Vision
Working towards a just, responsible and compassionate society

Mission
Influence and educate for justice and good governance
Facilitate communities towards transformation
Converge and collaborate for responsible social action

Goals
Goal 1 To establish a centre of excellence for social transformation
Goal 2 To enhance the resilience and quality of life of the vulnerable and needy
Goal 3 To engage people in issues of justice and responsible living

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Origin and history
EFICOR is a National Christian organization engaged in Development, Disaster Response and Training. It serves the poor, the socially excluded and the marginalized in situations of poverty, injustice and disaster irrespective of gender, caste, creed, religion or ethnicity. EFICOR also works towards enabling the churches in India in addressing issues of injustice and poverty.

Registered Office: 1305, Brigade Towers, 135 Brigade Road, Bangalore, 560025.
EFICOR is registered under the Karnataka Societies Registration Act, 1960 (Karnataka Act No.17 of 1960) on 30 April, 1980. The registration number is 70/80-81.
EFICOR is also registered under the Foreign Contribution Regulation Act, 1976 and the registration number is 231650411.

Cover Design: Mr. Houreilung Thaimei, Photo: Mr. Lambard Regulus
From the Executive Director

The Bible says, that when the Lord created the earth, human beings, and the rest of the creation it was found good. The fall of humankind recorded in the Bible in the book of Genesis Chapter 3 broke the relationship between God, fellow human beings and the rest of the creation and distorted the earth. EFICOR aligns itself in God’s mission in restoring the broken world.

While involving with individuals and communities, EFICOR works towards restoring the “abundant life” which the Lord Himself has promised to give (John 10:10). There is joy in us when peoples’ lives are restored. Whether it is Priya Rani who received assistive devices to lead a normal life, or in a world where women are not treated properly, Dulali Devi being cared by her husband to have safe delivery, or Sharda Devi who received relief assistance after the flood to continue with her life, or Shanti (name changed) who could start a new life after losing her husband and being diagnosed with HIV, because of our efforts there is joy. We share their stories with you in the Annual Report to rejoice along with us.

In a world full of conflicts, EFICOR is working towards restoring peace in a small way. The training imparted to Naga (Maring tribe) leaders and Manipur Baptist Convention leaders has brought in healing in their hearts in working towards restoring the broken world.

In restoring the distorted earth, EFICOR works towards care for creation. Through our Climate change adaptation programmes, working along with Climate Action Network – South Asia (CAN-SA) to influence positive changes in government policies, and motivating Faith Based Organizations (FBOs) to care for creation, we work towards restoring the broken world.

The challenges are more and EFICOR cannot by itself bring in the changes. So, it networks with like-minded organizations and network bodies in restoring lives.

Even as we thank you for all the support you have given in the past, we solicit your continued support through prayers, participation as volunteers in our projects and contribution towards our endeavour, in restoring the broken world.

KENNEDY Dhanabalant
EXECUTIVE DIRECTOR
OUR IMPACT

DEVELOPMENT PROGRAMME

- 6,61,324 Households benefitted through Development Programmes
- 298 VDC Members elected to Panchayat
- 225 Hand Pump installed / repaired

DRR

- 2,763 Household benefitted from DRR
- 30 No. of Villages involved in DRR fund collection
- 1,89,458 Total fund collected

PEACE BUILDING

- 46 No. of Youth Clubs formed
- 766 Total Members of the Youth Club
- 7 No. of Village Peace initiatives undertaken
ADVOCACY

456
No. of Village Development committee (VDC) formed in 2015-2016

747
No. of VHSC formed in 2015-2016

DISASTER RELIEF

108
No. of Villages covered

18,809
Households benefitted from Disaster Relief

18,736
No. of Families received food items

17,832
No. of Families received non-food items

10,177
No. of Families received other items

HIV & AIDS

66
No. of Support groups for PLHAs formed

1,350
Churches observed World AIDS Day

1,806
No. of Youth pledged to abstain from premarital sex and substance abuse

935
No. of PLHAs whose BMI / CD4 count improved
The Year That Sped By-

The year 2015 in EFICOR is a very significant one. It marked the end of ‘15 years’ which the global development community had given itself to make significant progress on a set of development goals called the ‘Millennium Development Goals’ or the MDGs. It also marks the beginning of our new Strategic Goals (2015-2020). As we stride into the future with new strategic goals we look back on what we have achieved during the last year and how we have restored a broken world.

The year 2015 ended with EFICOR winning the second PMI Award for the year 2015. This was awarded for the DRR Project in Bihar. The project transformed many lives after the 2008 disaster through the training the community received on sustainable coping mechanisms, strengthening their resilience towards flood. EFICOR also received appreciation for the Tamil Nadu Flood relief and celebrated the completion of a very successful Kondh project with many empowered villagers carrying on the task of restoring their own community.

EFICOR partnered with United Mission to Nepal (UMN) to respond to the humanitarian need of the Nepal earthquake victims. EFICOR provided skill training, procurement and logistic support and was also able to channel funds raised in India for Nepal.

This year, EFICOR was able to purchase land to build a Centre of Excellence (COE), in Delhi. Once all permissions are complete, the construction of the COE will begin.

**PMI India Award 2015**

EFICOR won the PMI (Project Management Institute) India Award 2015 under Non-Governmental Organisations (NGO) category for its Natural Disaster Risk Reduction Project (NDRR Project) implemented in Lakhnaur Block, Madhubani District, Bihar. This is the second time EFICOR has won this award.

This award recognizes and honours the project team that has delivered superior results through exemplary application of Project Management principles for projects, sustainability and replicability of the project. Presented in September 2015, the award provided a midyear fillip to the EFICOR team.
The Year That Sped By-

Concert For Nepal Earthquake Relief

Sonam Sherpa, a band member of Parikrama organised “Musicians united for Nepal”, a concert to highlight Nepal Earthquake Relief. Held in Gurgaon during Hindustan Times Friday Jam on 8th May 2015, the proceeds from the concert was donated to EFICOR for Nepal Earthquake Relief.

EFICOR- Livelihood Resource Centre Sensitisation Programme:

EFICOR’s Livelihood Resource Centre (LRC) held a sensitization programme “Inclusive employment opportunities for Persons With Disability (PWD)” at Hotel Piccadily, New Delhi. Aimed at employers to create a disabled friendly environment, the programme expected to change their mindset towards hiring Persons With Disabilities in their workforce. Jitu Kumar, EFICOR's Manager (North India Projects) highlighted the need for a partnership between corporates, government organisations, training institutions and NGOs. Three persons with disabilities highlighted how confidence building and skill training rendered by EFICOR helped them to get good jobs and transform their lives. Multinational companies participating in the programme included Accenture, IBM, Lemon Tree Hotels, Nabet, Vodafone and HBS. It’s one of the efforts of EFICOR in healing and restoring the broken world.
Distribution of Assistive Devices:

Several students and working staff who are living with disability and finding it difficult to commute were provided with tricycles by EFICOR’s LRC project.

Priya Rani got an artificial limb and is thrilled with the new development as she is able to do small chores at home. She is able to perform her personal task like dressing up on her own, able to hold small things and also to write.

**EFICOR in International Programmes**

At Conference of Parties (COP) 21 in Paris, three EFICOR staff members were involved with Climate Action Network- International (CAN-I) and Climate Action Network South Asia (CAN-SA) network meetings. EFICOR team provided inputs to Indian Environment Minister Shri. Prakash Javadekar through CAN-SA India forums to support India’s position at the meeting.

Ms. Lalbiakhlui (Kuki) Rokhum, Director (Training & Mobilization) delivered a lecture at the session organised by Lausanne and A Rocha International partnership on “A Christian Response to Climate Change” while Mr. Ramesh Babu, Director (Programmes) was on Dutch Radio discussing EFICOR’s response to climate change in rural India and providing a review of the Paris Agreement and wrote a Blog for Tearfund UK, our partner. EFICOR team consistently underlined how the poor in India are impacted by climate change and the need to have a strong, ambitious, legally binding, and ‘just’ Paris Agreement to limit the average global temperature within 1.5 degree Celsius from the pre-industrial level.

EFICOR Director Mr. Ramesh Babu was invited to speak on ‘Adapting to Climate Change’ Impacts: The Moral and Practical Challenge to help the most Vulnerable communities in Developing Countries’ at the Sustainable Development Conference 2015 in Bangkok, Thailand.

At the Global Health Conference at Montreal, Canada on November 5-7, 2015, Mr. Ramesh Babu presented EFICOR’S Maternal Health project learnings.
Involvement of FBOs in development programmes

Four team members from EFICOR participated in ‘Involvement of Faith Based Organisations (FBOs) in development’, a Consultation organized by Tearfund during 5-8 October 2016 at Hope Centre, Dhaka, Bangladesh. EFICOR’s approach especially in urban contexts and experiences in social, political, economical and spiritual dimensions were shared with the participants.

Dissemination for empowerment

EFICOR’s Kondh Tribal Development Project dissemination was held at the Block office in Laxmipur, Odisha. It shared the success with one hundred and four people consisting of VDCs members, SHGs members, village leaders, youth groups and government officials.

The discussions led by community representatives Mr. Salu Miniaka and Mrs. Kanchana Praska focused on how a programme can transform lives when all stakeholders pitch in together. Mr. Miniaka stated that the programme brought the village together and Mrs. Praska described the impact the SHGs had on health, increased institutional delivery and immunization to 95 %, and increased income generation while reducing indebtedness. She shared that the programme also brought in business opportunities and led to reduced migration.

The BDO, Mr. Bhagwan Gauda, Mr. Ambika Padhi from Odisha Livelihood Mission (OLM) and staff members of the Laxmipur Hospital commended EFICOR on the ‘no hype, all work’ approach adopted in their programme.

The community is empowered to continue the restoration process in healing their own community.

The Year That Sped By-

EFICOR staff Mr. Achhelal Yadav- Coordinator, Church Relations (extreme left) in a discussion in FBO consultation along with other participants from various countries.
Goal 1: To establish a Centre of Excellence for social transformation.

EFICOR defines Social Transformation as the process of change that leads to change in values, norms, standard of living, positive thinking, social cohesion, equitable distribution & usage of resources, peaceful lives, responsible and compassionate living, and justice for all. Social Transformation is a long term process, extremely complexed, yet so rewarding and restorative. EFICOR builds and equips the capacity of the targeted people thereby empowering them to stimulate social change through trainings, academic courses, advocacy and supportive networks for social transformation in restoring the broken world.

M.A. in Mission and Development Practice.

The sixth batch of M.A. in Mission and Development Practice students graduated and the convocation was held on 27th August 2015 at Martin Luther Christian University, Shillong. EFICOR’s flexible teaching methods enabled students who are holding full time jobs to pursue transformative courses.

Trainings

1. Social Worker Training Programme

Sixty four trainees spread across India, interning with thirty Faith Based organizations (FBOs) and within communities tested out their new found social worker skills. Their efforts resulted in 139 widows getting government pensions, 173 people with disability receiving disability certificates, 2475 trees being planted and 266 Right to Information (RTI) requests being filed during the reporting period. The funds required for the same was met by the trainees themselves or raised through local resources. The scope for change is huge and EFICOR is advocating with FBOs to let their youth take the training and see their lives change and they being a change in the communities in restoring them towards transformation.

Rabindra, a Primary School Teacher to Programme Director

Transformation Nepal got a new Programme Director in April 2015, Mr. Rabindra Das. Starting his work life as a primary school teacher, Rabindra advanced to work as an Education officer in a UK based charitable organisation. Keen on improving his skills and enhancing his knowledge, Rabindra, while pursuing a Masters from Tribhuvan Vishwavidyalaya in Kathmandu, enrolled himself in the Masters course in Mission and Development Practice offered by EFICOR. After two years of hard work and several trips to Delhi later, Rabindra completed the transformative course and earned his degree.

“I have found this course very useful for my life and work beyond what I had even thought of. The course provides in-depth knowledge and skills on integral mission, development theories and practices”. said Rabindra. And six months later Rabindra got the opportunity to direct projects, a big step up from his previous position.

Rabindra has grown from a Project Manager to a Programme Director and the added degree of MA in Mission and Development Practice has allowed him to have a larger restorative perspective.

The 10 equipped Training Facilitators (TFs) selected from 10 identified faith based organisations motivated 51 mission agencies and organizations to work alongside communities in their locations, to become agents of transformation to influence the local Government bodies to address issues of poor communities. They advocated for the most downtrodden communities like the Maha-Dalit, Dalit, Banjara and slum dweller for the ration cards, Aadhar cards, started SHGs to empower the Women groups, tuition centres for the communities they work. Training Providers (TPs) conducted fifty motivational programmes which was attended by 2559 people.

Saidkhedi is a village at the edge of the town of Rajpura in Punjab where MahaDalits, Dalits resided. The roads were flooded during rainy season causing problem for the children to go to school and for the villagers in their business activity. One of the trained leader after seeing the plight of the poor villagers motivated his own faith based organization to help them. The organization along with the community decided to collect money to create a stone-paved road, so they collected Rs. 7500/- and made the road. It now helps

Achievements of Training Programmes

6 widows got widow pensions; Asha didi single handedly empowered the villagers

Ms. Gitanjali Harijan, from Bhunjagunda village of Orissa popularly known as Asha didi in the village was greatly influenced and motivated by the Social Worker Training conducted by EFICOR. She began to spread the knowledge and need of advocacy among the villagers and facilitated 6 widows to avail widow pensions and housing under the Indira Awas Yojana, 45 people to receive job cards under MNREGA programme and food rations for people living below poverty line. This she could do with the help of appropriate officials.

Presently she is advocating for toilets for families without sanitation facilities. She is successful in being a changemaker in bringing in dignity to the people.
the children to reach the school easily and in their business activities. Meanwhile the communities also wrote an application to Block Development Officer for a concrete road. A few months later the village was sanctioned Rs. 80,000 to build the concrete road. A tuition centre for children was also started and 25 children go regularly to the tuition centre to learn. All the community members are happy and confident of their own efforts.

3. Leaders Training Programme: Issue Based Training

Issue based training formerly known as Community Transformation course has shown great promise as it meets the immediate needs of the community. The community leaders were able to put their skills and knowledge gained through the training into practice immediately. EFICOR provided training on varied topics including Project Management, NGO Management, Right to Information (RTI) and Government Schemes with four batches at the head quarter and another four batches at regional levels in Chotaghagri in Jharkhand, Jhansi in Uttar Pradesh and Salem and Hosur in Tamil Nadu. 164 participants attended the training and are now actively conducting trainings, advocating and assisting communities in accessing Government Schemes and Entitlements. 5 NGOs brought changes in their systems and procedures to be transparent and accountable while several participants filed RTIs to improve the living conditions of people within the communities they work with.

Drishtikone

EFICOR publishes a magazine “Drishtikone” (which means perspectives in Hindi) to influence and mobilize Christian reflections and actions. Reaching 9000 readers with dialogue and reflection from development practitioners, theologians, grass root workers and others, Drishtikone strives to expand the understanding of our readers to what it means to be part of the kingdom and work towards a just, responsible and compassionate society.
Network

1. Engage Disability

EFICOR works with “Engage Disability” a Delhi hub network of local and national organizations including EHA, World Vision India and YMCA. Started as a follow up from the Engage Disability Conference in 2014, it strives towards “bringing inclusion in Delhi Churches”. It partners with Churches to sensitize them on the issue of Disability to enable inclusivity within churches. The hub meets regularly, shares issues of inclusion, encourages churches to understand disability and inclusion, extends resources for church seminars and training and is in the process of developing a toolkit for inclusion.

2. PUSH (People Uniting To Stop Human Trafficking, India)

EFICOR is a member of a network of faith based NGOs and Churches based in Delhi working against Human Trafficking. Started towards the end of 2013, it seeks partnership to have a 'Human trafficking free India' within this generation. It conducts a vigil every year in Delhi in the first week of December. Sharing resources, building awareness and influencing policy to affect systemic changes, PUSH hopes to equip churches in local advocacy and ensure safety for migrating workers. EFICOR is an active member of this network and works hard to heal brokenness.

EFICOR is also a member of the other networks like WANGO, VANI, Micah Global, Coalition for Food and Nutrition Security (CFNS).

Research

Research contributes vital inputs into planning and programme formulation of the organization and influences the policy and programmes in EFICOR by reviewing programmes and approaches, studying relevant issues for new engagements, and looking at the impact of EFICOR’s programmes. Research also seeks methods for organisation effectiveness and disseminates learning through research papers and good practice manuals.

Three baseline surveys were completed this year:

- Barela (Heart) Tribal Development Project, Barwani, Madhya Pradesh
- Musahar Sustainable Livelihood Project, Motihari, Bihar
- Pakur Sustainable Livelihood Project, Pakur, Jharkhand

Impact assessment study was completed for three concluded projects namely, 1. Kukna, Bhil and Varli Integrated Livelihood Project, Dangs District, Gujarat 2. Sahyog Integrated Rural Livelihood Project, Amravati District, Maharashtra 3. Koya Tribal Development Project, Bhadrachalam, Telangana. Another impact assessment study undertaken for Rajmahal Sustainable Livelihood Project, Sahibganj district, Jharkhand is ongoing. The results will guide the programme formulation in the year 2017.
Enhancing Resilience

Goal 2: To enhance the resilience and quality of life of the vulnerable and needy.

EFICOR has striven to put the tools for resilience in the hands of the vulnerable and marginalized communities in restoring their own community. Last year it focused on:

- Sustainable livelihood through climate change adaptation, disaster risk reduction (DRR) and poverty reduction interventions.
- Sustainable community health (prevention, access, nutrition and hygiene) with focus on MCH and HIV.
- Rebuilding the lives of those affected by natural and other disasters.
- Improved living conditions of the urban poor and employment for people with disabilities.

Livelihood:

Sustaining livelihoods in rural India requires to focus on food security. Food availability or means to procure it is a major challenge for marginalized farmers and poor landless labourers. EFICOR’s 11 projects work with some of the most vulnerable and marginalized communities including Musahars, Kondh, Chenchu and Barela tribals in Bihar, Odisha, Andhra Pradesh and Madhya Pradesh respectively. The common problems faced by the marginalised communities are food insecurity, illiteracy, exploitation, migration and unfavourable climatic conditions leading to drought or flood.

EFICOR’s sustainable livelihood programmes is based on three pillars - enabling development of Community Based Organisations (CBOs), empowerment of the community, and climate change adaptation for farming practices. EFICOR enabled formation of Self Help Groups (SHGs), Farmers Groups, Village Development Committees (VDCs) and built their capacity to lead change efforts, know, understand and demand their rights.
and entitlements. The CBOs mobilized leaders of the Panchayats to plan and address village development issues at Gram Panchayat and Gram Sabha. Participation of CBO members in local governance forums have increased. Womenfolk have become more confident and are managing their SHGs, income generation initiatives and contributing financially to the family unit.

EFICOR improved the knowledge of communities on effects of climate change and its consequences on livelihood. This encouraged CBOs to take up land treatment and apply watershed management techniques especially, ‘drainage line treatment’ with soil and water conservation measures, and Water Harvesting Structures at selected places in the target areas. This has recharged ‘ground water’ leading to an increase in the surface water level (open wells) and the vegetation coverage in the area.

With increased water availability, community members began to explore various adaptation methods such as changed cropping pattern, watershed management, DRR and horticulture development with variety of resilience. Crop, vegetable and fodder yield has consistently increased. Success in higher yield and increased knowledge on climate change led CBOs to maintain records of rainfall, migration outflow, readings of surface water level and agriculture crop production led to take advice from the agriculture extention centres such as Krishi Vigyan Kendras (KVK) for choosing right kinds of seeds, fertilizers and pest controls.

Mrs. Raju Motilal is a member of Self Help Group (SHG) linked with Rajasthan Rural Livelihood Program (RRLP). Her husband was the only bread earner in the family and she used to help him in the farm. They were borrowing money from the money lenders and found it difficult to repay the debts as the rate of interest was exorbitant. Their farm yielded little and the family struggled for food and other domestic needs. Their children’s education also suffered.

The awareness building meetings conducted by the project in her village led Mrs. Motilal to join in the village Self Help Group. She learnt how to save money and also internal lending practices. She availed a loan of ₹ 22,000/- from the Rajasthan Rural Livelihood Program (RRLP) and bought a flour mill for grinding maize and wheat. Today she earns ₹ 250 per day. She is now able to support her family, her kids go to school, and a smile always adorns Mrs. Motilal’s face.
In all the project locations, monthly community meetings have become the norm. Visiting government offices to dialogue on local issues and accessing training on skills and entitlements from government institutions have become regular. 1105 families accessed employment under MNREGS. Six open wells were constructed, 62 hand pumps installed, 328 hectares of land treated and 1 check dam was completed. Increased water levels, better crop yield, and job opportunities are the results of EFICOR’s work in restoring the communities. Increased focus on additional income generation options including rearing of livestock, and developing kitchen gardens and savings have led to reduced migration.

Interestingly gender gaps between women and men participating in the Gram Sabha and other community meetings have also reduced.

**Benefits of Climate Change Adaptation Programme**

![Chart showing benefits](image)

**Urban Poverty:**

Urban India is faced with rampant migration from different States of the country. Delhi is no exception and with civic authorities unable to provide adequate services, slums are increasing in number and density. Migrants seek quicker access to money to manage family and their aspirations. Urban slums, while providing a life poorer in quality than rural areas offer easier access to higher wages, education, and health.

Mr. Kamal Singh is a small farmer in Moth Block of Jhansi District of Uttar Pradesh. Due to severe drought situation in the Bundelkhand region he left his farming job and became an auto driver to earn his living. He became an active member of Watershed Committee under the Bundelkhand Sustainable Development Project of EFICOR, which works in 20 villages of Moth Block, Jhansi District to address the issue of water scarcity and leadership development. Equipped and empowered from trainings, he became instrumental in mobilising farmers for land development and soil conservation.

Mr. Kamal who was merely a farmer and auto driver rose to the Pradhan’s position (chief of the Gram Panchayat). He became the voice of the weaker communities, which reflected a sense of empowerment of the backward communities in the Bundelkhand region.

Mr. Kamal set a ‘no bribe’ trend and is becoming a role model in the area. He works along with the poor people to address the issues of land development and soil conservation to bring social transformation in the society. He is thankful to EFICOR for enhancing his capacity to be effective in his work towards transforming his community.
The biggest problems identified by migrants in slums are lack of identity or proof of address, clean water, sanitation and a consistent threat of resettlement. Women, who work as house help to support their family leave their children uncared, usually without education and thereby increasing physical insecurity for young and adolescent girls. Many children end up dropping out of school due to family’s financial problems and some end up in the hands of anti social elements. EFICOR is addressing the issues of Urban Poverty, improving quality of life in its three projects in Delhi and a project in Patna with special focus on skill development, social empowerment and water & sanitation. EFICOR focuses on building SHGs to advocate jointly for community members to access their legal identity documents, birth certificates, ration card, and apply for Government schemes and entitlements including widow & old age pensions, disability certificates and pensions.

The SHGs of ASHA slum project advocated with the local Member of Legislative Assembly (MLA)) and their advocacy saw 14 pumps installed for water supplies in the area. Tuition facilities provided by the project have seen students rejoining schools and performing well in their studies.

Young girls who completed their education and took skill training in tailoring are receiving job work from garment industry. Five women work with our partner’s SPTWD project producing sanitary napkins for sale within the slum areas.

Disability

EFICOR is working with Persons with Disabilities (PWDs) since April 2011. It provides career guidance & counseling, soft skills training, vocational training and job placement services to PWDs.

Apart from these services EFICOR provides workplace solutions, advice to employers in order to make their workplaces accessible for Persons with Disabilities in terms of infrastructure and training their staff to be sensitive towards Persons with Disabilities. To promote the inclusive employment opportunities for Persons with disabilities, EFICOR organizes sensitization workshops on “Inclusive Employment Opportunities” and interacts with employers individually, including personal visits to their premises, enabling them to have accessible workplaces.

EFICOR’s engagement in the disability sector has enabled 266 PWDs to enhance their soft skills, 449 PWDs to be trained on the basic computer skills, Data Entry, BPO, Advance Word and Excel, Finance and Accounting, Cellphone repairing, and tailoring. 374 Persons with Disabilities were facilitated for employment in different sectors like IT/ITES, Banking, Retail, Hospitality, Health services, Manufacturing and Education.
Health

Maternal, Newborn and Child Health (MNCH)

Since 2005, the Government of India has initiated a number of measures through the National Rural Health Mission (now National Health Mission) to address the health needs of marginalised people. While several components directly focusing on maternal health are part of the Mission, the last mile challenges including behavioural change exist.

EFICOR in collaboration with the Department of Health and Family Welfare and Women & Child Development has improved the last mile connectivity for Child Survival programs in Khandwa, Damoh, Satna & Panna Districts of Madhya Pradesh, Pakur district of Jharkhand and Jalore district of Rajasthan. Independent evaluation reports indicate that the projects have achieved significant improvement in antenatal checkups, institutional delivery and ensured full immunization of children. Anganwadi workers are regularly maintaining the growth monitoring chart, they counsel high risk mothers and refer severely malnourished children to Nutrition Rehabilitation Centre. Behavior change has been achieved using behavior change communication package followed with motivational support and mobile health (m health) follow up.

Dulali Devi with her healthy younger child
Photo: Mr. Ravindra Raj

Dulali Devi’s husband Nishikanta Ray of Dulmidanga village is a farmer and they have 2 children. She confesses that her husband had little or no knowledge about MNCH during her first pregnancy; it was her mother-in-law who had accompanied her for health checks. In addition, she had done all household chores right till the 8th month.

Much of this changed after registering with the project. Nishikanta would come and tell her what he had heard in the message almost every week unless he missed a message. He bought all groceries, ensured that she took rest twice a day, ate fish and eggs at least twice a week and prohibited her from lifting heavy things. In fact, he accompanied her to the public health centre on both occasions and enjoyed watching his child on the USG monitor.

Samazul Ansari listening to the 3M message

3M health (Men Using Mobile Phones for Maternal health)

Improving maternal, newborn and child health (MNCH) requires fathers and mothers to be involved together. EFICOR has been using mobile technology in MNCH projects to target the male parent to be involved in the mother’s upcoming checkups, child’s immunisation, and any special follow up care.
Increasing mobile phone ownership allows access to people living in remote and isolated areas in providing information discreetly, independent of place or time, bypassing the challenges of educating men through direct counseling strategies. EFICOR and HealthBridge collaboratively designed a pilot intervention called 3M: Men using Mobile Phones to improve Maternal Health in 50 villages in Hiranpur Block in Pakur district of Jharkhand State.

Dimagi, a private software company assisted the project by developing an app based program. The project revealed that most of the husbands had a positive attitude towards MNCH although the degree of their involvement varied. 40% stated that it was their responsibility to take their wives to the hospital for checkup, administer medicines, and be in touch with the village ASHA. Similarly, 60% stated that women needed special care and food during pregnancy while 90% felt that a hospital was a safe and convenient place for delivery. Interestingly, 40% of husbands stated that they would look after their infants while the wife is busy with household chores.

Enhancing Resilience

Shanti (name changed) is a widow who lost her husband 17 years back due to HIV. With two children, one in the final year of school, she was finding very hard to make her ends meet. She used to work as a housemaid in 3 houses and barely managed to meet her needs. When she almost gave up, one of her friends suggested that she visit EFICOR’s partner, Tambaram Christian Development Society (TCDS). TCDS provided food support to tide over the crisis, a tailoring machine to work on her own and a part time job for making ends meet and continuously encouraged her by giving counselling. Now she is self-reliant and she says, “If I had not contacted TCDS my life would have been finished long back”.

HIV & AIDS

EFICOR uses integral mission approach to provide care for People Living with HIV & AIDS (PLHA). EFICOR acts as a catalyst motivating Faith Based Organisations (FBOs) to be the care givers for PLHAs. Once they are equipped and willing to support, EFICOR hands over the responsibility of support to the 472 care givers. To date, EFICOR has handed over support to 575 churches and they are caring for more than 800 HIV infected and affected families. Hopefully soon all the PLHAs that EFICOR supports will be handed over to FBOs. Through
the project needy children of PLHAs have received educational aid and special assistance for coaching classes. PLHAs also received nutritional support as per their need. Income generation programmes provided PLHAs assistance to restart their livelihood. Seven life skill trainings were conducted for 228 adolescents.

Disaster Risk Reduction (DRR)

India is a disaster prone country. When disaster strikes, vulnerable and marginalised people lose both livelihood and their homes and are often pushed into a vicious cycle of poverty. Many are forced to migrate. EFICOR’s Disaster Risk Reduction (DRR) programme focuses on building community capacity to prevent and lessen the severity of impact of future disasters on vulnerable people. EFICOR aims not only to build coping capacities of vulnerable populations, but also build resilient and climate adaptive communities, who are able to anticipate, minimise and absorb potential disasters.

Presently, EFICOR has three DRR Projects, Natural Disaster Risk Reduction Project, (Madhepura, Bihar), Dungarpur Drought Mitigation Project (Dungarpur, Rajasthan), Hasanpur Natural Disaster Risk Reduction Project (Samastipur, Bihar). In these projects EFICOR supports and encourages communities to use seeds that are early cropping and flood resistant, construct raised tubewells and plan and plot evacuation routes. EFICOR builds community groups for working in close collaboration with the local Disaster Management Committee.
Enhancing Resilience

(DMC) on warning alerts, rescue, first aid, and evacuation, which are coordinated within these projects. In some places, EFICOR supported the construction of safe shelters on locally donated land and handed them over to the local Panchayat for management and maintenance.

Altogether 18 high raise tube wells were installed, 8 water harvesting structures were built and 3 evacuation routes were completed in three different villages. About 100 acres of dry land were treated and 13 open wells constructed. Migration from drought-hit places has reduced drastically.

Presently, farmers in the project areas have begun to use organic pesticides, vermicompost, plant more saplings and maintain a seed bank for drought contingency.

Emergency Response

EFICOR’s relief operations adhere to Core Humanitarian Standards and Sphere Standards. Vulnerable people among the affected always get priority. Persons with Disability (PWD), widows, and women headed families are people of focus. Need assessments are completed by staff keeping in mind culture, customs, living conditions and food habits of the affected community. Beneficiaries lists are verified by EFICOR staff and relief cards were distributed. List of Relief items provided are displayed prominently to allow verification by community members. Records of beneficiaries are scrupulously maintained with signatures and a complaint / suggestion box is placed in a common community place, visible to everyone during the relief distribution for feedback. EFICOR staff check all complaints and suggestions, correct errors and inform completion to the Inter Agency Group (IAG) to avoid duplication.

Tamil Nadu Flood Relief

Chennai city and Cuddalore districts were inundated with flood in December 2015. EFICOR responded to the disaster and provided relief to 1655 families in selected urban pockets and villages. Beneficiaries were provided with a month’s food pack which included rice, pulses, cooking oil, salt and children’s health mix powder. Non-food packs which included a kerosene stove, cooking vessel, saree, lungi, bed sheets, towel and sleeping mats were also provided.
India Flood relief

EFICOR also responded to the flood situation in Sanchore block of Rajasthan and Purbasthali block of West Bengal. Responding to the need of 6000 families in 68 villages, EFICOR provided food and non-food items including toothpaste, utensils, sleeping mat, mosquito net, saree and lungi.

Nepal earthquake relief

EFICOR in partnership with United Mission to Nepal (UMN) and International Nepal Fellowship (INF) responded to the humanitarian need for the Nepal Earthquake victims by raising funds need from Indian citizens and extending its professional support by skill building of staff and in procurement logistics. UMN was directly involved in the relief distribution in Dhading district, one of the worst affected districts.

No. of Beneficiaries of Disaster Relief

![Diagram of disaster relief]

<table>
<thead>
<tr>
<th>Disaster Relief</th>
<th>No. of villages</th>
<th>Food Families</th>
<th>Non Food Families</th>
<th>Any Others Families</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>108</td>
<td>18736</td>
<td>17832</td>
<td>10177</td>
</tr>
</tbody>
</table>

Selvaraj & Anjalai, both elderly, lost all the paddy and vegetables they had painstakingly planted over two acres. Their thatched house was washed away and their only son rarely visits them. EFICOR provided them with relief materials. Selvaraj was grateful for the timely help and support given to his family. This will tide them over while they restore their broken lives once again.

Sharda Devi

Sharda Devi and her husband Ramesh live in Titop village, Sanchore Block, Rajasthan. The couple had to abandon their house and flee when the flood waters entered their village. Two days later the water receded and as they hobbled back they were shocked to see their house washed away in the flood. A kind neighbour offered them some wheat flour and two pots to cook. Living under a plastic sheet, Sharda was very happy to receive relief materials, which met their immediate need, and they are hopeful that the government would support them to rebuild their house.
Goal 3. To engage people in issues of justice and responsible living.

Centre for Policy Studies and Advocacy (CPSA)

Centre for Policy Studies and Advocacy (CPSA) studies national open data, and seeks to find solutions to the challenges the country faces by advocating with policy makers both at national and international forums. CPSA led the engagement with NGOs, FBOs and government policy makers to build momentum towards Paris UN Climate Change Conference in December 2015.

Through awareness programmes conducted on the issues of climate change in 8 states, it influenced 569 people who came from varied background to act responsibly in caring for the environment. Three workshops on “A Christian Response to Climate Change” were conducted for faith based organization (FBO) leaders and pastors in different regions with our partner Association for Integrated Rural Development (AIRD) in Kanyakumari Tamil Nadu, in partnership with the Department of Environment and Forest, Government of Mizoram, IGSSS, NEICORD and CAN-SA in Aizawl, and in partnership with Maharashtra Village Ministries (MVM) in Aurangabad, Maharashtra. A total of 169 FBO leaders and Government officials including the Cabinet minister of Mizoram, Mr. Lalrinmawia Ralte were part of the workshops conducted. In addition, three interactive sessions on “Christian Response to Environmental Issues” were conducted for students and young professionals in Karnal, Haryana and Guntur, Andhra Pradesh. A total of 159 people who attended the sessions vowed to make changes in their lifestyles to make it more environmental friendly while some youth leaders were keen and excited to organize more interactive sessions with the youth in different places of Haryana in the near future.

CPSA works with Climate Action Network - South Asia (CAN-SA) to address issues of climate change both at policy and at grassroot level. This local to global approach is EFICOR’s strength and it helps EFICOR to provide inputs into India’s policy and position in the Paris Climate talks.

Nationally, CPSA staff participated in studies and consultations including policy discussions like “Climate Resilience for Sustainable Communities - A Policy Perspective” organised by Indian Network on Ethics and Climate Change (INECC).

A booklet titled “Climate Change: Does it Matter?” was published by CPSA unit to inform and encourage churches in India to understand the issue of climate change, the global negotiations, policy and why people of faith should address these issues.

Peace Building:

Peace building training programme was conducted for 35 Naga pastors in February 2015.

Peace Building training programme was also conducted in partnership with Manipur Baptist Convention (MBC). 27 leaders from 24 associations attended the training. They were spiritual leaders of 19 different tribes of the region. During the training, leaders of each tribe asked forgiveness to each other on behalf of their own tribe and blessed each other.
Feedback of Peace Building Training-

“The peace workshop was a dream come true. I expect that something will change in the lives of the MBC leaders in the days to come, and I commit myself to respecting others’ values.” – Rev T. Karang

“The peace workshop was quite profitable for me. I realized my weaknesses and shortcomings in my ministry through this workshop. I have learned many things, which will help my future ministry.” – Rev. W. Moses Mausang

Organisational Effectiveness: Organisational Development

EFICOR has taken a lead in Organisational Leadership and Development. Last year, EFICOR facilitated workshops on FCRA & IT regulations at Delhi, Hyderabad, Bhopal and Bhubaneshwar.

ECO and AIDS Sunday

EFICOR is involved in sensitising Faith Based Organisations to consider and discuss issues that India is grappling with presently. In specific, it addresses the issue of climate change and HIV & AIDS. Information and action packs for Eco Sunday and AIDS Sunday were printed and distributed to 1000 faith based institutions.
Engaging People For Justice

Feedback on AIDS Sunday materials produced by EFICOR

Rev. Pervez Sethna, Academic Dean, Allahabad Bible Seminary (ABS) said, “When EFICOR’s material arrived in my office, I opened it and found the theme ‘Break the Chains’ very appropriate in today’s context and very appealing too! As we deal with youth and shape their future through proper and contextual teaching, the material indeed strengthened our programme and involvement among youth. Our youth liked it and we had a successful vigil. Churches also observed this occasion by using EFICOR’s material.”

Rev. K John Raj Chandran, Gospel Church of India, Kancheepuram, Tamil Nadu said, “We received the English version of the material and translated it into Tamil for our congregation to understand. I was really challenged by the theme of this year as it talks about breaking many chains those indeed bind people and restrict them to reflect Christ character in their lives.”
### Money Matters!

#### CONSOLIDATED BALANCE SHEET AS AT MARCH 31, 2016

<table>
<thead>
<tr>
<th>ASSETS</th>
<th>As at 01.04.2015</th>
<th>As at 31.03.2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>A. Fixed Assets</td>
<td>31,734,315.07</td>
<td>39,459,873.55</td>
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<tr>
<td>B. Corporate Assets</td>
<td>767,268.39</td>
<td>14,534,990.43</td>
</tr>
<tr>
<td>C. Project Assets</td>
<td>4,219,702.59</td>
<td>4,219,702.59</td>
</tr>
<tr>
<td>D. Current Assets &amp; Loans &amp; Advances</td>
<td></td>
<td></td>
</tr>
<tr>
<td>E. Loans &amp; Advances</td>
<td>3,310,713.15</td>
<td>3,570,914.00</td>
</tr>
<tr>
<td>F. Current Assets</td>
<td>4,389,782.41</td>
<td>4,369,869.04</td>
</tr>
<tr>
<td>G. Cash &amp; Bank Balances</td>
<td>22,192.00</td>
<td></td>
</tr>
<tr>
<td>H. Cash in Hand</td>
<td></td>
<td></td>
</tr>
<tr>
<td>I. In Current Account</td>
<td>13,200,490.09</td>
<td>13,200,490.09</td>
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<tr>
<td>J. In Savings Bank Account</td>
<td>11,140,010.00</td>
<td>11,140,010.00</td>
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<tr>
<td>K. Fixed Deposits</td>
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</table>

#### LIABILITIES

<table>
<thead>
<tr>
<th>As at 31.03.2016</th>
<th>(Rs.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>A. General Fund</td>
<td>34,903,220.00</td>
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<tr>
<td>B. Corpus Fund</td>
<td>4,503,590.00</td>
</tr>
<tr>
<td>C. Asset Replacement Fund</td>
<td>4,623,591.59</td>
</tr>
<tr>
<td>D. Endowment Fund</td>
<td>3,389,782.41</td>
</tr>
<tr>
<td>E. Loan Fund</td>
<td>3,310,713.15</td>
</tr>
<tr>
<td>F. Natural Calamities</td>
<td>11,072,083.83</td>
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<tr>
<td>G. Rural Development</td>
<td>7,824,377.39</td>
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<td>H. Contingency</td>
<td>1,584,590.00</td>
</tr>
<tr>
<td>I. Accounts Payable</td>
<td>508,045.00</td>
</tr>
<tr>
<td>J. Other Liabilities</td>
<td>72,886,074.46</td>
</tr>
</tbody>
</table>

Place: New Delhi
Date: 15.07.2016

Chartered Accountants
For N.K. & Co.

Akila P. Venkata

dr. kumar m. shah

governor

Kenneth Dikabalan

cel director / secretary

Efforts Board
### Money Matters!

#### THE EVANGELICAL FELLOWSHIP OF INDIA COMMISSION ON RELIEF

REGD. OFFICE: 1305, BRIGADE TOWER, 125, BRIGADE ROAD, BANGALORE 560 025

ADMIN. OFFICE: 338 MAHATTA TOWER E-164 COMMUNITY CENTRE JANAKPUR NEW DELHI - 110 058

CONSOLIDATED INCOME & EXPENDITURE ACCOUNT FOR YEAR ENDED MARCH 2016

<table>
<thead>
<tr>
<th>As at 31.03.2015 (Rs.)</th>
<th>Expenditure</th>
<th>Current year</th>
<th>As at 31.03.2015 (Rs.)</th>
<th>Income</th>
<th>Current year</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Project / Programme Expenses</td>
<td></td>
<td>Current year</td>
<td>As at 31.03.2015 (Rs.)</td>
<td>Income</td>
</tr>
<tr>
<td></td>
<td>Relief / Rehabilitation for</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>797,803.65</td>
<td>Victims of Natural Calamities</td>
<td>1,635,566.00</td>
<td>10,215,668.49</td>
<td></td>
<td>9,943,610.88</td>
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<tr>
<td>235,000.00</td>
<td>Rural Development</td>
<td>270,040.00</td>
<td>1,464,119.00</td>
<td></td>
<td>4,036,503.00</td>
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<tr>
<td>699,928.03</td>
<td>Awareness/Meeting/Conference</td>
<td>985,017.00</td>
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<td></td>
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<tr>
<td>7,609,915.38</td>
<td>Coordination / Implementation</td>
<td>M 14,151,322.59</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Other Expenditure</td>
<td>Depreciation</td>
<td>3,289,915.34</td>
<td>3,403,573.05</td>
<td></td>
<td>3,422,289.20</td>
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<tr>
<td></td>
<td>Less: Depreciation pertaining to Project Assets</td>
<td>(725,252.48)</td>
<td>23,522.00</td>
<td></td>
<td>16,775.97</td>
</tr>
<tr>
<td></td>
<td>Excess of Income</td>
<td>2,554,662.86</td>
<td>36,376.00</td>
<td></td>
<td>24,798.00</td>
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<tr>
<td></td>
<td>over Expenditure</td>
<td></td>
<td></td>
<td></td>
<td>3,463,833.17</td>
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<tr>
<td></td>
<td></td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td>2,079,560.60</td>
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<tr>
<td></td>
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<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>15,143,248.54</td>
<td></td>
<td></td>
<td>19,517,507.45</td>
<td>15,141,248.54</td>
<td>19,517,507.45</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Excess of Expenditure</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>over Income b/d</td>
<td></td>
<td>2,079,560.60</td>
<td>2,368,449.73</td>
<td></td>
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<tr>
<td></td>
<td>Excess of Income over Expenditure transferred to Earmarked Fund</td>
<td>485,102.26</td>
<td>2,322,060.77</td>
<td></td>
<td></td>
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<tr>
<td></td>
<td>transferred to General Fund</td>
<td></td>
<td>2,956,662.86</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>on Account of depreciation</td>
<td></td>
<td>2,564,662.86</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Significant Accounting Policies and Notes to Accounts - Schedule "N"
Schedules A to I, and N form an integral part of the Balance Sheet
In terms of our separate resort of even date
For Ray & Ray
Chartered Accountants
Firm Regn. No. 331672E

Place : New Delhi
Date : 15.07.2016

[Signatures]

ANIL P VERMA, PARTNER
DR. YINOD KUMAR M. SHAH, CHAIRMAN
SONAJHARIA MNZ, TREASURER
KENNEDY DHANABALAN, EXE.DIRECTOR / SECRETARY

EPICOR BOARD
EPICOR BOARD
EPICOR BOARD
Money Matters!

The Evangelical Fellowship of India Commission on Relief

ABRIDGED BALANCE SHEET AS ON 31ST MARCH 2016

ABRIDGED INCOME & EXPENDITURE ACCOUNT FOR THE YEAR ENDING MARCH 2016

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Current Year</th>
<th>%</th>
<th>Previous Financial Year</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Assets</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fixed Assets</td>
<td>43,588,125.68</td>
<td>59.84%</td>
<td>18,754,691.02</td>
<td>26.67%</td>
</tr>
<tr>
<td>Loans &amp; Advances</td>
<td>4,192,837.00</td>
<td>5.76%</td>
<td>v</td>
<td>6.59%</td>
</tr>
<tr>
<td>Investments</td>
<td>4,114,014.00</td>
<td>15.29%</td>
<td>25,248,380.00</td>
<td>35.90%</td>
</tr>
<tr>
<td>Current Assets</td>
<td>13,924,609.80</td>
<td>19.12%</td>
<td>21,691,416.74</td>
<td>30.84%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>72,845,676.48</td>
<td>100.00%</td>
<td>70,330,963.80</td>
<td>100.00%</td>
</tr>
</tbody>
</table>

| **Liabilities**                 |              |      |                          |      |
| General Fund                    | 34,734,515.57| 47.68%| 34,590,226.21            | 49.18%|
| Corpus Fund                     | 472,300.00   | 0.65% | v                         | 0.65% |
| Endowment Fund                  | 4,389,792.41 | 6.03% | 4,512,534.41             | 6.42% |
| Asset Replacement Fund          | 5,108,127.24 | 4.55% | 1,505,780.38             | 2.14% |
| Project Asset Fund              | 3,316,713.15 | 4.55% | 3,408,166.63             | 4.85% |
| **Total**                       | 72,845,676.48| 100.00%| 70,330,963.80            | 100.00%|

| **Income (Un-restricted funds)**|              |      |                          |      |
| Foreign Contribution            | 9,983,610.68 | 57.02%| 10,215,658.49            | 67.46%|
| Indian Contribution             | 4,030,503.00 | 23.11%| 1,464,119.00             | 9.67% |
| Bank Interest                   | 3,422,269.20 | 19.63%| 3,403,573.05             | 22.48%|
| Other Income                    | 41,563.97    | 0.24% | v                         | 0.40% |
| **Total**                       | 17,437,946.85| 100.00%| 15,143,248.54            | 100.00%|

| **Expenditure (Un-restricted funds)**|              |      |                          |      |
| Relief / Rehabilitation         | 1,535,565.00 | 7.87% | 797,893.66               | 6.50% |
| Rural Development               | 237,904.00   | 1.39% | v                         | 1.91% |
| Awareness/Meeting/Conference     | 1,535,565.00 | 7.87% | 797,893.66               | 6.50% |
| Coordination/Implementation      | 1,535,565.00 | 7.87% | 797,893.66               | 6.50% |
| Depreciation on Assets           | 3,564,662.86 | 13.14%| 2,932,060.77             | 23.89%|
| **Total**                       | 19,517,507.45| 100.00%| 15,143,248.54            | 100.00%|

| **Deficit / Surplus**           | (2,079,560.60)| 100.00%| 12,868,805.00            | 100.00%|

Summary of Accounting Policies:
- Fixed Assets are stated at cost less depreciation
- Fixed Assets includes Organisational Assets & Project Assets
- Asset Replacement Fund is for the purpose of replacing the assets whenever need arises
- Endowment Fund: Award for outstanding contribution of an individual in development Sector & welfare of EFICOR staff
- Earmarked Fund is for specific purposes or to meet future commitments
- Investments are governed by Section 11(5) & Section 13 of Income Tax Act, 1961
- In general our accounting is on Cash Basis, however the interest from investment is on accrual basis
- Separate Books of Accounts are maintained for Foreign and Local Contribution
- Corpus Fund: Contribution from staff / others is part of Corpus Fund of EFICOR
- Foreign Currency Transactions: Foreign Exchange is converted at the rates applicable on the date of receipt / sale / surrender of the foreign exchange
- To claim exemption u/s 11 of IT Act 1961, we have spent more than the required percentage of expenses i.e 85%

Other Information:
- Our Auditors: M/s. Ray & Ray, Chartered Accountants
- Our Bankers are: - For Foreign Contribution - State Bank of Mysore, Nehru Place, New Delhi -110 001, India, E-Mail. rayandraydelhi@vsnl.com
- Our Bankers are: - For Foreign Contribution - State Bank of Mysore, Nehru Place, New Delhi -19, S.B A/c. No. 54015789609
- - For Local Contribution - State Bank of India, Janakpuri, New Delhi-58, S.B A/c. No. 30647111974
- “Annual Audited Statement of Account would be available on request”

Disaster Management
Integrated Development Project
Training & Mobilization
Coordination
Major Disasters

Income under major heads in the past three years
Expenditure under major heads for the past three years
Details of expenditure under Foreign travel undertaken by staff in ₹
### CONSOLIDATED RESOURCES AND APPLICATION STATEMENT

<table>
<thead>
<tr>
<th>RESOURCES</th>
<th>2013-14</th>
<th>2014-15</th>
<th>2015-16</th>
</tr>
</thead>
<tbody>
<tr>
<td>Project related receipts</td>
<td>184,509,723.29</td>
<td>224,784,710.01</td>
<td>155,900,220.47</td>
</tr>
<tr>
<td>Other Income / Donation</td>
<td>11,450,579.32</td>
<td>11,679,777.49</td>
<td>13,974,113.68</td>
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<tr>
<td>Bank Interest</td>
<td>2,929,197.00</td>
<td>3,403,573.05</td>
<td>3,422,269.20</td>
</tr>
<tr>
<td>Sale of Project Assets</td>
<td>34,029.02</td>
<td>36,376.00</td>
<td>24,788.00</td>
</tr>
<tr>
<td>Misc. Income / Others</td>
<td>26,287.00</td>
<td>23,522.00</td>
<td>16,775.97</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td>199,149,615.63</td>
<td>239,927,958.55</td>
<td>173,338,167.32</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>APPLICATION</th>
<th>2013-14</th>
<th>2014-15</th>
<th>2015-16</th>
</tr>
</thead>
<tbody>
<tr>
<td>Centre for Policy Studies</td>
<td>3,216,429.50</td>
<td>2,501,787.00</td>
<td>2,021,072.80</td>
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<td>Organisational Development</td>
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<td>2,221,121.50</td>
<td>2,282,583.00</td>
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<td>Mobilisation Programme</td>
<td>8,929,639.00</td>
<td>10,222,671.48</td>
<td>7,791,560.40</td>
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<tr>
<td>TCDS - Chennai</td>
<td>365,044.00</td>
<td>365,400.00</td>
<td>365,400.00</td>
</tr>
<tr>
<td>Ensuring Care - HIV / AIDS Project</td>
<td>13,551,965.62</td>
<td>12,038,154.00</td>
<td>9,950,692.00</td>
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<tr>
<td>Micah Challenge</td>
<td>1,576,379.00</td>
<td>1,692,142.50</td>
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</tr>
<tr>
<td>Anti Human Trafficking</td>
<td>36,167.00</td>
<td>315,742.00</td>
<td></td>
</tr>
<tr>
<td>Peace Building</td>
<td>356,445.41</td>
<td>61,478.00</td>
<td>1,867,841.00</td>
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<tr>
<td>In Deep Programme</td>
<td>558,427.00</td>
<td>1,011,912.00</td>
<td>85,035.00</td>
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<tr>
<td>Research Programme</td>
<td>3,732.00</td>
<td>355,917.50</td>
<td></td>
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<tr>
<td>Embrace AIDS (BCC Training)</td>
<td>1,246,326.00</td>
<td>1,867,841.00</td>
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<tr>
<td>Shalom (OD)</td>
<td>133,654.00</td>
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<tr>
<td>Families For Life</td>
<td>1,061,312.00</td>
<td>3,644,346.28</td>
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</tr>
<tr>
<td><strong>SUB TOTAL</strong></td>
<td>30,104,900.53</td>
<td>32,886,530.48</td>
<td>29,230,665.98</td>
</tr>
</tbody>
</table>

| Relief / Rehabilitation for Victims of Natural Calamities | | | |
| Emergency Relief | 4,379,110.20 | 761,852.00 | 247,096.00 |
| U.P Flood Relief | | 5,246,266.00 | |
| Uttarakhand Cloud Burst Flood Relief | 13,003,911.88 | | |
| India Floods | | | 12,662,393.00 |
| Tamil Nadu Floods | | | 3,556,234.00 |
| Phailin Ph-2 Reconstruction & Cash for work | 13,780,333.00 | 5,598,122.32 | 36,241.00 |
| Panin Nirman Project | 9,057,360.94 | 2,291,447.02 | 1,528,190.80 |
| Madhepur DRR Project | 3,039,816.00 | 2,886,327.02 | 3,765,483.75 |
| District Disaster Mitigation Project | 1,317,533.00 | 216,911.00 | 222,235.00 |
| DDR, Hasanspur | 3,739,180.00 | 3,602,270.00 | 3,153,916.25 |
| Orissa Flood Relief (Jajpur & Bhadrak) | | 8,372,407.00 | |
| Supplementary Nutrition (J&K) | | 1,300,000.00 | 639,088.00 |
| Jammu & Kashmir Floods 2014 | | 39,776,113.84 | |
| EFICOR - Sphere India Project | 7,001,806.00 | 23,050,260.00 | 8,727,227.63 |
| **SUB TOTAL** | 55,319,050.82 | 112,524,596.16 | 33,670,124.43 |

| Rural Development | | | |
| Koya Tribal Development Project | 2,031,942.00 | 666,841.00 | |
| Chenchu Tribal Development Project | | 2,279,972.61 | 2,304,340.70 |
| Kond tribal Development Project | 2,471,292.00 | 2,876,592.02 | 3,615,617.10 |
| Rajmahal Sustainable Livelihood Project | 4,720,694.00 | 5,029,122.55 | 1,661,811.70 |
| Dungarpur Sustainable Development Project | 3,321,048.00 | 3,770,132.55 | 3,251,826.40 |
| Holambikan Slum Development Project | 1,765,623.00 | | |
| Suganth Slum Development Project | 968,077.00 | | |
| Sujala Livelihood Sustainable Project | 8,235,164.94 | 6,575,542.00 | |
| Musalbar Tribal Development Project | 4,486,363.00 | 4,486,121.00 | 3,418,239.61 |
| Khandwa Tribal Development Project | 4,405,994.00 | 4,786,077.02 | 3,251,826.40 |
| Khandwa Tribal Development Project | 3,072,970.00 | 2,951,932.00 | 2,999,324.80 |
| PACS Project | 2,803,537.00 | 3,575,465.40 | 3,423,818.98 |
| CSP Pakur | 13,319,373.91 | 9,675,156.00 | 664,180.00 |
| Nisapada Tribal Development Project - Followup | 222,532.00 | | |
| Male Livelihood Sustainable Project | 334,798.00 | 157,235.00 | |
| Kolam Tribal Development Project | 1,241,516.00 | 372,689.02 | 28,340.00 |
| Parnavaran Slum Project (LFCC) | 1,408,779.00 | 1,437,465.00 | 1,487,613.00 |
| SPTW/D Project | 986,065.00 | 2,661,533.00 | 2,045,696.20 |
| Damoh Mother & Child Health Project | 8,341,899.11 | 8,130,939.40 | 6,382,775.40 |
| Integrated Climate Adaptation Project - Chitrakoot | 10,814,914.00 | 8,633,297.02 | 6,500,745.32 |
| Sahyog Sustainable Livelihood Project | 3,544,913.00 | 4,629,754.00 | 3,611,602.44 |
### RESOURCES

<table>
<thead>
<tr>
<th>Project Description</th>
<th>2013-14</th>
<th>2014-15</th>
<th>2015-16</th>
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<tbody>
<tr>
<td>Bundelkhand Climate Change Project</td>
<td>3,243,041.00</td>
<td>4,369,792.00</td>
<td>3,782,288.60</td>
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<td>Community Based Watershed &amp; Food Security Project</td>
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<td>4,663,979.00</td>
<td>3,995,242.40</td>
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<td>Jeevan Jyoti Mother &amp; Child Health Care Project</td>
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<td>9,761,049.30</td>
<td>9,805,422.04</td>
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<td>Asha Slum Development Project</td>
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<td>3,249,552.00</td>
<td>3,080,896.00</td>
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<td>Learning Resource Centre</td>
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<td>2,132,597.00</td>
<td>4,887,360.00</td>
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<td>R.S.B.Y (PACS)</td>
<td>2,492,256.00</td>
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<td>Navjeevan Mother &amp; Child Health Care Project, Jalore</td>
<td>384,370.00</td>
<td>2,920,413.45</td>
<td>2,920,413.45</td>
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<td>Karuna Balvikas Project</td>
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<td>IDRC 3M Project</td>
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<td>Poor Area Civil Society - FRA Project</td>
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<td>Gender Resources Centre</td>
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<td>HEART Project</td>
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<td>Pakur Food Security &amp; Livelihood Project</td>
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<td>Pinna Mother &amp; Child Health Project</td>
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<td>Impact Assessment Study</td>
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<td>EU LRC Project</td>
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<td>Bolangir Project (Munda Tribal)</td>
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<td>SUB TOTAL</td>
<td>87,873,240.64</td>
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#### Coordination / Implementation

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<thead>
<tr>
<th>Item</th>
<th>2013-14</th>
<th>2014-15</th>
<th>2015-16</th>
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</thead>
<tbody>
<tr>
<td>Accommodation / Food</td>
<td>1,022,817.08</td>
<td>513,623.00</td>
<td>458,652.00</td>
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<td>AGM/Board Expenses</td>
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<td>48,219.00</td>
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<td>Bank Charges</td>
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<td>Consultancy Fee / Professional Charges</td>
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<td>912,377.00</td>
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<td>Freight / Transportation</td>
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<td>General Office Expenses</td>
<td>233,098.70</td>
<td>21,623.25</td>
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<tr>
<td>General Repair / Replacement</td>
<td>610,386.00</td>
<td>443,559.00</td>
<td>584,099.00</td>
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<tr>
<td>Honorarium / Hospitality</td>
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<td>582,998.00</td>
<td>164,495.00</td>
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<td>Internal Audit Fee</td>
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<td>75,000.00</td>
<td>131,100.00</td>
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<td>PACT Meeting Expenses</td>
<td>15,451.00</td>
<td>4,387.00</td>
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<tr>
<td>Photo / Publicity / Advertisement/Gov. Office Expenses</td>
<td>108,872.00</td>
<td>61,119.00</td>
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<td>Postage / Telegram</td>
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<td>16,465.00</td>
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<td>Printing / Stationery</td>
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<td>Professional Fee</td>
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<td>Project Expenses</td>
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<td>65,839.00</td>
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<td>Registrar of Societies Fee</td>
<td>103,866.00</td>
<td>263,982.05</td>
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<td>Rent</td>
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<td>613,254.00</td>
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<td>Salaries &amp; Benefits</td>
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<td>Staff Welfare</td>
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<td>Audit Fee (Including Service Tax)</td>
<td>103,741.00</td>
<td>136,800.00</td>
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<tr>
<td>Subscription Fee / Registration / Membership Fee</td>
<td>34,581.00</td>
<td>172,226.00</td>
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<tr>
<td>Telephone / Internet / Data Card</td>
<td>116,585.50</td>
<td>171,584.00</td>
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<tr>
<td>Travel Expenses / Local Convenance</td>
<td>601,863.41</td>
<td>745,935.50</td>
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<td>Vehicle Repairs / Maintenance</td>
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<tr>
<td>Amounts Written Off</td>
<td>54,359.02</td>
<td>170,356.00</td>
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<tr>
<td>SUB TOTAL</td>
<td>8,810,636.44</td>
<td>9,342,738.04</td>
<td>16,952,844.59</td>
</tr>
</tbody>
</table>

### Goalwise Resources and Application Statement

<table>
<thead>
<tr>
<th>Goals</th>
<th>2013-14</th>
<th>2014-15</th>
<th>2015-16</th>
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</thead>
<tbody>
<tr>
<td>Goal-1 To Establish a centre of excellence for social transformation</td>
<td>6,076,808.17</td>
<td>11,312,696.02</td>
<td>7,924,978.29</td>
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<tr>
<td>Goal-2 To enhance the resilience and quality of life of the vulnerable and needy</td>
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<td>204,989,047.39</td>
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<tr>
<td>Goal-3 To engage people in issues of justice and responsible living</td>
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<td>5,972,105.27</td>
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<tr>
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<td>199,149,615.63</td>
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<td>173,338,167.32</td>
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### Application

<table>
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<th>2013-14</th>
<th>2014-15</th>
<th>2015-16</th>
</tr>
</thead>
<tbody>
<tr>
<td>Goal-1 To Establish a centre of excellence for social transformation</td>
<td>10,644,242.02</td>
<td>12,452,563.98</td>
<td>10,932,088.50</td>
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<td>Goal-2 To enhance the resilience and quality of life of the vulnerable and needy</td>
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<td>137,495,257.59</td>
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<tr>
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<td>9,342,738.04</td>
<td>16,952,844.59</td>
</tr>
<tr>
<td>Total</td>
<td>182,307,828.43</td>
<td>258,140,445.57</td>
<td>171,851,265.16</td>
</tr>
</tbody>
</table>
Greetings: Supporting partners

Läkarmissionen

To our partner EFICOR

Läkarmissionen’s vision is to change the future for the most vulnerable and has since many years identified EFICOR as a valuable and strong partner to accomplish the vision. The projects we do together are truly with a holistic approach where different components and tools are used to make a long term difference in the communities where we together are working. Moving people from deepest of dependency to independence, to a new life with a hope for a better future. Läkarmissionen would like to express a great appreciation for your perseverance and well-executed work.

We would also like to take this opportunity to wish you a happy fifty years anniversary coming up soon and look forward to a continuous good relationship and partnership in the coming years. We share the same vision to make an impact and a change for the poorest and weakest in the communities. EFICOR can proudly look back and see the great results for the many to whom you have stretched out a hand for support and help.

May God bless you and your continuous mission and efforts for the vulnerable!

Yours Sincerely

Johan Lilja
CEO

World Relief Canada

“World Relief Canada, representing thousands of evangelical Christians across Canada, is so grateful for EFICOR, and the leadership of its Executive Director, Kennedy Dhanabalan. We are thankful for our many years of partnership together in service with the poor in the name of Christ. Yours is a great organization, and we’re sure it will become even greater as you continue to humbly serve our God.”

Blessings in Christ,
Darrell, Darrell Winger, CEO/President

Regular Donors

Canadian Food Grain Bank
Caritas / DFID PACS
Cedar Fund
De Verre Naasten

Eriks, Sweden
Health Bridge
Leonard Cheshire Disability
SEL France

Läkarmissionen
Tear Australia
Tear Fund New Zealand
Tear Fund U.K

The Bread of Life Fellowship
World Relief Corporation, U.S.A
World Renew

Other Donors

A. Andrews Jenner
Selvapandian
Abraham CM
Adam Johnson
Albert
Amid
Anand Kumar
Arum

Ashutosh Agarwal
Assembly of Believers
Church in India
Bhan Singh
Bilat Raj
Brand Serve
Butler Methodist
Church, Dwarka
Cathedral Church of Redemption, Delhi
Cherian Thomas & Jamila Koshy
Daisy Samuel
Daniel Andrea
Daniel Jeyachandran
Deeper Life Fellowship

Devkala
EFICOR Staff
Evelyn Learning
System Pvt. Ltd
Faith Academy, Delhi
Firoz Khan
Good Shepherd Church
Gopi Kirana Store
Gorakhpur Nurseries Fellowship
Grace Mary Mammen
Gurgoan Christian Fellowship
Hannah Gwenth
H.D. Simte
Hazi Habbibullah Bhai
Herold Rajan
Independent Church of India (I.C.I.) Delhi
J. Paul Sudhahar
J. Santhosa Rajan
Jaya Joseph
Jaydev Roy
JNUCF

John Ross
Kim Nunnhem Kippen
Kuki Worship Service, Delhi
Kuki Worship Service, Guwahati
Laxman
Laxmi Stage Crafts
Lincy Sowandara Pandian
M. Harishitha Venkat
Mrs. Dinabandhu Kundu & Sons
Madan Lal
Manoj
Meena Ninan
Mohamad Islam
Mori Lal
Mrs. G.M. Charlu
NEICORD
People Builders’ Trust
Pervez Soni
Petronet Lng Lim
Philip Jacob
Quayum

Raja Sunita
Rajesh Kumar
Rajesh Kumar Agarwal
Rajkumar Gobi
Raju
Ram Narayan
Rhek Devi
Relaxo Footwears Limited
Robert Kennedy
Rohit
Ruwais Church
S.L. Karunakaran
Saahasee
Sadam
Sam Thomas
Sanja Menon Mohandas
Sanjeets
Santosh Rajan
Saravanan
Sasi Kumar
Sekh Raj
Shamsher
Shanira Manwar

Shiv Ram
Simeon
Society For the Afflicted in India, Olsida
St. John’s Church, Madurai
Subhas Das
Subosh Verma
Sunder Singh & Ajitha
Sunil
Sunil Verma
Suraj Pal
Surlon Foundation
Thinking Hats Entertainment Solutions Pvt. Ltd, Delhi
Triune Emergency Services Pvt. Ltd, Delhi
UNFPA
V. Sathu
Valley Baptist Church & El Shaddai Resource Centre
Ved Prakash
Vedram
Vida Percy
Village Water Shed Committee, Tendukheda, M.P.
EFICOR believes that a healthy environment enables staff to work to their full potential. Staff have powered the new Strategic Plan with their ideas. EFICOR is committed to promote an environment that is just, equitable, respectful between women and men at all levels in the organization.

**Staff capacity enhancement and care:**
The total staff strength is 110. The attrition rate is 4.6%. Eighty staff were trained on specific subjects to enhance their skills, knowledge and attitude during the year. Staff are covered under medi-claim insurance policy and National Pension Scheme.

Field Staff Retreat was organised from 6th to 8th October 2015 at St. Vincent Retreat Centre, Gopalpur, Orissa, to provide spiritual inputs for the staff to encourage them to work towards excellence and glorify God in all they do. Dr. Siraj Pitta was the speaker. Seventy two staff from the field along with the Directors participated.

The staff also received spiritual input through “Daily Morning Devotion” and messages given during the Mid Year Retreat, Christmas celebration and New Year Retreat. The retreats are times to have fellowship with the staff and their families to build and strengthen closer relationship to work together as a team.

The message was an inspiring and motivating one, which was delivered by the guest speaker Mr. Siraj Pitta. The best learning was how to lead a Spirit filled life; also listening and yielding to the Spirit; what are the characteristics of a Spirit filled person and Spirit led Decision-making. Various illustrations, which were added along with the topics, gave me a clear knowledge of what a Spirit Filled person should be. – Jochebed Glorina (EFICOR Staff)
Staff Family Field Visit:
These family visits are encouraged in the organization to make the family members a part of the mission which EFICOR is involved in and to provide fellowship and motivation to the staff living in remote corners of the country. Four staff with their families visited 6 of the project locations. Staff in these project locations expressed that they were encouraged by their visits.

JOIN US IN MAKING A DIFFERENCE
Your contributions will help poor people to have a better quality of life

- ₹ 5,000/- would cover the cost of vocational training for an HIV positive person.
- ₹ 10,000/- would cover the school fees for a year for an orphan child affected by HIV & AIDS.
- ₹ 1,500/- would cover the cost to provide a horticultural saplings for a poor farmer.
- ₹ 3,000/- would cover the cost of a tribal woman to undergo short term skill training.
- ₹ 8,000/- would cover the cost to provide one to three months training for person with disability.
- ₹ 8,000/- would cover the cost to provide one wheel chair to person with disabilities.
- ₹ 6,000/- would cover the cost to support a mother and child for a year for the improvement of their nutrition.
- ₹ 7,000/- would cover the cost to provide one Tri-cycle to person with disabilities.

Case Cheque/D.D. ________________________________ for Rupees ________________________________

All donations sent to EFICOR are exempted under section 80 (G) of the IT Act of 1961.
Please turn over to fill in your contact details.
Our Board list

<table>
<thead>
<tr>
<th>Name, Educational qualification &amp; background</th>
<th>Gender</th>
<th>No. of Board Meetings Attended</th>
<th>Role in EFICOR Board</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mr. Sanjay Patra, F.C.A., M.Com., Executive Director, Financial Management Services Foundation</td>
<td>M</td>
<td>July 17, 2015</td>
<td>Chairperson</td>
</tr>
<tr>
<td>Dr. Vinod Kumar M. Shah, M.B.A., M.Ch (Masters in Pediatric Surgery), M.S. (Masters in General Surgery), M.B.B.S., CEO, International Christian Medical And Dental Association</td>
<td>M</td>
<td>February 23, 2016</td>
<td>Vice Chairperson</td>
</tr>
<tr>
<td>Dr. Sonajharia Mint, M.Sc., M. Phil., Ph.D., Professor, Jawaharlal Nehru University</td>
<td>F</td>
<td>July 17, 2015</td>
<td>Treasurer</td>
</tr>
<tr>
<td>Rev. Kennedy Dhanabal, B.Sc., B.D., Executive Director, EFICOR</td>
<td>M</td>
<td>July 17, 2015</td>
<td>Secretary</td>
</tr>
<tr>
<td>Mr. N. R. Rayalu, M.Sc., C.A., Consultant</td>
<td>M</td>
<td>July 17, 2015; February 23, 2016</td>
<td>Member</td>
</tr>
<tr>
<td>Rt. Rev. M. U. Kaabi, B.Th., B.D., M.A. in Pastoral Studies, Bishop of Marathwada, Church of North India</td>
<td>M</td>
<td>July 17, 2015; February 23, 2016</td>
<td>Member</td>
</tr>
<tr>
<td>Mrs. Kokila Desai, B.A., B.Ed., D.Min. Secretary, Women’s Ministry - EFI</td>
<td>F</td>
<td>July 17, 2015</td>
<td>Member</td>
</tr>
<tr>
<td>Mr. Satyavir Chakrapani, LLB, M.A. (History), P.G. D.M, Managing Director, Shikhar Microfinance Institution, Delhi</td>
<td>M</td>
<td>July 17, 2015; February 23, 2016</td>
<td>Member</td>
</tr>
<tr>
<td>Rev. Richard Howell, M.A., M.Th., Ph.D. General Secretary, Evangelical Fellowship of India</td>
<td>M</td>
<td>July 17, 2015</td>
<td>Ex-Officio Member</td>
</tr>
<tr>
<td>Mr. Sundar Daniel, B.A., B.D. Executive Director, NEICORD</td>
<td>M</td>
<td>July 17, 2015; February 23, 2016</td>
<td>Ex-Officio Member</td>
</tr>
</tbody>
</table>

Discerning and holding wide experience in various fields of development, the Board Members stretched EFICOR’s vision to explore new avenues. Providing direction to the Executive Director, the Board ensured compliance to applicable laws and regulations, the financial health of the organization and accomplishing mandatory responsibilities.

The Board Members met twice and approved the minutes and resolutions including policies, provisional and final budgets, audit reports, annual reports which were circulated in advance and also evaluated the performance of the Directors. The Board also participated in two Standing Committees - Governance and Finance.

The Board meetings were held on July 17, 2015 and Feb 23, 2016. The Society meeting was held on July 17, 2015. No remuneration was paid to the Board members for their work as Board members.

The Board and Society Members actively participated as resource persons in EFICOR trainings and in other programmes.

No remuneration is paid to the Board Members except for reimbursements that include travel, conveyance and accommodation amounting to ₹3,29,150. No Board Members undertook international travel on behalf of EFICOR and so no travel expenses in this regard has been paid. There are no blood relations among the Board Members.

My Contact details:

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**Disaster Relief**
1. Tamil Nadu Flood Relief - Chennai City and Cuddalore Dist.
2. India Flood Relief - Purbaestani Block of West Bengal, Sanchore Block of Rajasthan
3. Mangolpuri Fire Relief - West Delhi
4. Nepal earthquake Relief

**Livelihood Projects**
1. Andhra Pradesh, Kurnool District - Chenchu Tribal Development Project
2. Bihar, Motihari District - Musahar Sustainable Development Project
3. Jharkhand, Pakur District - Pakur Sustainable Livelihood Project
4. Jharkhand, Sahibganj District - PACS
5. Jharkhand, Sahibganj District - RSBY
6. Madhya Pradesh, Barwani District - Heart Project
7. Madhya Pradesh, Damoh District - Damoh Watershed Project
8. Madhya Pradesh, Khandwa District - Khandwa Tribal Development Project
9. Odisha, Kandhamal District - Sahyog Sustainable Development Project
10. Odisha, Koraput District - Kondh Tribal Development Project
11. Uttar Pradesh, Jhansi District - Bundelkhand Sustainable Development Project

**Maternal & Child Health and Nutrition**
1. Jharkhand, Pakur District - 3M Project
2. Madhya Pradesh, Damoh District - Mamta CSP
3. Madhya Pradesh, Khandwa District - KanuBalVikas Project
4. Madhya Pradesh, Panna District - Panna MCH Project
5. Madhya Pradesh, Satna District - Jeevanjyoti MCH Project
6. Rajasthan, Jalore District - Navjeevan MCH Project

**Urban Poverty**
1. North East Delhi - SPTWD- Slum Project, Khajuri Khas
2. West Delhi - Asha Slum Development Project
3. West Delhi - LFCC Project, TilakVihar

**Disability**
1. Bihar, Patna - EFICOR Livelihood Resource Centre
2. Delhi - EFICOR Livelihood Resource Centre
3. Delhi - EU Livelihood Resource Centre

**Disaster Risk Reduction**
1. Bihar, Hasanpur District - DRR Hasanpur Project
2. Bihar, Madhepura District - DRR Project Madhepura
3. Bihar, Madhubani District, DDMP Documentation
4. Rajasthan, Dungarpur District - Dungarpur Drought Mitigation Project
5. Uttar Pradesh, Chitrakoot District - ICAP Chitrakoot Project

**HIV & AIDS**
1. Andhra Pradesh, Prakasam District - SHADOWS*
2. Bihar - Gaya, Arwal, Muzaffarpur, Nalanda and Patna Districts - EFICOR HIV & AIDS Project
3. Maharashtra, Vidharba region, Nagpur District - EFICOR HIV & AIDS Project
4. Mizoram, Aizawl District - SHALOM*
5. Tamil Nadu, Chennai, Tambaran - TCDS*
6. Tamil Nadu, Salem District - Families for Life*
7. Tamil Nadu, Tirunelveli District, Valliyoor - AIRD*
8. Tamil Nadu, Vellore District, Vellore - CROSS*

*Partners Project