FINISH SOCIETY
Small Change for Dignity

2015-16
Annual report
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### Abbreviations

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<th>Abbreviation</th>
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<tr>
<td>BDO</td>
<td>Block Development Officer</td>
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<td>CATS</td>
<td>Community Approach Towards Sanitation</td>
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<td>CBO</td>
<td>Community Development Officer</td>
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<td>CIL</td>
<td>Cairn India Limited</td>
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<td>CSR</td>
<td>Corporate Social Responsibility</td>
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<td>CLTS</td>
<td>Community Led Total Sanitation</td>
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<tr>
<td>DGIS</td>
<td>Directorate-General for International Cooperation</td>
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<td>FS</td>
<td>FINISH Society</td>
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<td>GP</td>
<td>Gram Panchayat</td>
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<td>IEC</td>
<td>Information Education Communication</td>
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<td>IPC</td>
<td>Inter Personal Communication</td>
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<td>ISWM</td>
<td>Integrated Solid Waste Management</td>
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<td>NGO</td>
<td>Non-Government Organization</td>
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<td>ODEP</td>
<td>Open Defecation Elimination Plan</td>
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<td>ODF</td>
<td>Open Defecation Free</td>
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<td>PRI</td>
<td>Panchayati Raj Institution</td>
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<td>RSM</td>
<td>Rural Sanitary Mart</td>
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<td>SBM (G)</td>
<td>Swachh Bharat Mission (Gramin)</td>
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<td>SLTS</td>
<td>School Led Total Sanitation</td>
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<td>SLWM</td>
<td>Solid Liquid Waste Management</td>
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<td>SS</td>
<td>Safe Sanitation</td>
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<td>SWASHT-R</td>
<td>School WASH in Tribal Rajasthan</td>
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<td>SSHE</td>
<td>School Sanitation and Hygiene Education</td>
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<td>TS</td>
<td>Total Sanitation</td>
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<td>WASH</td>
<td>Water Sanitation and Hygiene</td>
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<td>WASTON</td>
<td>Water and Sanitation</td>
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<td>WTO</td>
<td>World Toilet Organization</td>
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MESSAGE FROM CHAIRMAN

FINISH Society has made a paradigm shift in its approach and methodology towards project implementation, with a deeper focus on Sanitation Plus and Waste Management this year. With our unique approach, we will now try to leverage our knowledge, capacity and experience along with our partner network to promote safe and sustainable sanitation and waste management. We added another milestone to our achievement crossing the mark of 5 lacs sanitation systems and completed construction of 579,769 sanitation systems in the year ending 2015-16. We also entered into some new partnerships and extended some of the ongoing ones. The most important fact is our integrated model with encompasses closing the sanitation loop with inclusion of sanitation plus commonly called waste management.

With more thrust from the current Govt. to eradicate open defecation and adopt waste management practices, some important policy changes happened in the field of sanitation under which the subsidy amount was increased to Rs 12,000 per toilet under Swachh Bharat Mission- Gramin (SBM-G). We hope in the coming year with changes in the existing scenario and improved synergies we will be able to add new dimensions to our programmes and our goals. We will also strengthen our initiatives in areas such as Waste management, clean energy and water. We hope to continue our efforts for the betterment of society and improving lives as there is so much to do.

Lastly, on behalf of FINISH Society, I wholeheartedly thank all those who have been with us, on our journey, especially our Board and our partner organizations and hope for their continued support with our commitment to the vision of making better lives for all.

Chairman, FINISH Society,
(Former Secy. J&K Government and Former Executive Director GAIL)
ABOUT FINISH SOCIETY

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

MISSION, VISION & OBJECTIVES

Mission: To make a visible change in hygiene and cleanliness in rural and urban India with a holistic approach of integrating sanitation, waste management and financial inclusion to impact health and living standards of communities.

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

Core Values:

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

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

- To assist, aid, coordinate, provide a platform to build partnerships, and promote professional associations and networks for environmental sanitation between key service providers and stakeholders like public policy makers, Microfinance Institutions, NGOs, Academia, Organizations and Individuals.
- To collate knowledge, assist, promote, coordinate, conduct and support research & education related to issues of environmental sanitation.
- To disseminate knowledge, publish research findings, practical tool kits, fact-sheets, policy briefings, journals and such publications in hard copy, electronically or through web based hosting and other means.
- To bring sanitation in India in mainstream by building capacities for sanitation support of implementing organizations, also including health and life micro insurance organizations.
- To promote and support micro and small enterprises in rural areas for improving sanitation & health including the facilitation of small/micro and community based enterprises for collection, segregation and safe disposal of sanitation waste as well as conversion of such waste into fuel and energy.

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

**STRATEGIC SHIFT**

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

FINISH Society has taken impressive strides in the field of WASH since its inception in 2010. Aimed at achieving environmental sustainability by ‘closing the loop’, FINISH teams have mobilized communities across different states of India that had facilitated construction of over 6 lacs safe sanitation systems by December 2016 through its technical assistance. FINISH Society that has taken over a wide range of other activities implemented by FINISH teams and FINISH partners (including WASTE Netherlands), such as school WASH projects, supply chain management in sanitation, treatment of sludge from septic tanks, solid waste management and setting up sanitation parks etc in India. With increased experience and expanded network of partners, FINISH Society has continued to evolve and has become more sustainable over the years. The team engaged by the Society has been learning, innovating and contributing towards improving lives through our interventions. The focus for coming years is to strengthen existing interventions and partnerships along with taking new challenges.

**HIGHLIGHTS 2015-16**

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

- **Strong focus on ‘safe sanitation’**, comprising close attention to technical issues in sanitation and to community mobilization for behaviour change to realize safe sanitation.
- **Effective capacity building**, using the specially-developed and tested Learning Guides on Sanitation and Solid and Liquid Waste Management, specially developed & award-winning films and other advocacy materials, as well as proven capacity building programmes for trainers, masons and local communities with hand-holding and refresher trainings.

- **Holistic integration** of training and community mobilisation with finance and supply chain management and monitoring.

- **Focus on financial inclusion**, including experience of mobilizing resources from a variety of sources, including government, corporates, donors and NGOs.

- **Strong research focus**, constantly on the lookout for new and improved solutions and piloting a range of promising options (e.g., in biogas, supply chain management, liquid and solid waste management).

- **Credible working relationships with partners** of different types (NGOs, Cooperative societies, MFIs, Federations of women’s organizations, government, multi-lateral donors and corporate agencies) that have local capabilities and experience across different geographies 10 different Indian states and other countries (e.g., Kenya). In Uttar Pradesh, UNICEF supported in conducting CLTS trainings for all related sanitation stakeholders from State level to village level.

- **Capable team**, comprising 50 full-time staff, overseeing project implementation in 10 states, through a network of around 60 FINISH partners with more than 250 FINISH-trained staff.

One of the main goals of FINISH Program was to facilitate construction of 500,000 safe sanitation systems. This feat was achieved by March 2016, with construction of around 5,79,769.

![FIGURE 1 PROGRESS REPORT 2009-2016](image)
ENCOURAGING TRENDS:

- No of Safe Sanitation Systems facilitated: 602,834
- WASH for Children: >20,000
- No of School Toilets Built: 170
- Sanitation Density >75 % in 4000+ Villages
- Facilitated Livelihood for >10,000 People
- Supported 120 ODF Villages/GPs
- Rich and varied partner’s network
- Piloting of Waste to wealth technologies in waste management

FOCUS AREAS

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

In the beginning, work undertaken by the Society included implementing FINISH Program across 10 states in India which slowly expanded to partnerships with Govt., other agencies and Corporates CSR programs. In the coming years based on the expertise and strengths FINISH Society has acquired, following broad activities will be undertaken to achieve the mission, vision and goals defined:

1. **Promoting Safe Sanitation for Individual Households from Demand Generation to Sustained Use**
2. **WASH in Schools- Creating Awareness, infrastructure & Capacities for healthier future**
3. **Capacity Building & enhancing skills: from BDOs, govt. officials, PRI members, field workers, CBOs, NGOs to entrepreneurs and masons**
4. **Implementing/Piloting rural and urban solid & liquid waste management programs**
5. **Lobbying, Advocacy and Policy Planning**

SANITATION-INDIVIDUAL HOUSEHOLDS

FINISH Society aims to increase safe sanitation density for the poor households in India. The overall objective of our sanitation programs is to enable the emergence of a society whose health is improved not only through better sanitation facilities but also by an improved
knowledge and awareness of the concept of "total sanitation". The activities of FINISH Society are spread in 11 States across India.

Below are the broad activities undertaken in various sanitation programs;

- Create clear awareness for the benefits of safe sanitation and the dangers of unsafe sanitation.
- Generate strong demand for location-specific and preference-based safe sanitation systems, e.g., twin-leach pits, bio-gas linked toilets or urine diverting dehydration toilets, so that households use and maintain them over time.
- Facilitating effective supply chain with local entrepreneurs, vendors and enterprises for meeting demands with standardized quality and needs of end users.
- Link households with existing government programmes along with facilitating bridge financing for construction of toilets.
- Help households contact trained masons to build their safe sanitation systems.
- Ensure proper usage of the sanitation systems by fostering participatory monitoring systems.

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

**SANITATION - SCHOOLS & COMMUNITIES**

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

FINISH Society expanded WASH programs to schools to enable children as change agents for a healthier and cleaner future. The first school sanitation program started in partnership with UNICEF in 150 schools of Dungarpur district, Rajasthan impacting nearly 15,000 children. Projects involving constructing school toilet blocks. 170 school toilet blocks and more than 120 hand washing stations have been constructed for children including direct intervention and supported programs. Main aims and objectives of our school WASH programs are;

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

**FINANCIAL INCLUSION**

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

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

FINISH believes that financial Inclusion in the form of microcredit/micro insurance also can play a significant role in improvement of health through improving sanitation facilities and in this regard partnered with L & T insurance to promote micro health insurance as a part of its financial inclusion initiatives. FINISH Society entered into an agreement with L&T General Insurance Company Ltd for distribution of micro health insurance products to the rural households from February 1, 2013 till January 31, 2016. More than 5600 micro health insurance policies have been issued under this partnership. FINISH also has covered more than 60,000 beneficiaries from across India under personal accident coverage with Tata AIG General Insurance Company Ltd. However, the right product with the right distribution channel remains a huge challenge for making micro health insurance in rural areas a success.

**CAPACITY BUILDING & COMMUNITY MOBILIZATION**

One of the strongest areas of FINISH intervention has been community mobilization through CLTS and capacity building of stakeholders, grass root implementers and livelihood. In the process, FS team gained experienced master trainers for serving varied geographies and developed an exclusive learning guide. The capacity building programs include training animators for community mobilization, masons for toilet construction, Govt. field staff for effective convergence and leveraging schemes and NGOs for implementing sanitation programs. More than 5000 field staffs and more than 2500 masons were trained across different states. Master trainers trained in different vernacular language are one of our key strength. Our capacity building programs are recognized widely in the field, the Society has partnered with district administration and agencies for training programs. The unique advantage of FS training
program remains training combined with on ground practice and driven by results. The training vertical will be expanded in coming years to include areas such as waste management, urban CLTS and other related areas.

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

i. Software Training (CLTS ++): government officers, PRIs, selected village representatives etc

ii. Technical Training: Masons, Entrepreneurs

iii. Solid waste management

iv. Liquid waste management

v. Urban CLTS

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**RESEARCH & STUDY**

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

The Society has also expanded our work in the areas of research and study. The research team has experts with field experience and knowledge to carry out such assignments. Some of our academic experts are from institutions like UNU-Merit-Maastricht, IFS London, Calcutta University, Institute of Development Studies, Jaipur.

Some of the studies undertaken by FINISH Society are:

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

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

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

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

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

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

**FIGURE 2 LINKING SERVICE AND VALUE CHAIN**
FEATURED PROGRAMS 2015-16

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

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

Scaling up ODF through saturation approach in four blocks of Dungarpur District covering 44 GPs

**ODF Project Dungarpur, Rajasthan, September –December 2015**

FINISH Society with support from Dungarpur district administration and UNICEF facilitated 33 GPs in four blocks of the district become ODF in 100 days! With CLTS approach, a lot of DRGs, PRI workers, field staff, natural leaders were identified and trained to take accountability, create awareness and to do regular follow ups. The ODF mission took following broad steps in order to achieve the goals:

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

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

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

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

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

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

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

One of the major deliverables was to establish alternate supply chain with a capacity to add 500 toilets per month and construct 10,000 toilets in the service area.
FIGURE 4 CAPACITY BUILDING ACTIVITIES

Following activities were undertaken in the project:

- Open Defecation Elimination Plan (ODEP) as the roadmap for making 37 GPs open defecation free was made with participatory approach and with help from UNICEF.
- A range of IEC tools such as film shows, wall paintings, posters, leaflets etc were designed and executed to sensitize communities along with Inter Personal Communities (IPC) activities focusing on sustained usage.
- Awareness through capacity building of SHGs and Youth groups: A total of 6208 Self Help Group (SHG) members from 583 SHGs and 51 villages were given the knowledge and awareness about safe sanitation. As a result of these sessions additional demand of 1006 precast toilets were received. Various meetings with adolescent girls and youths were also done to encourage them in participating towards ODF journey.
- As a part of alternate supply chain development, a Production Center (PC) and Rural Sanitary Mart (RSM) was set up to cater to the demand generated. The production center has helped in bridging the back ended subsidy gap by installing the units with an initial contribution by the client. Apart from pre-cast toilets, regular brick toilets have also been constructed. In order to speed up and meet the increasing demand, another entrepreneur was brought in. A total of 6699 toilets were constructed during FY 15-16, 51 villages. With 5021 systems constructed last year, 11,720 safe sanitation systems were made available for the end users in Bhokardan block during this partnership.
- Two entrepreneurs –Ajinkya Infra and Pooja Industries were engaged in the sanitation business which added to livelihood creation for around 500 people in production, transportation, installation etc.
- One of the project objectives for financial inclusion was to promote micro health insurance. The aim was to encourage adoption of improved sanitation practices by giving the end users a suitable health insurance product. To facilitate this, we approached many insurance companies and launched health insurance products from New India Assurance. NIA also conducted training for helping people in becoming MI agents from the project areas itself.

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

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

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

For improving status of WASH in Schools in selected schools of Ajmer City in Rajasthan, FINISH Society has undertaken an innovating programme with support from PwC India Foundation which integrates construction and refurbishment of school toilets, training & capacity building for adoption of good hygiene practices along with piloting a sustainable operations and maintenance model. First phase of the project started in January 2016 for 6 schools and will get over in June followed by a second phase in another 6 schools of Ajmer City. This project has also expanded FS reach and experience in implementing urban school sanitation project.

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

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

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

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

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

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

- 35 GPs of Shikhar block of Mirzapur district attained ODF by June 5, 2016.
- 18587 HHs of 35 GPs became ODF and practice sustained use of toilet
- 35 Nodal Officers trained and engaged for creating ODF environment
- 50 PRIs trained and engaged for leading ODF campaign
- 350 Motivators/Leaders at 35 Nigrani Samitis trained and engaged for leading CATS at communities
- 10 CATS practitioners (men & women) developed to support scaling up in other blocks

![Figure 6 Capacity Building Activity](image-url)
Promoting Sanitation in Urban and Peri-urban areas for achieving ODF status with Nagarpalika, Dungarpur

In one of its first direct urban sanitation programs, FINISH Society is working with Dungarpur, Nagar Palika to create awareness and ensure regular toilet usage with CLTS approach. As a part of the project rigorous follow ups and trainings are being conducted. As a result of CLTS, 150 toilets were constructed by the households and were used on daily basis by the family members. The aim is to achieve ODF in coming few months.

Solid & Liquid Waste Management Pilots

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

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

FOREIGN FUNDING THROUGH RDO TRUST

FINISH Society does not have FCRA. All the foreign funding is channeled and routed through Rural Development Organization (RDO) Trust but managed by the same team. Both Society and Project have same head with many common board members.

FINISH Program was funded through DGIS, Netherlands (2009-2016)

It started in 2009 with an Indian Dutch consortium spearheaded by TATA-AIG, SNS-REAAL, WASTE and UNU. FINISH aims for sanitation for all through an integrated model that addresses both the demand and supply side of the sanitation challenge in India. The programme works with a multi-stakeholder approach which involves the entire value chain. By mobilising the supply side of sanitation while integrating financial resources into the value chain, it raises awareness on and creates a demand for sanitation services amongst end-users. The programme achieved its target of delivering improved sanitation systems for 500,000 households in 11 Indian states.

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

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

### ROADMAP FOR FUTURE

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

The last year witnessed new partnerships, interventions and notable achievements that have set the way for future progress of the Society. In line with the Government’s vision to make India open defecation free by 2019, achieving ODF remained as the main goal for sanitation programs across all states. FINISH partnered with Govt. agencies and corporates in the journey of making India ODF and the results were great. 44 GPs were made ODF in Dungarpur district of Rajasthan, UP got its first ODF block –Shikhar, Karelav village in Bharuch, Gujarat became open defecation free and more than 1295 villages achieved more than 75% sanitation density! The Society had an active role in these interventions and was acknowledged for delivering results. In coming months, more such partnerships are underway and in discussion with donors. We aim to make at least 100 GPs ODF in FY 2016-17.

School sanitation has come up as another important intervention area with a lot of focus from the Governments and corporates as part of their corporate social responsibility. The Society expanded its school sanitation vertical by taking new projects with PwC India foundation and Cairn India Ltd apart from school WASH with UNICEF. The projects are affecting more than 20,000 children. Our school sanitation strategy is to enable equitable and sustainable access with thrust on operations & maintenance at communities’ level. Trained and experienced human resources are the key strength of FINISH, however there is a dearth of trained grass root workers and to fill this gap, the Society has started providing training and capacity building services. A separate vertical with capable and well experienced team has been formed for such projects. Solid and liquid waste management is an integral part of the value chain and we have

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1 The CAIRN India Project is being routed through RDO for abiding FCRA regulations
incorporated this as our sanitation plus approach. A vermicompost project for agricultural marketing and a biogas plant linked to a community toilet is being piloted in Odisha and Tamil Nadu respectively. The Society also has started a unique education program for slum children especially girls from rag pickers families in Udaipur for providing elementary education and sending them back to schools.

Apart from expanding project areas and activities, initiatives for social marketing and brand building for FINISH will be one of main strategic initiatives. The Society has become a part of different platforms and collaborations in the last year increasing its network and visibility, some of them are as implementation agency hub on IICA (Indian Institute of Corporate Affairs), TISS CSR Hub and SuSana for knowledge sharing. Expanding CSR vertical to maximize interest of corporates on sanitation is also being done. New projects and partnerships are in the process of finalization and shall commence in this financial year. We have also faced many challenges while implementation and in achieving desired goals. Liaisoning with Government staffs, financial inclusion for the bottom of pyramid, getting human resource with relevant experience and attrition are one of the major challenges faced. However, the coming year has many innovative projects being implemented and many new areas will be explored.
## RECEIPTS & PAYMENTS

**FINANCIALS 2015-16**

### RECEIPT AND PAYMENT ACCOUNT

**FS Annual Report 2015-16**

**Receipts**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
<th>Amount</th>
<th>Payments</th>
<th>Amount</th>
<th>Amount</th>
</tr>
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<tbody>
<tr>
<td>Opening Balance</td>
<td>N I L</td>
<td>Expenses in relation to Foreign Contribution received from WASTE</td>
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<tr>
<td>Cash in Hand</td>
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<td>FCRA A/c Expenses</td>
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<td>Bank Balance</td>
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<tr>
<td>Grants Foreign Contribution</td>
<td>N I L</td>
<td>Application of Fund in Relation to Domestic Contribution</td>
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<td></td>
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<tr>
<td>Grants Domestic Contribution</td>
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<td></td>
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<td></td>
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<tr>
<td>33 Gp's ODF Dungapur Project</td>
<td>1,367,055</td>
<td>DSM Udaipur Project Expenses</td>
<td>58,459</td>
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<td></td>
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<td>Maharashtra Project</td>
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<td>Education Programme Project</td>
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<td>West Bengal Project</td>
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<td>Education Programme</td>
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<td>Army Project</td>
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<td>Govt. of Orissa Project Expenses</td>
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<td>Confederation of Indian Industry</td>
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<td>Govt. of Orissa Project Expenses</td>
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<td>DSM Udaipur</td>
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<td>HZL Project Expenses</td>
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<td>Govt. for Training</td>
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<td>Kalimpong Army Project</td>
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<td>Govt. of Orissa</td>
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<td>Project Office Expenditure</td>
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<td>Tata Power</td>
<td>1,550,000</td>
<td>PWC Project Expenses</td>
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<td>Govt. of Rajasthan</td>
<td>15,422,300</td>
<td>Savariya Trust Project</td>
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<td>Hindusthan Zinc Ltd.(HZL)</td>
<td>3,780,340</td>
<td>SWASH Project Expenses</td>
<td>2,459,612</td>
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<td>PWC India Foundation</td>
<td>1,705,500</td>
<td>Tagic Project Expenses</td>
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<td>TAGIC</td>
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<td>Tata Power CSR Program Project</td>
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<td>UNICEF-Bhokardan</td>
<td>1,620,000</td>
<td>UNICEF Bhokardan Project Exp.</td>
<td>1,465,484</td>
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<td>UNICEF-Dungarpur</td>
<td>561,896</td>
<td>UNICEF Dungarpur Project Exp.</td>
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<td>UNICEF SWASH</td>
<td>2,523,357</td>
<td>Urban Sanitation Project</td>
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<td>World Vision India</td>
<td>2,934,000</td>
<td>West Bengal Project Expenses</td>
<td>956,939</td>
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<td>Other Receipts</td>
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<td>World Vision Project Expenses</td>
<td>2,119,012</td>
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<td>Donation</td>
<td>453,160</td>
<td>Previous year cheques presented 2015-16</td>
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<td>Other Income</td>
<td>468,800</td>
<td>1) UNICEF Dungarpur Project Exp.</td>
<td>36,600</td>
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<td>Interest Receipts</td>
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<td>2) Exp. In Relation to Raj. Govt. Contribution</td>
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<td>FCRA Bank Interest</td>
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<td>3) West Bengal Project Expenses</td>
<td>155,064</td>
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<td>Non FCRA Bank Interest</td>
<td>16,379</td>
<td>4) CII Project Expenses</td>
<td>154,615</td>
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<td>Non FCRA A/c</td>
<td>92,425</td>
<td>5) Finish RDO</td>
<td>9,946</td>
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<tr>
<td>OTHERS (CHEQUES ISSUED)</td>
<td></td>
<td>Application of Fund (Others) 2015-16</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>BEFORE 31.03.16 NOT PRESENTED</td>
<td></td>
<td>108,804</td>
<td>53,194</td>
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<td></td>
</tr>
<tr>
<td>1) 33 Gp's ODF Dungapur Project</td>
<td>79,560.00</td>
<td>Fixed Assets</td>
<td>53,194</td>
<td></td>
<td></td>
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<tr>
<td>2) TDS Consultancy</td>
<td>55,695.00</td>
<td>Investment (N.S.C's)</td>
<td>20,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3) SWASH Project Expenses</td>
<td>3,248.00</td>
<td>GST Deducted at Source</td>
<td>183,720</td>
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<td></td>
</tr>
<tr>
<td>Travelling Expenses (Last Year Adv.)</td>
<td>11,051</td>
<td>Input Vat (Assets)</td>
<td>17,792</td>
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<td></td>
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<tr>
<td>Total</td>
<td>48,800,188</td>
<td>Closing Balance</td>
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<tr>
<td>Total</td>
<td>48,800,188</td>
<td>Bank Balance</td>
<td>1,406,851</td>
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</table>

## Note

- 2015-16
- 2016
- 2017
- 2018
- 2019
- 2020
- 2021
- 2022
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# BALANCE SHEET

**Financial Inclusion Improves Sanitation & Health Society**  
90/47-A, Ground Floor, Malviya Nagar, New Delhi  
**Balance Sheet**  
as on 31st March 2016

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Amount</th>
<th>Particulars</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Capital Fund</strong></td>
<td></td>
<td><strong>Fixed Assets</strong></td>
<td></td>
</tr>
<tr>
<td>Opening Balance</td>
<td>4,394,694.00</td>
<td>Office Equipment</td>
<td>19,194.00</td>
</tr>
<tr>
<td>Less: Transfer to income &amp; Expenditure</td>
<td></td>
<td>Vehicle (Scooty)</td>
<td>34,000.00</td>
</tr>
<tr>
<td>a/c for Application of Fund</td>
<td>(4,394,694.00)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Add: Donation</td>
<td>453,160.00</td>
<td></td>
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</tr>
<tr>
<td>Add: Surplus (Excess of Income)</td>
<td></td>
<td><strong>Investment</strong></td>
<td></td>
</tr>
<tr>
<td>Over expenditure 15-16 set aside</td>
<td></td>
<td>N.S.C’s</td>
<td>20,000.00</td>
</tr>
<tr>
<td>and to be applied next year</td>
<td>1,837,291.71</td>
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<tr>
<td></td>
<td>2,290,451.71</td>
<td><strong>Current Assets</strong></td>
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<td></td>
<td>TDS (A.Y. 2013-14)</td>
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<td>TDS (A.Y. 2014-15)</td>
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<td>TDS (A.Y. 2015-16)</td>
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<td></td>
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<td>TDS (A.Y. 2016-17)</td>
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<td>Security Deposit</td>
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<td>GST deducted at source</td>
<td>183,720.00</td>
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<tr>
<td></td>
<td></td>
<td>Input Vat (Assets)</td>
<td>17,792.00</td>
</tr>
<tr>
<td><strong>Cash &amp; Bank Balances</strong></td>
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<td></td>
</tr>
<tr>
<td>Cash in Hand</td>
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</tr>
<tr>
<td>HDFC Bank -55243</td>
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<tr>
<td>HDFC Bank -53059</td>
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<tr>
<td>J&amp;K Bank (Non FC-2513)</td>
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<td>Syndicate Bank</td>
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<td><strong>FCRA a/c</strong></td>
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<td>J &amp; K Bank (FC - 2407)</td>
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</tr>
<tr>
<td><strong>Total</strong></td>
<td>2,290,451.71</td>
<td><strong>Total</strong></td>
<td>2,290,451.71</td>
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