



SCORE LIVELIHOOD FOUNDATION

ANNUAL REPORT FY “2021-2022”

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Building Resilient Communities

SCORE (Stakeholders CO-existence for Resilience & Empowerment) Livelihood Foundation was established as section -8 company with its head quarter in New Delhi, India.

SCORE is a social enterprise aspiring to build innovative and scalable models to strengthen resilience of communities & individuals and empower them with sustainable and inclusive livelihood options. Our strength lies in identifying needs, creating pragmatic convergence-based solutions for target groups and supporting implementation on ground to realize holistic and sustainable impact. Our differentiation is to provide end to end solution by an extremely competent and professional team, with diverse and rich experience of demonstrative work.





Vision :

Establishing Ecosystem for Enabling & Enriching Sustainable Livelihood



Mission :

Building resilience of communities and empowering them with sustainable and inclusive livelihood options through innovative & scalable models



Goal :

Ensure Livelihood Impact for more than 200,000 people by 2023

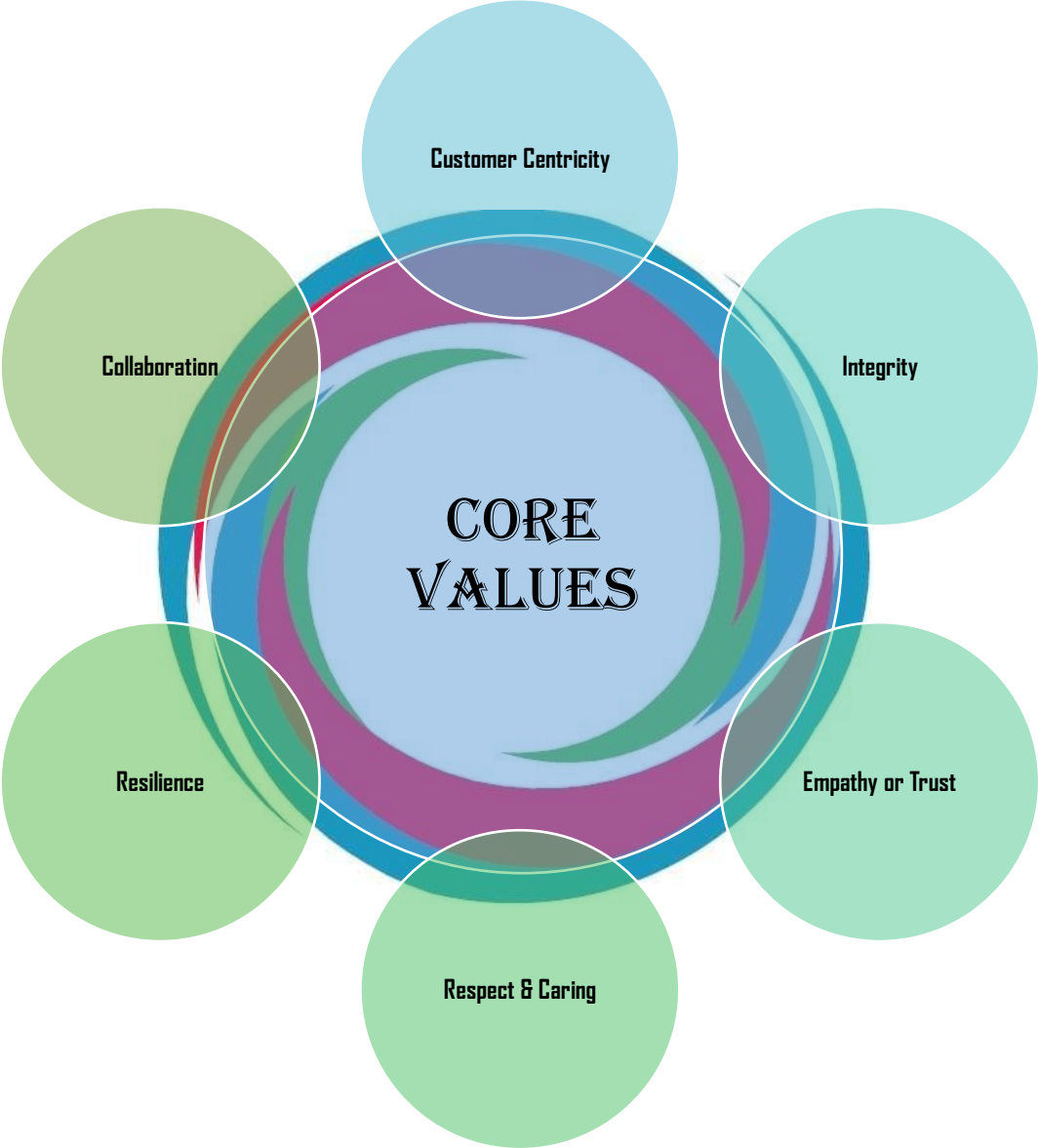




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The Year at a Glance



6 States and 32 districts

27885+ lives



3475 household reached

12 Self Help Group formed and nurtured



12 model village created

2300 women & adolescent girls trained on Digital Financial Literacy



2750 potential entrepreneurs trained in generating business ideas

670 Individual entrepreneurs created



200+ farmers capacitated on Climate Smart Agriculture

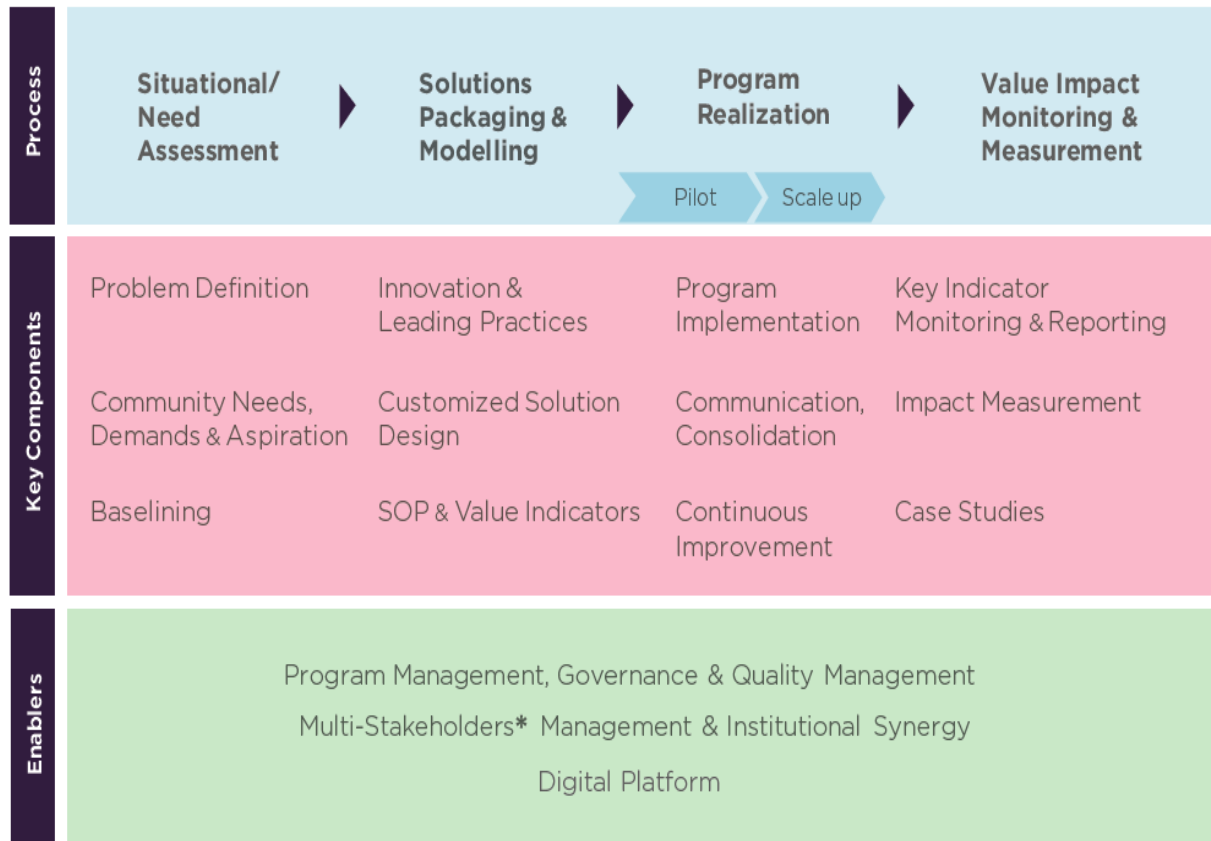
60 group enterprises created



1 Social enterprise "Garment Production Unit @ Indore, MP" created that employed 30 women



Our Approach - Sustainable Impact Framework



* Community, Government, Local Authorities, Corporates, Partners, Market actors etc.

Our strength lies in defining right solutions for stakeholders based on situational analysis by leveraging relevant expertise.

Our footprints are aligned to Sustainable Development Goals (SDGs)





Highlights of Impact



Strengthening Means of Livelihood through Skilling and Capacity Building

200 women and adolescent up-skilled on advance stitching and tailoring.

212 women and adolescent capacitated on digital and financial literacy

423 women and adolescent girls trained on different vocational skills.

16071 women and adolescent made aware on financial literacy and its components.

17933 women & adolescent girls made aware on different government schemes and programme

9908 community members accessed entitlements through govt. schemes and programmes

572 women & adolescent girls entered in to income cycle through adoption of skill linked income generation activities.



Strengthening entrepreneurial ecosystem through enterprise promotion

2400 people trained on enterprise & entrepreneurship skills

372 women entrepreneurs trained on business management practices

334 existing enterprises strengthened through branding and

212 business solution co-created

186 individual enterprises nurtured

04 group enterprise strengthened to become self-reliant.

INR. 22 Lakhs of order received through establishing forward linkage



Building Adaptive Capacity of Farmers through demonstration of Climate Resilient Agriculture Practices

103 farmers made aware on climate resilient agriculture practices

23 farmers trained on fodder cultivation and its management

23 farmers capacitated on fodder cultivation and its management through training and demonstration

30 farmers trained on methods of vermi-compost production and its management through training and demonstration



Building local capacities through strengthening community institutions and nurturing cadre of community resource persons

27 community-based institutions i.e. WSHGs/Bal Sansad formed and nurtured

148 SHGs members trained on group functioning, book-keeping leadership development etc.

158 Bal Sansad members trained on group functioning and other aspects of Bal Sansad.

34 community cadre identified and trained as a service provider

158 Bal Sansad members are made aware on environmental issues

INR.1.55 lakhs leveraged by SHGs through government schemes &

Regularization of periodic meetings and saving of SHGs

7 SHGs initiated inter-landing (INR 3.53 lakhs)

Participation of Bal Sansad members in school level activities



Health, Sanitation and Hygiene

446 women and adolescent girls made aware on personal health and hygiene issues

354 school aged children informed about the health and hygiene issues.

793 community members sensitized on general health issues through village

Greater awareness amongst the women and adolescent girls on personal health, hygiene, and nutritional issues

Adoption of safe hygienic practices by women and adolescent girls

Adoption of safe hygienic practices by women and adolescent girls



Setting up Infrastructure and Facilities

Community Resource Centre Established- to provided necessary information to the community

Science library established in 5 state run school

Sports materials and educational books provided to 5 state run schools

Provided basic education to 33 children through remedial classes








Celebrated Important days and events with school children



Our Programs

Our programs have been designed basis deep understanding of the ground level challenges and core needs of communities.

Underlying principles in all the programs are to **build resilience, enable empowerment and ensure sustainability** through pragmatic models and convergence.

 <p>SARAL समुदाय</p> <p>A SCORE INITIATIVE Sustainable Action for Resilience & Advanced Livelihood through Integrated Community Development program</p>	<p>SARALsamudaay, SARAL implies for “<i>Sustainable Action for Resilience and Advanced Livelihood</i>” and samudaay represents “local community”. In a brief SARALsamudaay defining the Sustainable Action for Resilience and Advanced Livelihood for Local Communities. It is based on the sustainable development of individual, family and community, involves relevant stakeholders in change process to fulfil the needs of local people and create visible and meaningful impact.</p>
 <p>SHEUDYAMI</p> <p>A SCORE INITIATIVE Accelerating Self Reliance</p> <p>Women Empowerment through holistic Livelihood intervention</p>	<p>Empowerment of women leads to empowering the family, the community & ultimately the nation as a whole and bring generational change. We strongly feel that there is huge opportunity for women empowerment via right skills and entrepreneurship program in the country.</p> <p>SHEudyami programme developed with strong determination towards Women Empowerment leading to creation of entrepreneurs in India across rural and urban space.</p>
 <p>SMITA</p> <p>A SCORE INITIATIVE Sustainable Model for Innovation & Target market Access focuses on formation & strengthening of Collectives</p>	<p>Community collectives like FPO, SHGs/Federations, CIG etc. linked to running successful businesses plays an important role in contributing to local economic development and associated members.</p> <p>SMITA program strengthen the collectives in finding an innovative approach to access the market for its product or services. Strengthening business management systems, capacitating members of the collectives and expanding businesses are an integral part of the programme.</p>
 <p>samriddhi</p> <p>A SCORE INITIATIVE</p> <p>Financial Inclusion to Economic Empowerment</p>	<p>Samridhi program works towards boosting local economy by supporting the target group (women, farmers, entrepreneurs) in developing financial literacy and support them in linkage with government initiatives/schemes for building their financial resilience.</p>
 <p>ENJOY</p> <p>A SCORE INITIATIVE Entrepreneurship Journey Of Youth to drive self-reliance</p>	<p>ENJOY program is to build and nurture entrepreneurial skills among youth. Its helps youth (potential entrepreneurs) in generating their enterprise ideas, preparing business plan and enterprise incubation. Enterprise solutions are co-created with the potential entrepreneurs engaging entrepreneurial ecosystems.</p>
 <p>A2-A3</p> <p>A SCORE INITIATIVE</p> <p>Agriculture Alternatives - Assessment, Advocacy and Adaptation focused on farmers</p>	<p>There is need to demonstrate good agricultural practices which improves output, reduce cost leading to better revenue and overall well-being. The purpose is to adapt to local conditions, build awareness and capacity and an eco-system for adaption which helps in realizing benefits and enhance farmers resilience. It is focused on better alternatives to current practices and support in adaptation</p>
 <p>SHEsamridhi</p> <p>A SCORE INITIATIVE Financial Resilience program focused on women and community</p>	<p>Digital Financial Literacy is a tool for financial inclusion. It also helps to improve the understanding of financial products and services as well as ability to use knowledge, skills, and technology to manage their financial resources effectively.</p> <p>The programme for women called ‘SHEsamridhi’ aims to sensitize the women about their financial rights and bring a behavioral change in them to manage money effectively.</p>



Stories of Impact



Where there is a will, there is a way

Arti Vasava, 22 years old, residing in Hanumanpura village of Waghodiya block of Vadodara district. She belongs to a lower middle-class family. Her mother is working as a maid in neighbouring housing societies for survival. Arti studied up to 10th standard, wanted to pursue further but due to poor financial condition of the family she is unable to do so.

She heard about the skill development training, discussed it with mother and registered for stitching and tailoring programme and learnt stitching blouses, petticoats, salwar, kurti, mask, frock, pillow cover etc. Over the above, sessions on entrepreneurial skill, legal

issues, digital and financial literacy enabled her to see life from different perspectives.

Session on personal health and hygiene also encouraged her to adopt safe and hygiene practices in day-to-day life. During the vocational training, she also got to know about the Self-Help Group, and joined Umang Self Help Group as a member.

Arti narrated that the new set of skills gave her strength to initiate her own small enterprise and earn up-to INR.6000/- per month. She also repaid the loan amount of SHG. This appears to be a milestone in her life. She takes pride in supporting her family in meeting household expenses, paying the school fee of younger brother, and fulfilling her own requirements. This boosted her confidence and self-image and today she has a say in the decision-making process in the family.

Small step to become self-reliant

Anchal Ben, 25 years old residing in Navi Jambuvai village of Waghodia block of Vadodara district. She belongs to lower middle-class family. Her husband Vijay Bahi working as a manual labour, toils hard to meet the both ends and the family continued to grapple with insufficient income. This impacted the overall well-being of family adversely.

Anchal Ben stated that she heard about the skill development initiatives, discussed it with family members and registered for poultry farming training. Along with the technical training sessions on enterprise development, bird rearing techniques, feed, vaccination, and interaction with experts made her confident and changed the future course.



She initiated back-yard poultry farming with a batch of 25 chicks. This makes a huge difference in her life and boosted her confidence. From her small enterprises, she started earning INR. 2000-2500 per month through selling up poultry birds and eggs. She takes pride on her initiatives and supporting her family in meeting household expenses and attending small demands of her children's.

Daksha Ben – Individual Entrepreneur-Stitching and Tailoring



Daksha Ben, 28 years old, residing in joint family at Ropa village of Waghodiya taluka of Vadodara district. Her husband Sanjay Bhai working in Parul university as peon but his income is not sufficient to fulfil the both ends of family members. Poor economic situation adversely impacted the growth of the family especially education of children. She wanted to support her husband in this struggle but due to lack of skills and idea she was clueless about the way out.

Daksha Ben narrated that, in 2018 she heard about the vocational training programme, discussed it with family members and participated in awareness session organised by the SARALsamuday team. Based on information shared with her she decided to join



stitching and tailoring training programme and learnt stitching blouse, petticoat, purse etc. To further enhanced her skills, she also appeared in up-skilling training programme. During the training session she also sensed the of life/soft and entrepreneurship skills. Besides, session on personal health & hygiene, legal issues, digital and financial literacy encouraged her to see the life from perspective. Training on digital financial literacy also inspired her to resume her dormant saving account earlier opened in Bank of India.

New set of skills given her strength to initiate own stitching and tailoring enterprise and manage to earn up-to INR. 6000-7000/- per month. During the country wide lockdown (due to COVID-19) she also stitched mask on large scale and earn money to cope the crisis. The incremental income allowed her to extend helping hand to the family in meeting day to day household expenses. Additional monthly income also allowed her for better expending on health and education of their children and other family members. From her earning she also purchased gold jewellery, opted life insurance for family members and fixed INR. 50,000/- (in nationalised bank-Bank of India) for need and emergency. She also financially supported her husband in construction of house. Daksha ben takes pride in supporting her family, attending small demands of her children, and fulfilling her own requirements. She further said that, participation in economic activities given her voice and increased her self-confidence tremendously, today she has a say in decision making process in the family.

Varsha Ben – For every problem there is an opportunity



Varshaben Pappubhai Bhagat is a 29 years old woman who was born and brought up in Nagpur, Maharashtra; currently lives with her family in Bapunagar, Ahmedabad, Gujarat. She went to school, but could not study beyond class eight due to financial constraints. She has two young children – one boy and one girl – to take care of. Her husband works as an electrician; though his earning is sufficient to keep the house running but she has always dreamt to send her children to college. For that, she works in garment industry to earn additional income.

When she heard about the Women Entrepreneurs as Sanitization Agents (WESA) training programme, she decided to join it; for that she received moral support and encouragement from AWAZ. Under WESA programme, she underwent to a 5-day long rigorous training. Out of 5 days, 3 days were devoted on the theoretical and technical know-how of the sanitization. Through demonstration she learnt the entire process. Rest 2 days of the training programme were dedicated to entrepreneurial and life skills. In WESA she not only received the knowledge of sanitizing floors and surfaces of most used objects like table, chair, knobs and latches but also learnt other life skills as well; such as communication, problem solving and negation skills. These skills later helped her finding work and negotiating with the client for her hard work.

She was also provided a sanitization Kit that contains spray bottle and machine, and sodium hypochlorite solution; and post training hand-holding support and follow up. This helped her a lot to start her own enterprise. Currently in her free time, she works as a sanitization agent. Demand of sanitizing public buildings and institutions has been increased due to the second wave of Corona virus which resulted into more work for her. She earns approximately Rs. 4500 per month.

Knowledge and skills gained under the WESA training programme also made her aware to personal health and hygiene. She has now become more cautious to her own safety and sanitizing the home. She teaches the significance of personal hygiene to her family members too. Because of her changed attitude to health and hygiene, nobody fell ill in her family which was another milestone she has achieved other than earning money.

Session on sanitation and health improved my understanding and knowledge on personal health and hygiene issues and triggered for adoption of safe and hygienic practices in day- to- day activities especially during the menstrual cycle – contributed in reduction of problem like redness, infection, itching reduced.



Tejal Nayak- The great aim of education is not knowledge but action



Kamlesh Raja, 36-year-old woman, lives in Sarwan Village, Babina, Jhansi with her family comprising of husband and two adolescent children. Her husband Shishpal Singh owns few acres of agriculture land on which he grows seasonal crops, but to meet the ends and earn additional income he also runs a small provisional shop at the corner of their home. Taking care of this shop is Kamlesh's sole responsibility when her husband is out of the town and she has spare time from household chore.

She is an active member of Balaji self-help group and regularly saves small amount as a part of her SHG contribution. Apart from SHG, she had no contact with any financial institutions.

She was mobilised by Udyami mitra to join for the day long Digital Financial Literacy Training under Samriddhi project. Before that she never thought of keeping her hard-earned money in the bank. she always used to keep them inside the trunk or hidden in the kitchen. Digital Financial Literacy Training has changed her attitude towards money. She didn't only learn about saving, essential and non-essential expenses, budgeting, debt management and digital payments. Within two months of attending the Digital Financial Literacy Training, she has saved Rs 15000 and parked it in a recently opened savings bank account. She has plan to expand her provisional shop with this money and want to install QR code-based payment system in her shop so that she could directly deposit the money in the bank account.

Afsar- Small step big impact

Afsar, 26 Years old man, is a resident of Allapur town in Prayagraj district. He belongs to economically weaker section; for sustenance each family member is engaged in some sort of economic activity.

Since his boyhood, he has been helping his family and working hard to bring out his family from economic despairs. With his small savings he started a small electronic gadgets and photo copy shop; for this he took assistance of his elder brother who allowed him to use spare space in his tailoring shop. Soon after





opening his shop, he realised the need to channelise more capital to meet with the demand.

While he was struggling to get monetary assistance, he came to know about Samriddhi project, (joint initiatives of DS Group and SCORE Livelihood Foundation). He was mobilised to apply for PM SVANidhi fund and to avail this scheme. He registered himself in Samriddhi programme and also underwent to a daylong Digital Financial Literacy Training. During the session he learnt about saving, essential and non-essential expenses, budgeting, debt management and digital payments. He was made aware of using digital payments for getting benefits under PM SVANidhi.

Attending the session has brought change in his attitude towards investment and significance of insurance; he has encouraged his family members to get PM Jeevan Jyoti Yojana insurance schemes and opened a recurring deposit account for future goals.

He used disbursed fund of PM SVANidhi in expanding his initiative; with the increased income he is not only supporting himself, but also sharing the household expenditures. Now, he is planning to get some additional government scheme leverage to expand his business.

Ajay Singh- True example of digital empowerment



Ajay Singh, 32-year-old, is a father of three teenage children and lives with his joint family in Nehru Nagar, Lalitpur. Ajay's parents are originally from Aligarh who migrated to Lalitpur before his birth. Since his childhood he has been working on his parents' traditional occupation of lock repairing. When he had his own family, he decided to carry his ancestral occupation. He has been vending at clock tower – main market of Lalitpur – for last 17 years and has managed to earn handsomely. But with the children growing up; the demands of family members have also increased. He also wants to save money for their future. To meet all these expectations, he has been planning to expand his cart.

He had been trying to get the assistance under PM SVANidhi since last year, but bank rejected his forms two- three times quoting some error. During the mobilisation drive of Samriddhi project, he met the Samriddhi team. Team organised camps at different banks where they assisted him in getting street Vender's identification card and fill the form correctly. Recently, he has received the Rs 10000 under PM SVANidhi fund; with this money he added new items on his cart. Now, he not only sells and repairs locks, but also scissors, knives, and cutters; because of this his income has also increased significantly.

During **Digital Financial Literacy Programme** session, he learnt about saving, essential and non-essential expenses, budgeting, debt management and digital payments. He was apprehensive of using Unified Payment Interface (UPI) as he did not know how to use it. Udaymi mitra helped him learning the different digital payment methods. He hopes for more such knowledgeable sessions that are beneficial in raising awareness on financial matters of people like him.



Our Accomplishments

Sustainability Action for Resilience and Advanced Livelihoods - SARALsamudaay - is SCORE Livelihood Foundation's flagship initiative. The programme is being implemented in 11 villages in Vadodara district's Waghodia Taluka.

The program's objective is to build resilient communities with a focus on improving livelihoods. The programme outcomes are as follows:

Livelihood Enhancement

- 40 women involved in stitching facemask (10k/month) & other clothes
- 8 women are involved in beauty & wellness training and services
- 45 families opted backyard poultry farming
- 2 SHGs are producing paper bowl, buy back model is established
- 60+ women & adolescent girls are involved in different livelihoods with an average monthly income range between INR 2500 – 20,000/month

Health, Sanitation & Hygiene

- 650 children, adolescent girls & women made aware on various aspects of health, sanitation, and hygiene
- 400 household participated in different activities organized on tobacco deaddiction resulted in reduction of tobacco uses.
- 1200 people made aware on Covid-19 precautions & protocols

Community Institutions

- 4 SHGs formed and nurtured
- 7 existing SHG further capacitated to run and manage their institution effectively
- 5 SHGs availed cash credit limit from their respective banks to initiate livelihood interventions
- 8 Bal Sansad formed and capacitated at primary schools

Capacity Building and Training

- Community resource person- 6 capacitated to ensure the sustainability of the interventions
- 200 women and girls trained on digital financial literacy legal awareness etc.
- 200 children trained on life skills, environment education
- 50 farmers trained on climate smart agricultural practices

We are grateful to our funding and delivery partner





Women Empowerment through holistic Livelihood intervention programme is about capacitating existing and potential women entrepreneurs to help them either start their individual/group enterprises or improve the existing businesses.

<ul style="list-style-type: none"> • Mobilised and trained 30 women on garment manufacturing in Indore, MP. • Initiated women run and manage enterprise under the banner of Samriddhi Udyamita Foundation, which is a social enterprise of the SCORE Livelihood Foundation. • Average income of individual women is INR 8000-15000/month • Trained 100 women entrepreneurs in Gujarat and Bihar on stitching & tailoring and Beauty and wellness. 	
<ul style="list-style-type: none"> • 5 group enterprises (comprise of 25 women) are set up in Palghar district of Maharashtra • 10 group enterprises (comprise of 50 women) are set up in Varthur location Bangalore 	
<ul style="list-style-type: none"> • 200 Women Entrepreneurs as Sanitization Agent were trained and equipped to initiate their entrepreneurial journey in Uttar Pradesh, Rajasthan, Maharashtra and Gujrata • Post Covid they have used their entrepreneurial skills to start other services in their respective locations to earn their livelihood. 	

We are grateful to our funding and delivery partner





SHEsamridhi

A SCORE INITIATIVE

Financial Resilience programme focused on women to train and orient them on various aspects on financial literacy so that they are better equipped to use financial products and services judiciously. Financial inclusion is an integral part of the programme.

- 1200 women and adolescent girls were trained on digital financial literacy to inclusion
- Women opted various financial products and services like Sukanya Samriddhi Yojana, opened bank account, invested using Fixed Deposits and Recurring deposits.



A2 - A3



A SCORE INITIATIVE

Agriculture Alternatives – Assessment Advocacy and Adaptation focused on farmers to make them resilient from the climatic factors, timely input, and package of practices.

- 100 farmers from 5 villages from Waghodia Taluka of Vadodara district got trained on climate smart agriculture practices, taken for an exposure visit to KVK, Vadodara
- They were provided seed for the green fodder production
- 10 Vermi compost unit were installed on pilot basis





<ul style="list-style-type: none"> • 200 farmers at Chhatarpur district of Madhya Pradesh were trained on climate smart agriculture practices. • Training was delivered in 6 batches. There were both male and female farmers. • Required demonstration and input was also provided to the farmers. 	
<ul style="list-style-type: none"> • Trained 30 farmers and FPO board of directors on farmer entrepreneurship, management of FPO and enterprise development 	

We are grateful to our funding and delivery partner



Indo-Global
Social Service Society



Centre for World Solidarity



Community Need Assessment and Situational Analysis

- Situational analysis exercise was carried out in 22 villages of Dudu and Sanganer block of Jaipur district of Rajasthan to capture the perception of local residents regarding various socio-economic aspects, needs, aspirations and challenges.
- Basis the insights Mahindra and Mahindra has developed their community development plans.



- The community needs assessment process was facilitated for 9 villages of Velhe Taluka of Pune District in Maharashtra.
- This was done for the Raintree Foundation, Pune.
- Basis the finding Raintree Foundation has developed their overall CSR plan.



- Market assessment and Design & development of products and marketing strategy for Living Blue, Bangladesh
- The exercise was carried out along with MART Global.
- Living Blue, a social enterprise promotes traditional crafts and natural dye through community-driven innovation, production and marketing of products at the international market.



We are grateful to our funding and delivery partner





Organization Development Initiatives

Events Organized

Udaan Camp

On behalf of Govt. of Uttar Pradesh, Udaan Camp in Jhansi was organized to leverage various Govt. schemes and programmes for the underprivileged people. 17 camps were organized in Jhansi district of Uttar Pradesh where around 3500 benefited.



International Women's Day Celebration -8th March 2022

To rejoice the progress made towards empowering women and acknowledge their increasing visibility in every sphere of life, International Women Day was celebrated on 8th March 2022 at Hanumanpura village. The theme for this year's International Women Day was **"Gender equality today for a sustainable tomorrow"**. The idea behind celebrating the day is also to highlight the extraordinary roles played by women in almost every walk of life and salute their courage and determination.



Womens and adolescent girls including young entrepreneurs from Bakrol, Ropa, Mastupura, Hanumanpura and Sikandarpura village participated in the event and shared their journey- from housewife-entrepreneurs-change makers. The event was chaired by Mrs. Saroj Ben, Sarpanch-Hanumanpura Gram Panchayat.

The same event was also organised in Rustampura village, where womens from Saidal, Kachota, Ghoda and Noorpuri village ensured their participation. In the event Ms. Kalyani Pandya-Business Development Manager from Shankar Packaging Limited, Mr. Abhinav and Mr. Jasmin From Shankar Packagings Ltd, Sarpanch of Rustampura Ms. Yera Ben Bariya and Mr. Madhuban Panday, Director of SCORE Livelihood Foundation participated and shared their thoughts.



National Girl Child Day

National girl child day was celebrated at Rustampura (Sir B.A Dalal high school) on 24th January 2022. The objective behind organising the event was to spread awareness amongst the students on rights of girl child. Besides, structured discussion on importance of personal health & hygiene and nutrition were also discussed during the event.





Celebration of Republic Day

Republic Day is one of the most important day in the country's calendar. It marks the day when the constitution came into effect, making India an independent and sovereign nation. It is also a day to honour India's struggle for freedom and hard-fought victory that established country as a republic. It is also a day to celebrate the rights and privileges of all citizens and to honour the brave patriots who gave their lives to make country an independent nation.

On this occasion drawing competition were also organised along with school aged children at Ghoda village.



Celebration of Global Handwash Day



To build awareness on importance of washing hands with soap and water in order to prevent disease and infections, especially during the key times throughout the day- Global Handwash Day (15 October 2021) with school aged children In Hanumanpura, Bakrol, Khatamba, Navi-Jambuvai, Sikandarpura, Mastupura and Ropa Village of Waghodiya block of Vadodara district. On this occasion essay competition were also organized with school children in Hanumanpura village.

On this occasion, importance of personal health and hygiene were also reiterated with women and adolescent girls in Hanumanpura and Bakrol village.



Celebration of World Environment Day

To build awareness amongst the school children on environmental issues, World Environment Day (5th June 2021) celebrated with school children and community members in Hanumanpura and Bakrol village. On this occasion, saplings of different plants were also planted by the children, schoolteachers and other key peoples in school premises.



SAMVAD - Stakeholder Engagement

“**SAMVAD**” is a platform to create an opportunity for the stakeholders (Government, corporate, community and media) to interact, discuss community-based development models, provide guidance, information, and knowledge to the community through Sustainable Action for Resilience and Advanced Livelihood initiative.

The event was organised in Khatamba village of Waghodiya block of Vadodara district on dated 11th March 2022. In the event Mr, Pritesh Sah, Head-Onshore HSE & CSR- L&T Energy Hydrocarbon, Mr. Pravin Bhai Mahant, DGM-



Onshore HSE L&T Energy Hydrocarbon, Mr. Kamlesh Bhai, Sarpanch Gram Panchayat Khatamba etc. with other dignitaries participated in the event.

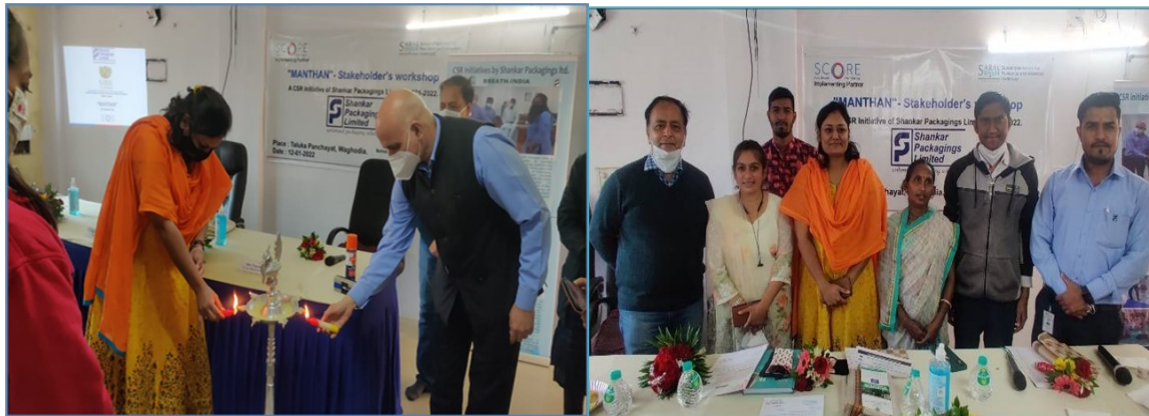
Apart from government officials more than 300 community members participated in the events and share their thoughts.



MANTHAN –Mapping Stakeholders Perception

“MANTHAN” was organized on 12th January 2022 under the banner SARALsamudaay programme with the purpose to engage, connect and collaborate with different stakeholders associated with community development processes. The key objective of the “MANTHAN” was to create a platform where a broad range of stakeholders may engage, share, and connect with the multiple development actors such as community-based institutions, financial institutions, service providers etc. The idea was to share and disseminate information related to the project, opportunities, and challenges, and provide a space for discussing innovations and scalable ideas from the operational areas. This would lead to adoption of good practices and create scope for greater synergies among communities and district bodies, financial and civil society institutions.

Ms. Kajal Ambaliya (Taluka Development Officer, Waghodia along with Mr. Yogesh Dubey (HR Gen. Manager Shankar Packagings Limited), Mr. Jasmin Devaliya (CSR Executive –Shankar Packagings Limited), Mr. Vivek Shrivastav (Founder Member of SCORE livelihood Foundation), Ms. RashminaVadia (Project Manager SCORE Livelihood Foundation), Mr. Dinesh Pawar (Director-Rural Self Employment Training Institute) and Mr. Ashish Shah (STO–Centre for Entrepreneurship development) are the few key people who had participated in the event.





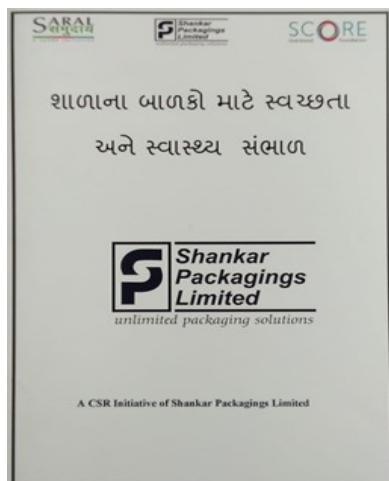
Publications



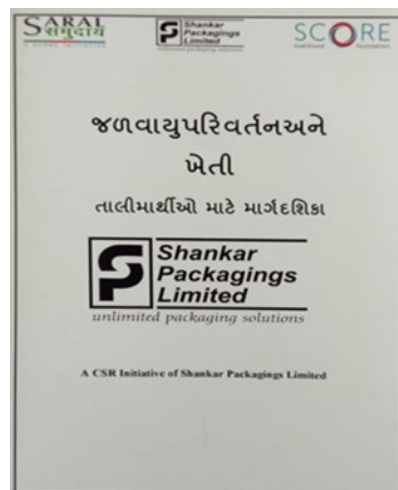
Training Manual on Financial Literacy



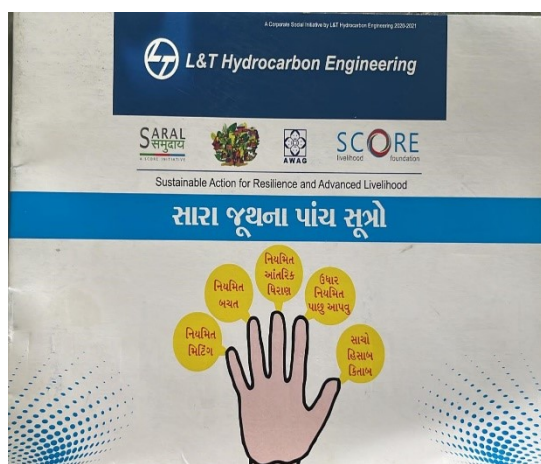
Training Manual on Entrepreneurship Development



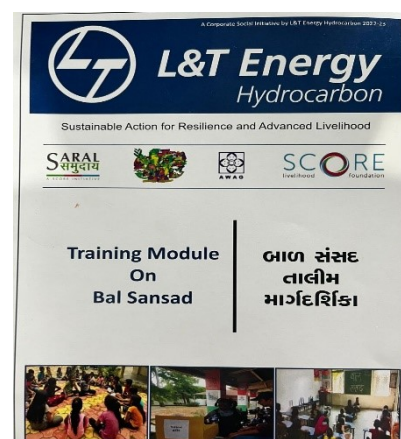
Training Manual on Personal Hygiene and Health



Training Manual on Climate Resilient Agriculture Practices



Training Manual for Self-Help Group



Training Manual for Bal Sansad



Stakeholders Perceptions

Training session of digital financial literacy, improved my knowledge and understanding on saving, investment, insurance etc., inculcated saving behaviors and encourage me to opt Sukanya Samridhi Yojna for my girl child. **Neelam Ben, Kachota, Vadodara**

Session on digital financial literacy improved my knowledge and awareness level on saving and investment and also encouraged me adopt digital means of transaction i.e. Phone Pay in day to day life. **Nikshita, Student of 11th Standard, Rustampura, Vadodara**

Collectivisation of school children in Bal Sansad and its nurturing will help the children to realise their potential, seeding democratic values and making them aware of their responsibilities. Better functioning of Bal Sansad will also help the children to how to behave in a group and importance of environmental conservation apart from adoption of healthy and hygienic practices. – **Nilakshi Ben Patel, School Teacher Primary School Kachota**

"I found Financial Literacy and Enterprise Development training effective as it has brought change in the behaviour of SHG members who attended these sessions. Knowledge gained on marketing and branding will help micro industries run by SHGs." **Mr. Dharmpal Soni, Assistant Development Officer, Babina, Jhansi**

"Samriddhi programme made me aware of various social security schemes and saving methods. I purchased both PM Jeevan Jyoti Bima and PM Suraksha Bima Yojana. Assistance provided by team helped me getting Rs. 10000 under PM SVANidhi scheme; because of that I could expand my tea shop and started selling snacks as well." **Ravindra Kumar Yadav, Lalla**

On the basis training sessions on personal health, and hygiene, started using sanitary napkins and came out with the problems like itching, redness and infections during menstruation. **Shital, Bakrol, Vadodara**

Sessions on health and hygiene beneficial for women and adolescent girls, they learnt safe and hygienic practices and started approaching us for sanitary napkins and other products. **Tejal Thakarda, Hnumanpura**

The well-structured interventions enormously contributed in developing overall personality of women and adolescent girls and enabled them to interact with diverse set of stakeholders. Participation in economic activities and support to the family at the time of need and emergency also enhanced say in the decision making process at family level – **Meshna, Ropa, Vadodara**



Clients and Partners – Past& Present



Centre for World Solidarity





Media Coverage

બાકરોલ-હનુમાનપુરાગામને તમાકુમુક્ત બનાવવા અભિયાન

વાઘોડિયા, તા. ૧૬

બાકરોલ અને હનુમાનપુરા ગામને તમાકુ મુક્ત બનાવવાના અભિયાન માટેના કાર્યક્રમનું ઊદ્ઘાટન કરવામા આવ્યું હતું. ગામનું યુવાધન વ્યસનોના રવાડે ચઢી ઊંઘા પાટે ચઢી પોતાના સ્વસ્થને જોખમે નહિ તે માટે એલએન્ડટી હાઈડ્રોકાર્બન એન્જીનીઅરીંગના સહયોગથી આવાજ અને સ્કોર લાઈવલી હુડ ફાઝિન્ડેશન ધ્વારા સાર્વકારીક ડિપાર્ટમેન્ટ જીએમઈઆરએસ થકી ડોરટુ ડોર પર જઈ તમાકુ અને તેની બનાવટની વસ્તુઓનો ઊપયોગ કરતા વ્યસનીઓને તમાકુથી થનાર ગેરકાયદા અને નુકશાન વિશેની સમજ આપી વ્યસન મુક્ત બનાવાશે. હનુમાનપુરા અને બાકરોલ ગામે તમાકુ મુક્ત ગામ બનાવવાના કાર્યક્રમનું ઊદ્ઘાટન કરાયું હતું. જેમા મુખ્ય અતીથી તરીકે સીએઆર



એલએન્ડ ટી.હા. કા.ઈ.ના હેડ સુધીર નાજબીયાર, કૌશલ પરમાર, જીએમઈઆરએસ હોસ્પિટલના માનસિક વિભાગના ડિન અને હેડ ડૉ. સંદિપશાહ, આવાજના ટ્રુપી સારાબેન બલ્દીવાલ તેમજ સ્કોર લાઈવલી હુડના કો.ફાઝિન્ડર મધુબેન પાંડે હાજર રહ્યા હતા. દેશના વડાપ્રધાન નરેન્દ્રમોદી ના સ્વસ્થભારત, સ્વચ્છ ભારત મિશનને સાર્થક કરવા તેમના

જન્મદિન પુર્વેલતમાકુ મુક્ત ગામ બનાવવા અભિયાન શરુ કરાયું છે. છેલ્લા ઘણા સમયથી વાઘોડિયા તાલુકામા સમાજિક સેવાઓ આપી લોકોને આત્મનિર્ભર બનાવાઈ રહ્યા છે. ત્યારે કુટુંબને વ્યસનોના દુષપણથી મુક્ત કરવા નવતર પ્રયોગ હાથ ધરી સ્વસ્થ અને તંદુરસ્ત રાષ્ટ્ર નિર્માણમાટે મહત્વનું યોગદાન રહેશે.



વડોદરા છોટા ઉદેપુર 17-09-2021

દિવ્ય ભાસ્કર

મધ્ય ગુજરાત

તમાકુથી થતાં નુકસાનની સમજ આપી લોકોનું ઘરે જઈ કાઉન્સિલિંગ કરી દવા અપાશે

બાકરોલ અને હનુમાનપુરા ગામને તમાકુમુક્ત કરવા અભિયાન કાર્યક્રમ

ભાસ્કર ન્યૂઝ | વાઘોડિયા

વાઘોડિયાના બાકરોલ અને હનુમાનપુરા ગામને તમાકુ મુક્ત બનાવવાના અભિયાન માટેના કાર્યક્રમનું ઊદ્ઘાટન કરાયું હતું. યુવાધન વ્યસનોના રવાડે ચઢી પોતાના સ્વસ્થને જોખમે નહિ તે માટે એલ એન્ડ ટી હાઈડ્રોકાર્બન એન્જીનીઅરીંગના સહયોગથી આવાજ અને સ્કોર લાઈવલી હુડ ફાઝિન્ડેશન દ્વારા સાર્વકારીક ડિપાર્ટમેન્ટ જીએમઈઆરએસ થકી ડોરટુ ડોર પર જઈ તમાકુ અને તેની બનાવટની

વસ્તુઓનો ઊપયોગ કરતા વ્યસનીઓને વ્યસન છોડવાની સમજ અપાશે.

જેમાં મુખ્ય અતીથી તરીકે સીએઆર એલ એન્ડ ટી. હા. કા.ઈ.ના હેડ સુધીર નાજબીયાર, કૌશલ પરમાર, જીએમઈઆરએસ હોસ્પિટલના માનસિક વિભાગના ડિન અને હેડ ડૉ.સંદિપશાહ, આવાજના ટ્રુપી સારાબેન બલ્દીવાલ તેમજ સ્કોર લાઈવલી હુડના કો.ફાઝિન્ડર મધુબેન પાંડે હાજર રહ્યા હતા. દેશના વડાપ્રધાન નરેન્દ્રમોદીના સ્વસ્થ ભારત, સ્વચ્છ ભારત મિશનને સાર્થક કરવા

તેમના જન્મદિન પુર્વે કુટુંબને વ્યસનોના દુષપણથી મુક્ત કરવા નવતર પ્રયોગ હાથ ધરાશે. આ પ્રસંગે વાઘોડિયા પોલીસની મહિલા સી ટીમની હાજરીમાં મહિલાઓ, બાળકો અને સિનીયર સીટીઝનને સી ટીમ કેવી રીતે મદદ કરી શકે તે બાબતે મહિલા એએસઆઈ મમતાબેને માર્ગદર્શન આપ્યું હતું. તમામને વ્યસનથી દુર રહેવાના શપથ લેવડાવ્યા હતા. વડોદરા GMERSના તબીબો વ્યસન મુક્તી માટે લોકોનું ઘરે ઘરે જઈ કાઉન્સિલિંગ કરી જરૂર પડે મેડિસીન પણ પુરી પાડશે તેમ જણાવ્યું હતું.



તમાકુ મુક્ત ગામ અભિયાન કાર્યક્રમ યોજાયું.

● પ્રકાશ પટેલ



Glimpses of Field Activities





Financial Report

SCORE LIVELIHOOD FOUNDATION CIN: U74999DL2017NPL322739 Balance Sheet as at 31st March, 2022 B4/107, 2nd Floor Safdarjung Enclave Delhi South West Delhi 110029			
		(Amount in Hundreds)	(Amount in Hundreds)
Particulars	Schedule No	Figures as at 31st March 2022 Rs.	Figures as at 31st March 2021 Rs.
I. EQUITY AND LIABILITIES			
Shareholder's Funds			
(a) Share Capital	1	1,500.00	1,500.00
(b) Reserves and Surplus	2	(35,203.91)	(3,709.49)
(c) Money Received against share warrants		-	-
Total (a)		(33,703.91)	(2,209.49)
Non-Current Liabilities			
(a) Long Term Borrowings	3	5,710.00	5,710.00
(b) Deferred Tax Liabilities			
(c) Long Term Provision			
Total (b)		5,710.00	5,710.00
Current Liabilities			
(a) Short Term Borrowing			
(b) Trade Payables	4	16,387.01	3,825.89
- Sundry Creditors			
- Others			
(c) Other Current Liabilities	5	65,193.08	56,535.96
(d) Short Term Provision			
Total (a+b+c)		81,580.09	60,361.85
		53,586.18	63,862.36
II. ASSETS			
Non Current Assets			
(a) Properties, Plants & Equipments and Intangible Assets			
(i) Properties, Plants & Equipments	6	321.98	540.26
(ii) Intangible Assets			
(iii) Capital Work in progress			
(iv) Intangible Assets under Development			
(b) Deferred Tax Assets(Net)	7	75.73	75.73
(c) Misc. Expenditure			
Total (a)		397.71	615.99
Current Assets			
(a) Current Investment	8	-	9,000.00
(b) Inventories			
(c) Trade Receivables	9	23,155.82	4,718.17
(d) Cash and Cash Equivalents	10	25,437.57	36,935.68
(e) Short Term Loan & Advances			
(f) Other Current Asstes	11	4,595.08	12,592.52
Total (b)		53,188.47	63,246.37
Total (a+b)		53,586.18	63,862.36
Significant Accounting Policies and Notes to Financial Statement	16		
<p>The Schedules referred to above & notes to accounts form an integral part of the accounts. "In term of our separate report of even date".</p> <div> <div> <p>For Biswa Chandra Saini & Co. Chartered Accountants Firm Reg. No. 022674N</p> <p><i>Sanjay Kumar Saini</i> Partner, FCA M.No.520687</p> <p>Place: New Delhi Date: 14/09/2022</p> </div> <div> <p>For and on behalf of the Board of Directors of SCORE LIVELIHOOD FOUNDATION</p> <p><i>Vivek Premchandra Srivastava</i> (Director) DIN: 07956587 Director</p> <p><i>Madhuban Kishore Chakraborty</i> (Director) DIN: 06993552</p> </div> </div>			



SCORE LIVELIHOOD FOUNDATION				
CIN: U74999DL2017NPL322739				
Income & Expenditure as at 31st March, 2022				
B4/107, 2nd Floor Safdarjung Enclave Delhi South West Delhi 110029				
		(Amount in Hundreds)		(Amount in Hundreds)
Particulars	Schedule No	Figures as at 31st March 2022 Rs.	Figures as at 31st March 2021 Rs.	
I. Income				
Grants and donations received	12	107,106.81	100,373.31	
Other Income	13	28,385.91	2,855.72	
Total Revenue(I)		135,492.72	103,229.03	
II. Expenses:				
Project Expenses	14	137,797.32	96,880.70	
Other Administrative Expenses	15	28,971.54	16,923.24	
Depreciation and Amortization Expenses	6	218.28	329.23	
Total Expenses		166,987.15	114,133.17	
III. Surplus Before Exceptional & Extraordinary Items and Tax (III-IV)		(31,494.42)	(10,904.14)	
IV. Exceptional Items		-	-	
V. Surplus Before Extraordinary Items and Tax (V - VI)		(31,494.42)	(10,904.14)	
VI. Extraordinary Items		-	-	
VII. Surplus Before Tax (VII - VIII)		(31,494.42)	(10,904.14)	
VIII. Tax Expense:				
(1) Current Tax		-	-	
(2) Deferred Tax		-	34.09	
IX. Surplus/(Deficit) for the Period from Continuing Operations (IX-X)		(31,494.42)	(10,870.05)	
X. Surplus/(Deficit) from Discontinuing Operations		-	-	
XI. Tax Expense of Discontinuing Operations		-	-	
XII. Surplus/(Deficit) from Discontinuing Operations (XII - XIII)		-	-	
XIII. Earning Per Equity Share:				
(1) Basic		(209.96)	(72.47)	
(2) Diluted		(209.96)	(72.47)	
Significant Accounting Policies and Notes to Financial Statement	16			
The Schedules referred to above & notes to accounts form an integral part of the accounts. "In term of our separate report of even date"				
For Biswa Chandra Saini & Co. Chartered Accountants Firm Reg. No. 022674N		For and on behalf of the Board of Directors of SCORE LIVELIHOOD FOUNDATION		
Sanjay Kumar Saini Partner, FCA M.No.520687		For Score Livelihood Foundation		
Place: New Delhi Date: 14/09/2022		Vivek Premchandra Saini (Director) DIN: 07956587		
		Madhuban Kishore (Director) DIN: 06993552		



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