation to climate change, water resource management, watershed development, irrigation & drainage, water and sanitation, water pollution, education, natural resource management, agricultural development, forestry and poverty alleviation. He also works on knowledge management, organizational assessments and capacity building issues. He has worked in India and internationally for various government and donor-supported development projects. His clients include major funding agencies e.g., the World Bank, DFID, UNDP, UNICEF, FAO, ADB, WSP, international institutions, consulting firms, NGOs, and national and state government agencies in India and abroad. He has also given several invited talks and seminars, besides writing in books and academic journals on a range of development issues. He is an Honorary Visiting Professor at the Institute of Development Studies, Jaipur, and an External Examiner to the University of Mauritius. Fondly known as Viju James, his extensive knowledge and experience has been immensely helpful in guiding the FINISH team.

Gopal Krishna: Member
(Former CGM NABARD)

Mr. Gopalakrishna is a graduate in Fisheries Science (UAS, Bangalore) and holds Post Graduate Diploma in Management (Agri) from IIM-Ahmadabad. He is a certified Associate of Indian Institute of Banking and Finance. He has also undergone Faculty Development Programme in University of Wolverhampton (UK) and Food & Agri-Business Management Programme on International Agriculture (Cornell University) (USA). He worked as an officer in IOB, Chennai and as Senior Manager (Marketing) in Gujarat Fisheries Co-operative Association, Ahmadabad during 1977 to 1980. He later joined Reserve Bank of India in 1981 and switched over to NABARD when it was formed in 1982. He has worked in the areas of watershed development, rural and agricultural innovations, micro credit and rural infrastructure financing in various capacities. He also worked as Faculty Member in Bankers Institute of Rural Development, Lucknow (1994-1999). As Chief General Manager in-charge of Assam Regional office of NABARD (2005-2008) his guidance gave a boost to Self Help Groups, micro credit, rural entrepreneurship, non farm sector and infrastructure financing. He retired from NABARD in 2013 and since then is freelancing as a Development Consultant. His expertise in the financial and rural sector has been immensely helpful for our strategic decisions.

Vijay Athreye: Treasurer
(Former National Head Rural and Micro Insurance-Tata AIG, Co-founder, FINISH Programme)

Vijay. S. Athreye cofounded the FINISH program in the year 2009 and has been assisting in its implementation ever since as treasurer of Governing body of FINISH Society and as member of the Program Management Board. He is also actively involved in the Atmanirbhara project of the BITSAA Alumni trust which deals with empowerment of the rural community in Pilani (Rajasthan) through various financial and rural development activities.

Mr. Athreye holds a bachelors Degree in Engineering, a Masters Degree Business Administration, and is a Fellow of the Life Management Institute (LOMA - USA) as well as an

Associate in Customer Service. Before his tryst with the Insurance Industry he has held business development, marketing and strategic consulting assignments both in the Middle East and in India for over 19 years. His services have been deployed in the fields of Turnkey projects in Thermal Power Plants, Wind Farm development, capital equipments, automobiles, consumer durables, charter aviation and Sales force automation software. He conceptualized and remained at the helm of the Rural Micro insurance initiative at TATA-AIG Life Insurance till he left them in the year 2010 as VP and Head of Rural and Microinsurance. Vijay has been a speaker at various national and international conferences on issues of Sustainable development and Public Private Partnerships in connection with Micro Insurance. He is very actively involved in the program activities and strategic initiatives of FINISH.

Abhijit Banerji: Secretary

(Former East and North Zone Head Rural & Social, Tata AIG Life Insurance, MBA with 25 years of work experience in FMCG & Insurance)

Mr. Abhijit Banerji is associated with FINISH right from the beginning in multiple roles. He serves as Member, Secretary at the Governing Body and Director for FINISH Program. He has more than 23 years of professional experience with 16 years in sales administration and business development experience with the corporate sector in Fast Moving Consumer Goods, Telecom and Financial Services and another 7 years with the social sector in micro-enterprise development, women empowerment and agri-marketing. Prior to joining FINISH he was the Zone Head for the micro-insurance business of TATA AIG Life Insurance in East and North India. He has been instrumental in the detailing of FINISH from the beginning till date. His passion for bringing change at the grass root level is an inspiration for the team.

Saurabh Agnihotri: Member

PGDM Insurance & Risk Management

Mr. Saurabh Agnihotri is a member of the Governing Body of FINISH Society and holds more than 12 years of experience in working in corporate and development sector. He has done Post Graduate Diploma in Insurance and Risk Management. He has worked with TATA-AIG as state head of Rajasthan and won many accomplishments. He then joined the FINISH program heading the implementation team of Rajasthan and Madhya Pradesh and has lead many successful projects and expanded the reach. He has very rich experience of working with Governments, Agencies and Corporates and has developed an expertise in the field of sanitation.

Pradeep Mohanty: Member

PGDM-NGO Management

Mr. Pradeep Mohanty is a dedicated developmental field professional and is member of FINISH Society governing body. He is a socially-aware multilingual social entrepreneur with a Masters degree in Management of NGOs and has extensive experience of creating and managing multi-functional development organizations. He has worked in various positions at different development organizations & corporate sector for over a period of 20 years. He has successfully managed various projects aimed at poverty alleviation, social awareness, functional literacy, microfinance outreach, micro-insurance distribution, expanding market penetration and driving development.

Saurabh Pandya: Member

PGDM Marketing, 18 Yrs work experience

Mr. Saurabh Pandya is a result oriented professional with over 16 years of experience in Sales, Business Development, Channel Management, Key Account Management, New Market Development and Team Management in the rural markets of Western Region of India based at Ahmedabad, Gujarat. He has done a post graduate diploma in business administration and has headed west zone for rural micro-insurance division at Tata-AIG. He has lead the FINISH program implementation for west and then served as chief operating officer of FSMC Pvt. Ltd. He serves as member to the governing body of FINISH Society.

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. With FINISH program coming to an end, achieving sustainability for the society is in the center of strategic planning.

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. 44 GPs were made ODF in Dungarpur district of Rajasthan , UP got its first ODF block –Shikhar, Karela village in Bharuch, Gujarat became open defecation free and more than 1295 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. We aim to make at least 100 GPs ODF in FY 2016-17.

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 PwC India foundation and Cairn India Ltd apart from school WASH with UNICEF. 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. 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 vermicompost project for agricultural

marketing and a biogas plant linked to a community toilet is being piloted in Odisha and Tamil Nadu respectively. The Society also has started a unique education program for slum children especially girls from rag pickers families in Udaipur for providing elementary education and sending them back to schools.

Apart from expanding project areas and activities, initiatives for social marketing and brand building for FINISH will be one of main strategic initiatives. The Society has become a part of different platforms and collaborations in the last year increasing its network and visibility, some of them are as implementation agency hub on IICA (Indian Institute of Corporate Affairs), TISS CSR Hub and SuSana for knowledge sharing. 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.

FINANCIALS 2015-16

RECEIPTS & PAYMENTS

FINANCIAL INCLUSION IMPROVES SANITATION & HEALTH SOCIETY

90/47- A, Ground Floor, Malviya Nagar, New Delhi

Receipt and Payment Account
for the year ended 31st March 2016

Receipts	Amount	Amount	Payments	Amount	Amount
Opening Balance			Expenses in relation to Foreign Contribution received from WASTE		
Cash in Hand		N I L	FCRA A/c Expenses		1,127,642
Bank Balance		4,353,322			
Grants Foreign Contribution		N I L	Application of Fund in Relation to Domestic Contribution		
Grants Domestic Contribution			33 GP's ODF Project	1,494,084	
33 Gp's ODF Dungapur Project	1,367,055		DSM Udaipur Project Expenses	58,459	
Maharashtra Project	3,628,000		Education Programme Project	40,000	
West Bengal Project	1,536,100		Exp. In Relation to Raj. Govt. Contribution	16,127,737	
Education Programme	100,000		Govt. of Maharashtra Project Expenses	3,390,500	
Army Project	35,000		Govt. of Orissa Project Expenses	5,342,130	
Confederation of Indian Industry	42,500		Govt. Training Project Exp.	310,019	
DSM Udaipur	242,500		HZL Project Expenses	6,203,372	
Govt. for Training	150,000		Kalimpong Army Project	35,000	
Govt. of Orissa	6,060,000		Project Office Expenditure	64,358	
Tata Power	1,550,000		PWC Project Expenses	1,339,531	
Govt. of Rajasthan	15,422,300		Savariya Trust Project	75,000	
Hindusthan Zinc Ltd.(HZL)	3,780,340		SWASH Project Expenses	2,459,612	
PWC India Foundation	1,705,500		Tagic Project Expenses	3,303,459	
TAGIC	8,000		Tata Power CSR Program Project	226,322	
UNICEF-Bhokardan	1,620,000		UNICEF Bhokardan Project Exp.	1,465,484	
UNICEF-Dungarpur	561,896		UNICEF Dungarpur Project Exp.	250,895	
UNICEF SWASH	2,523,357		Urban Sanitation Project	12,000	
World Vision India	2,934,000	43,266,548.00	West Bengal Project Expenses	956,939	
			World Vision Project Expenses	2,119,012	45,273,913
Other Receipts			Previous year cheques presented 2015-16		
Donation	453,160		1) UNICEF Dungarpur Project Exp.	36,600	
Other Income	468,800	921,960.00	2) Exp. In Relation to Raj. Govt. Contribution	1,581	
			3) West Bengal Project Expenses	155,064	
Interest Receipts			4) CII Project Expenses	154,615	
FCRA Bank Interest			5) Finish RDO	9,946	357,806
FCRA A/c (J&K Bank)	16,379		Application of Fund (Others) 2015-16		
Non FCRA Bank Interest			Fixed Assets	53,194	
Non FCRA A/c	92,425	108,804	Investment (N.S.C's)	20,000	
			GST Deducted at Source	183,720	
OTHERS (CHEQUES ISSUED BEFORE 31.03.16 NOT PRESENTED)			Input Vat (Assets)	17,792	
1) 33 Gp's ODF Dungapur Project	79,560.00		TDS (A.Y. 2016-17)	359,270	633,976
2) TDS Consultancy	55,695.00		Closing Balance		
3) SWASH Project Expenses	3,248.00		Cash in Hand	-	
Travelling Expenses (Last Year Adv.)	11,051	149,554.00	Bank Balance	1,406,851	1,406,851
Total		48,800,188	Total		48,800,188

BALANCE SHEET

FINANCIAL INCLUSION IMPROVES SANITATION & HEALTH SOCIETY
90/47- A,Ground Floor,Malviya Nagar,New Delhi
Balance Sheet
as on 31st March 2016

Particulars		Amount	Particulars		Amount
<u>Capital Fund</u>			<u>Fixed Assets</u>		
Opening Balance	4,394,694.00		Office Equipment	19,194.00	
Less:- Transfer to income & Expenditure			Vehicle (Scooty)	34,000.00	53,194.00
a/c for Application of Fund	(4,394,694.00)				
Add:- Donation	453,160.00		<u>Investment</u>		
Add:- Surplus (Excess of Income)			N.S.C's		20,000.00
Over expenditure 15-16 set aside and to be applied next year	1,837,291.71	2,290,451.71	<u>Current Assets</u>		
			TDS (A.Y. 2013-14)		3,633.00
			TDS (A.Y. 2014-15)		84,563.00
			TDS (A.Y. 2015-16)		185,026.00
			TDS (A.Y. 2016-17)		359,270.00
			Security Deposit		114,905.00
			GST deducted at source		183,720.00
			Input Vat (Assets)		17,792.00
			<u>Cash & Bank Balances</u>		
			Cash in Hand	-	
			HDFC Bank -55243	986,958.46	
			HDFC Bank -53059	196,565.00	
			J&K Bank (Non FC- 2513)	58,316.62	
			Syndicate Bank	7,844.85	
			<u>FCRA a/c</u>		
			J & K Bank (FC - 2407)	18,663.78	1,268,348.71
Total		2,290,451.71	Total		2,290,451.71