



DITO
SOCIAL WELFARE ASSOCIATION



DITO SOCIAL WELFARE ASSOCIATION

Director

PREPARED AND PRESENTED BY
DITO SOCIAL WELFARE ASSOCIATION
KOLKATA, INDIA

INTRODUCTION

DITO Social Welfare Association, India, is a Non Profit organisation registered under Section 8 of the Companies Act, 2013 . DITO is non- sectarian, impartial and non- governmental organisation. DITO stands for "Drop In The Ocean" and dedicates itself to Girls education and women' s empowerment, medical and healthcare, water & sanitation and Social Impact ventures. In 2016 , We are registered in India as DITO Social Welfare Association. We are governed by an Independent Board of directors.

DITO has partnered with grassroot level organisations to implement Mobile Medical Projects

- to deliver health care facilities at the doorstep of the beneficiaries in Howrah district. The organisation is supporting educational costs for marginalised girls to pursue their higher education. The Alumni of DITO Scholars are now placed at respectable positions with different organisations: As a part of the health project, DITO provides safe drinking water supply to the slum dwellers of Tikiapara and Pilkhana in Howrah Municipal Areas from its Water Plant 9200 LPH

During the past years, the focus of the organisation' s activities were primarily on women' s health issues. This was brought to attention due to the fact it has repeatedly been observed that the health has been constantly remained at the bottom of the focus amongst the women. This is due to social practices and the prevailing gender gap within the society. Menstrual Hygiene practices amongst the marginalised community of Urban and rural areas have been another area of concern. DITO' s intervention at Uluberia and Panchla districts of Howrah brought to light the fact that poverty and social stigma has been the key factor contributing towards the backwardness and thus also medical issues related to menstruation gets unnoticed.

Secondly, we as an organisation always believed that education is the key to future development. The female literacy rate in India is 65 .46 % , whereas the male literacy rate is 82 .14 % (according to 2011 census) . Education plays an important role in the development of a country. Women, being the second class citizen, are still deprived of education in many parts of India. A country' s progress in entirety depends on the rate of proper education which is more than just being literate. In our country, a family prioritizes a daughter' s marriage more than her education. A loving family saves money for the girl' s marriage and teaches her to dream of a successful marriage and not a successful career, despite the capabilities and expertise she possesses. However, there are exceptions; too; but their financial status restrains such talents to sprout their wings. This is where DITO seeks to intervene through project Medha - DITO Scholarship Programme.

ROOTS OF OUR ORGANISATION - WOMEN



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Girls are the world's greatest untapped resource.

Investments in girls have significant economic returns.

These returns have the potential to uplift entire economies recent work shows just how powerful the girl effect dividend is.

It is an obvious fact that to curve the path towards empowerment, women should be economically self sufficient. To achieve this and also to horn the local skills, DITO has identified backward geographical areas of West Bengal to train and promote the handicrafts made by women. One such endeavour has been to work with rural women of Jhargram district who are traditionally skilled to make different kind of accessories with wildy and locally grown weed called Sabai grass. DITO's aim is to train the rural women to enhance the designs as per global standards and to assist them in marketing the products. The organisation thus has initiated Kraft Story chapter with the beginning on the year 2020 .



SWASTI - HEALTH CARE PROJECT



MEDHA - SCHOLARSHIP PROJECT



KRAFT STORY - ARTISANS AWARENESS PROJECT



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SWASTI

'Health care programme with special focus on Women's health issues'

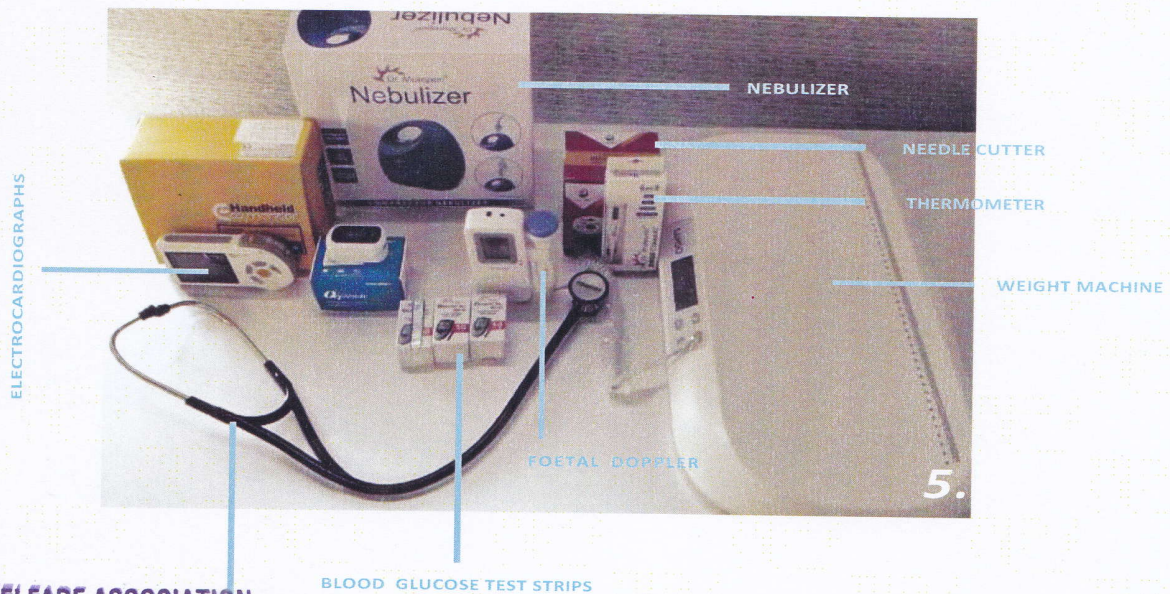


DOCTOR'S CLINIC AT PANCHLA

The doctor's clinic at Panchla was officially inaugurated on 30th July, 2019. The inauguration ceremony was a low-key affair, limited only in between DITO members and some chosen few from the community who actually took a lot of interest in the clinic. They unconditionally put their faith in DITO's noble endeavour to provide quality medical treatment and generic medicines at an affordable cost. During the awareness meetings and campaigns regarding health and hygiene with special respect to women at various ICDS centres & clubs at the community level, it was observed that still in semi urban areas gynaecological problems are a hush hush issue. Often these problems get neglected by the female members of the family as being temporary. With due time, they turn out to be serious health issues that require immediate attention. To address Dr. Nikhil Mukherjee, revered senior Gynaecologist, obliged to come to DITO Clinic at Panchla twice in a week - Monday and Friday, from 3 pm to 5 pm. He is attending the beneficiaries since 19th August, 2019.

MEDICAL DIAGNOSTIC EQUIPMENTS

Diagnostic medical equipment and supplies help clinicians to measure and observe various aspects of a patient's health so that they can form a diagnosis. Once a diagnosis is made, the clinician can then prescribe an appropriate treatment plan. To help the clinicians at Panchla clinic to form a proper diagnosis, a set of medical equipment was bought this month. The set contains -



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MEDICAL DIAGNOSTIC EQUIPMENTS



1 . Stethoscopes - Stethoscopes are probably the most recognizable of all medical diagnostic tools. They are used to listen to heart sounds, the lungs, and even blood flow in the arteries and veins.

2 . Sphygmomanometers or BP Machine
- Evidence- based medicine has proven that the measurement of blood pressure is important in determining the overall health of a person.

3 . Electrocardiographs
- Electrocardiographs measure the electrical activity of the heart. During this examination, heart rate can be recorded, as well as the regularity of the beats. These are two key indicators of any issues in the heart. Physicians can even read an electrocardiograph to determine the size and position of each heart chamber. And finally, a major use for the electrocardiograph is to diagnose damage to the heart and the impact and efficacy of drug treatment or device implant.

4 . Thermometer- Thermometers are used in all areas and levels of care, from routine physical exams to emergency department triage to inpatient care. There are now electronic thermometers that shorten the time necessary to measure a patient's temperature. The electronic ones can be set for the specific part of the body being measured, such as the mouth, under the armpit, rectally, or the ear.

5 . Nebulizer - A nebulizer turns liquid medicine into a mist to help treat your asthma. The device delivers the same types of medication as metered-dose inhalers (MDIs), which are the familiar pocket- sized inhalers.

6 . Foetal Doppler - A Doppler fetal monitor is a hand- held ultrasound transducer used to detect the fetal heartbeat for prenatal care. It uses the Doppler effect to provide an audible simulation of the heartbeat. Some models also display the heart rate in beats per minute (BPM). Use of this monitor is sometimes known as Doppler auscultation. The Doppler fetal monitor is commonly referred to simply as a Doppler or fetal Doppler. It may be classified as a form of Doppler ultrasonography (although usually not technically - graphy but rather sound-generating).

7 . Weight Machine (Adult/ Baby) - As the name suggests weight machine measures weight of either a baby or an adult.

8 . Glucose Meter - A glucose meter is a medical device for determining the approximate concentration of glucose in the blood. It can also be a strip of glucose paper dipped into a substance and measured to the glucose chart. It is a key element of home blood glucose monitoring (HBGM) by people with diabetes mellitus or hypoglycemia. A small drop of blood, obtained by pricking the skin with a lancet, is placed on a disposable test strip that the meter reads and uses to calculate the blood glucose level. The meter then displays the level in units of mg/ dl or mmol/l.

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6.1



6.2



6.3



6.4

6.1 & 6.2 - OUTREACH CLINIC AT BHABANANDAPUR
6.3 & 6.4 - OUTREACH CLINIC AT SAHAPUR



OUTREACH CLINIC

An intensive need assessment at field level in both Howrah (rural) district and dock areas of Kolkata. The Municipal areas (urban), revealed that curative medical facilities is absolutely unavailable and thus the health seeking behaviour of the community has decreased. Due to unavailability of medical facilities, coupled with poverty, the community people especially women's general health condition is at a deplorable condition. The only government health facility that is available is far away and to avail the government health services, they have to spend a whole day and thus chiseling away a days income. Keeping in mind the above socio economic condition of the community, DITO made a need assessment study in the following areas and initiated outreach health clinics:

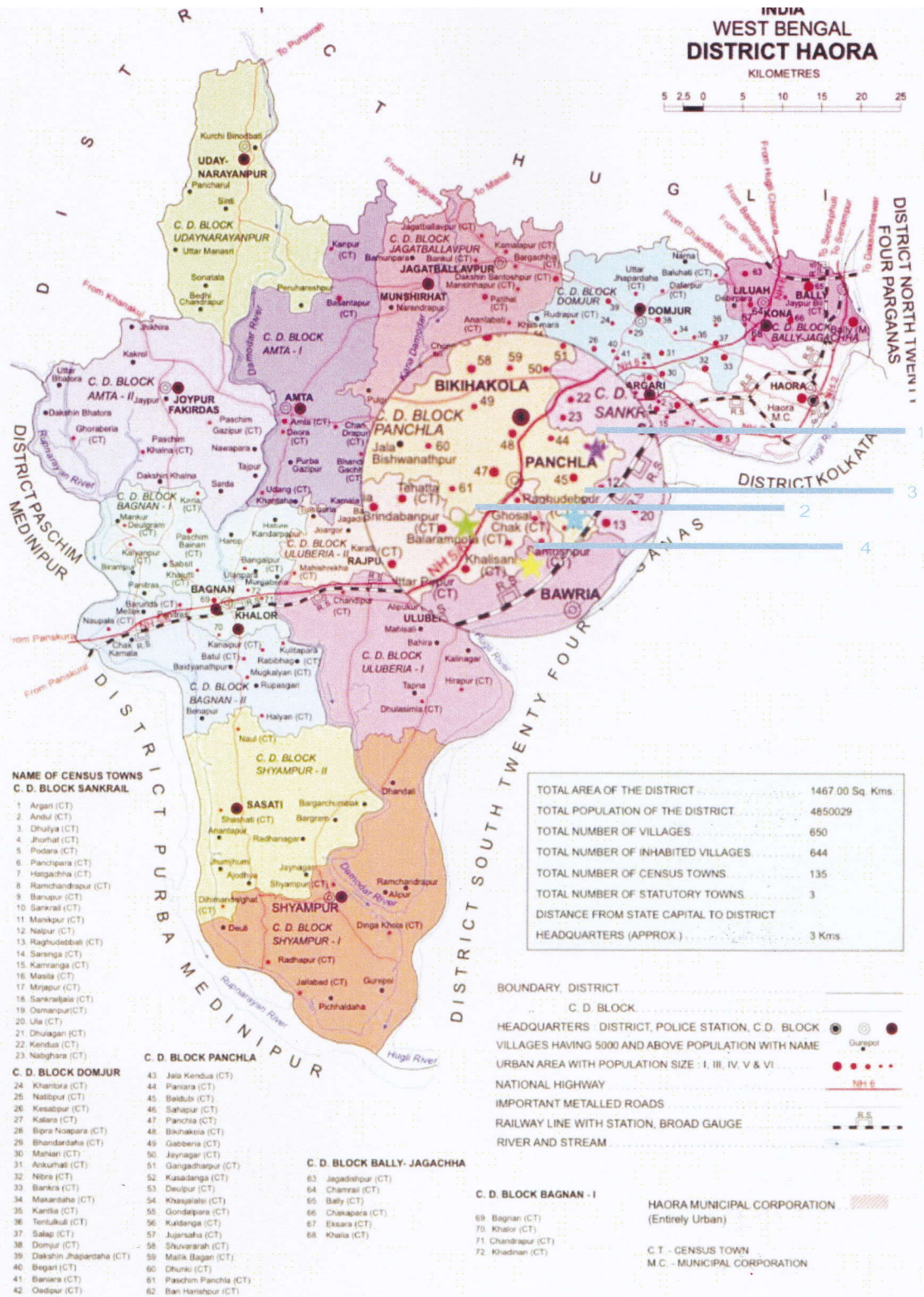
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Shamsh
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INDIA
WEST BENGAL
DISTRICT HAORA

KILOMETRES



NAME OF CENSUS TOWNS
C. D. BLOCK SANKRAIL

- 1 Argati (CT)
- 2 Andul (CT)
- 3 Dhuliya (CT)
- 4 Jhurhat (CT)
- 5 Podara (CT)
- 6 Panchpara (CT)
- 7 Haragadha (CT)
- 8 Ramchandrapur (CT)
- 9 Banapur (CT)
- 10 Sankrail (CT)
- 11 Manikpur (CT)
- 12 Natpur (CT)
- 13 Rajghatdaha (CT)
- 14 Saranga (CT)
- 15 Kamnaga (CT)
- 16 Masila (CT)
- 17 Mirzapur (CT)
- 18 Sankrailga (CT)
- 19 Domaniapur (CT)
- 20 Uta (CT)
- 21 Dhulagan (CT)
- 22 Kendua (CT)
- 23 Nabghara (CT)

C. D. BLOCK DOMJUR

- 24 Khanbira (CT)
- 25 Natibpur (CT)
- 26 Kesatpur (CT)
- 27 Kalara (CT)
- 28 Bire Nopara (CT)
- 29 Bhandaradaha (CT)
- 30 Mahari (CT)
- 31 Ankurhati (CT)
- 32 Nibra (CT)
- 33 Bankra (CT)
- 34 Makardaha (CT)
- 35 Kartha (CT)
- 36 Tondakua (CT)
- 37 Salap (CT)
- 38 Domjur (CT)
- 39 Dakshin Jhagaradaha (CT)
- 40 Begani (CT)
- 41 Banara (CT)
- 42 Oadpur (CT)

C. D. BLOCK PANCHLA

- 43 Jala Kendua (CT)
- 44 Pantara (CT)
- 45 Beldub (CT)
- 46 Sahapur (CT)
- 47 Panchia (CT)
- 48 Bikhakeia (CT)
- 49 Gabbera (CT)
- 50 Jaynagar (CT)
- 51 Gangadhapur (CT)
- 52 Kusandaga (CT)
- 53 Deulpur (CT)
- 54 Khajalati (CT)
- 55 Gondapara (CT)
- 56 Kulbanga (CT)
- 57 Jajnara (CT)
- 58 Shoveraraha (CT)
- 59 Malik Bagan (CT)
- 60 Dhuni (CT)
- 61 Paschim Panchla (CT)
- 62 Ban Hanahpur (CT)

C. D. BLOCK BALLY-JAGACHHA

- 63 Jagadshpur (CT)
- 64 Chandrai (CT)
- 65 Bally (CT)
- 66 Chakapara (CT)
- 67 Eksara (CT)
- 68 Kharia (CT)

C. D. BLOCK BAGNAN - I

- 69 Bagnan (CT)
- 70 Khalor (CT)
- 71 Chandrapur (CT)
- 72 Khadnan (CT)

TOTAL AREA OF THE DISTRICT	1467.00 Sq. Kms
TOTAL POPULATION OF THE DISTRICT	4850029
TOTAL NUMBER OF VILLAGES	650
TOTAL NUMBER OF INHABITED VILLAGES	644
TOTAL NUMBER OF CENSUS TOWNS	135
TOTAL NUMBER OF STATUTORY TOWNS	3
DISTANCE FROM STATE CAPITAL TO DISTRICT HEADQUARTERS (APPROX.)	3 Kms

- BOUNDARY, DISTRICT
- C. D. BLOCK
- HEADQUARTERS DISTRICT, POLICE STATION, C. D. BLOCK
- VILLAGES HAVING 5000 AND ABOVE POPULATION WITH NAME
- URBAN AREA WITH POPULATION SIZE - I, III, IV, V & VI
- NATIONAL HIGHWAY
- IMPORTANT METALLED ROADS
- RAILWAY LINE WITH STATION, BROAD GAUGE
- RIVER AND STREAM

HAORA MUNICIPAL CORPORATION
(Entirely Urban)

C. T. - CENSUS TOWN
M. C. - MUNICIPAL CORPORATION

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BLOCK

1. BHABANANDAPUR
2. CHARA PANCHLA
3. SAHAPUR
4. SHIBRAMCHAK

SITES

1. PANCHLA
2. PANCHLA
3. PANCHLA
4. ULBERIA II



Ulberia II -

Population -

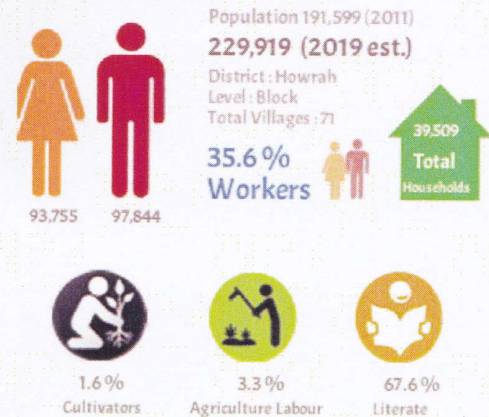
As per 2011 Census of India Ulberia II CD Block had a total population of 191,599. There were 97,844 (51%) males and 93,755 (49%) females. Population below 6 years was 25,648. Scheduled Castes numbered 57,671 and Scheduled Tribes numbered 80. As per 2001 census, Ulberia II block had a total population of 161,833, out of which 83,662 were males and 78,171 were females. Ulberia II block registered a population growth of 1.92 per cent during the 1991-2001 decade. Decadal growth for Howrah district was 12.76 per cent. Decadal growth in West Bengal was 17.84 per cent. Scheduled castes at 49,552 formed around one-third the population. Scheduled tribes numbered 690.

Panchla -

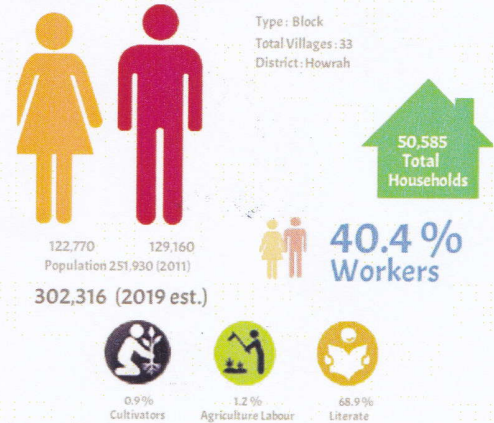
Population -

As per 2011 Census of India Panchla CD Block had a total population of 251,930. There were 129,160 (51%) males and 122,770 (49%) females. Population below 6 years was 32,043. Scheduled Castes numbered 44,475 and Scheduled Tribes numbered 75. As per 2001 census, Panchla block had a total population of 213,893, out of which 109,229 were males and 104,664 were females. Panchla block registered a population growth of 15.92 percent during the 1991-2001 decade. Decadal growth for Howrah district was 12.76 per cent. Scheduled castes at 45,946 formed around one-fourth the population. Scheduled tribes numbered 1,093. Decadal growth in West Bengal was 17.84 percent.

Ulberia I Block Demographics



Panchla Block Demographics



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SOCIO ECONOMIC NEED ASSESSMENT OF THE AREA -

The area is mostly inhabited by people belonging to BPL (below poverty line) section. They don't have a fixed income but mostly depends on the 100 days job guaranteed by the Government. The women of the village practice Zari work, however due to the advent of government strict taxation policies, they are forced to leave the age old handicraft. There is no medical health facilities at the vicinity, except for primary health centre which is not sufficiently manned to deliver health care services. These primary health centres are primarily used to provide accessibility to Neo natal and Pre natal and post natal care.



SERVICE STATISTIC (OUTREACH & STATIONARY HEALTH CENTRE)

TOTAL PATIENTS (2019 2020) RURAL			
MONTH	FEMALE	MALE	CHILDREN
Aug-19	9	0	0
Sep-19	46	8	0
Oct-19	30	14	0
Nov-19	63	22	0
Dec-19	66	42	0
Jan-20	65	67	0
Feb-20	84	60	0
Mar-20	74	69	0
TOTAL	437	282	0

TOTAL PATIENTS (2019 2020) URBAN			
MONTH	FEMALE	MALE	CHILDREN
Dec-19	10	0	0
Jan-20	64	11	0
Feb-20	46	11	11
Mar-20	35	7	2
TOTAL	155	29	13

TOTAL PATIENTS 2019 2020(RURAL & URBAN)			
AREA	FEMALE	MALE	CHILDREN
RURAL	437	282	0
URBAN	155	29	13
TOATL	592	311	13

AWARENESS REGARDING MENSTRUAL HYGIENE MANAGEMENT

Awareness meetings regarding menstrual health and hygiene always play a pivotal role in shaping the community's behaviour patterns. The importance of such meetings aggravates to a great extent if the place of the meeting happens to be a school. Bantra Rajlakshmi Valika Vidyalaya, curiously participated in an hour-long open discussion regarding menstruation and busted the myths around it. Although the session started with an unnatural calmness typical of these type of discussions, it ended with a volley of questions, debate and discussion. On 6th November, 2019, 64 students of Class- VIII participated in a discussion on General Health and Hygiene with special reference to Menstruation at Moulana Azad Memorial Girls' School, Gardenreach. On 14th September, 2019 a meeting was organised at Raghudebpur GP with the SHG leaders and members of the gram panchayat. About 60 members from different SHG attended the discussion. A discussion was made regarding DITO's activities in and around Panchla in last one and half years. Information was also shared regarding DITO Doctor's Clinic and its timings.

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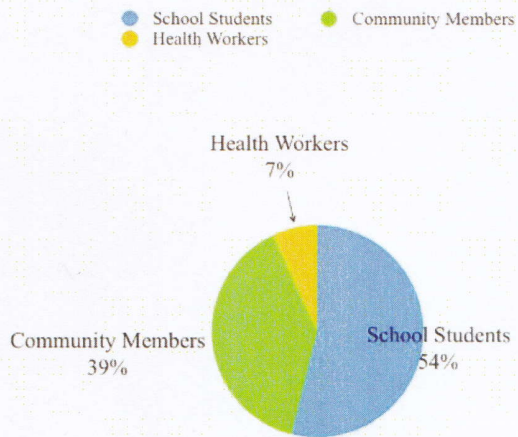


AWARENESS PROGRAMME ON MHM AT TARUN SANGHA ICDS CENTER, PANCHLA.



SNAPSHOT OF DITO'S REACH OUT TO DIFFERENT STATKE HOLDERS OF THE SOCIETY WITH MENSTRUAL HYGIENE ISSUES

BREAKING THE SILENCE ON MENSURATION BY INCORPORATING COMMUNITY WOMEN IN SMALL SCALE LIVELIHOOD PROGRAMMES



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SANITARY NAPKIN PACKING

- Packaging of Ujaan sanitary napkins started from the month of August. 4 women from the community were selected and trained to use the "Hand-Impulse Sealing Machine" and "Foot-Pedal sealing machine". They were also trained on Menstrual Health and Hygiene. The training enabled them to perform their roles as a volunteer for spreading awareness regarding menstrual health and its management in the vicinity.

Leena Ganguly -

Leena Ganguly lives with her son, daughter-in-law, and 3-year-old grand-daughter at Raghudevpur Battala, Panchla. She is about 50 years old and is a widow. Her son is service holder at a private company. The family belongs to low-middle income group. Apart from her son, she has another daughter who is married and lives at Girish Park. Mrs Ganguly is an active member of Mahila Ganatantrik Samity Local Committee and has very good rapport with the local government offices. She is really very active in spreading social awareness regarding health and hygiene amongst the local community. She is looking for an opportunity where she would be able to earn a handsome amount and at the same time spread awareness within the community. The Ujaan project provided her with the exact opportunity she was looking for.



Shukla Ganguly -

Shukla Ganguly, 31, belongs to low income group. She lives with her husband and 13-year-old son. Her husband is an industrial worker. He is alcoholic and developed liver and lung problems due to his habits. In order to secure the future of her son, Shukla is looking for a suitable opportunity and thus she found Project Ujaan. She joined as a packer of sanitary napkins and also as an active volunteer in spreading awareness regarding general and menstrual health and hygiene.



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Moumita Ganguly –

Moumita Ganguly, 29, lives with her mother-in-law, husband and 7-year-old son. Moumita's husband owns a sanitaryware cum hardware shop. He also earns by selling cow milk to the neighbours. Moumita's son is in Class – III. The family belongs to middle income group. Moumita is a person of self-respect. She does not want to ask her husband for pocket money. She was looking for a part-time income opportunity without hampering her daily schedule. Joining Project-Ujaan as a packer fulfilled her long-cherished desire of becoming self-reliant.



Debasree Ganguly –

Debasree Ganguly, 23, lives with her husband and a 5-year-old son. Debasree's husband is without any regular job and is a vagabond wanderer. He is also alcoholic. Debasree's son attends local Anganwadi school. The family lives under extreme financial crisis. Debasree was desperately looking for an income opportunity and wasted no time when Project- Ujaan was launched in her area.



Chaaya Mondal & Payel Mondal, mother and daughter, belong to very low socioeconomic background. Payel has one younger sister named Piya. Piya is in Class- XI. Apart from her studies, she gives tuitions to earn some pocket money and also to help her family

Payel's father used to be a van driver and the only income earner of the family. At that time, the family income was INR 4000 per month. After his sudden death 7 years back, the family faced tremendous financial crisis. Payel's mother started doing home based job of making rubber "O" ring. This job fetches her INR 6 per 100 rubber "O" ring. When Payel was in Class IX, she was diagnosed with Hypoalimentionation and was admitted to hospital. Although she got released after 15 days of treatment, it took her the whole year to be able to walk. After that, she left her studies and started helping her mother in making rubber 'O' ring.

They came to know about the Ujaan program of DSWA from the other packers and they showed their interest in joining the program as packer. As Moumita and Debasree (the other two packers) left the job, DSWA team inducted Chaaya Mondal and Payel Mondal.

1 -

2 -



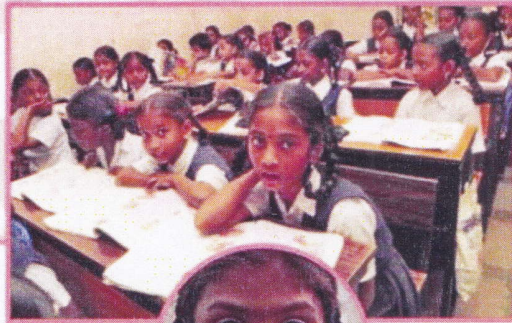
1 - PAYEL MONDAL
2 - CHAAYA MONDAL

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Project - Ujaan .



Girls are typically absent for **20%** of the school year due to menstruation, which is the second major reason, after household works, for girls to miss schools. Although Government of India, issued national guidelines on menstrual hygiene management in 2015, a survey in 2016-17 showed only 1/3rd of the schools followed it, with wide variation across the states. Even better, as recently as two years ago, nearly **40% of the 1.5 million schools in India** lacked a functional toilet.

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SOCIAL MARKETING OF UJAAN SANITARY NAPKIN -

The awareness and advocacy programmes on Menstrual Hygiene paved way to community women to come forward and endorse DITO's newly introduced UJAAN Sanitary napkin. Each packet of sanitary napkin consists 6 sanitary pads and were sold to the end users at a price of RS 25. The pricing is made keeping in mind the affordability capacity of those section of the women, who otherwise doesn't have the means to access the product available in the prevalent market rate (Rs 40 and above).

DITO created local micro level women entrepreneurs who willingly came forward to do the social marketing of sanitary napkins. They are given a commission on sale of each packet and thus adds up to their family income. Presently during the last 5 months DITO has been able to enrol 16 women from the community who have been doing the social marketing of UJAAN Sanitary napkins.

During the last 5 months, we have seen many women coming forward and expressing their interest to get involved in this income generation programme, however the challenges remain a constant threat as the family members of these women opposed strongly against this kind of activities, not to mention matters regarding menstruation still remains as a constant taboo within the society.



OUR DITO TEAM MEMBER - PARUL MERRY JYOTIKA BAPARI
TAKES CARE OF SOCIAL MARKETING OF UJAAN
SANITARY NAPKINS.



**SOME WORTH MENTIONING CASE STUDIES OF
WOMEN INVOLVED IN SOCIAL MARKETING OF UJAAN
SANITARY NAPKIN -**

AT BECKBAGAN -

Sonia Das -

Sonia is a 30-year-old married lady, residing at lower range with her husband and 2 sons. Her husband is a carpenter. Both of her son is at school. The family belongs to low middle socio-economic background. While DITO was conducting group meetings regarding MHM in the vicinity, she presented herself showing interest to be a canvasser for Project Ujaan.

Rimsha Hamid Khan -

Rimsha is a 40-year-old lady residing at Ahiri Pukur with her husband and 2 sons. Her elder son is studying journalism and the younger is in class XI. She is also working as a maid servant. She has good rapport in her neighbourhood. She has some relatives in Topsisia and other places which may help us in future.

Sumitra Chettri -

She is a middle-aged married woman. Her husband is driver. She has 3 daughters and a son. She used to work in a parlour, but now she works from home. One of her daughters is studying in Loreto College and another one is in Loreto school. While doing social marketing campaign shown her interest.

Mala Routha -

She is a 40-year-old widow residing at Beckbagan with her mother and 2 children. She is a private tutor. She used to work as a teacher in a local school. She has good contacts in Christian community as well as Muslim community.

AT CHOWBAGHA -

Shama Parveen:

Shama is a 27-year-old muslim lady residing in Chowbagha with her husband and 3 children. She works in a local tailoring centre. The economic condition is not good.



AT HARIDDEVPUR -

Krishna Mondal:

Middle aged unmarried women residing at Haridevpur with her brother and sister in law.



RIMSHA HAMID KHAN




SONIA DAS

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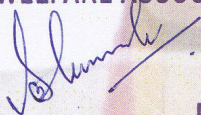
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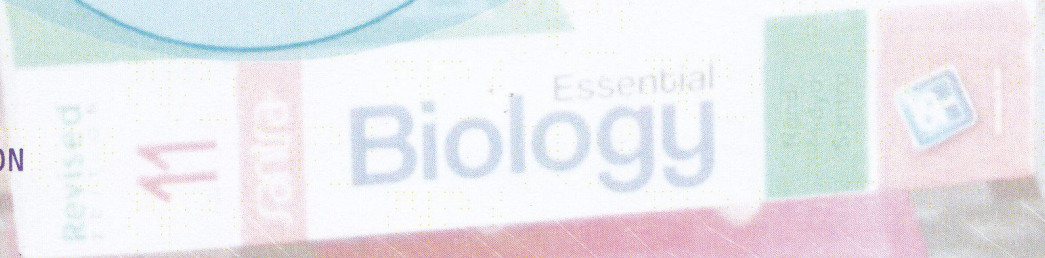


Project - Medha
(The Tale of a Dreamer)

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PROJECT MEDHA

Project Medha provides scholarship to under privileged girls who are unable to continue their higher studies. The project was envisioned keeping in mind the gender gap that exists in our country and with the vision to encourage girls and their parents to continue education and be financially independent in the future. The project bore sweet results as many of the DITO Scholars have successfully completed their education and are placed at different echelons of the society.

C. PROJECT MEDHA (DITO SCHOLARSHIP PROGRAM) -

Project Medha is always very special for DITO as it helps meritorious girl students coming from low socio-economic background to pursue their education after their secondary and higher secondary examinations. Our DITO scholars made us proud not only through securing their place in the merit list of universities, but also by bagging great offers of jobs from distinguished institutions. Below are some of our gems -

She proved her worth as she secured her place as Associate Software Engineer at BOSCH India Ltd.



Kahekashan
Parveen

She is now preparing for her MA entrance examination taking english as major subject.



Puja Majhi

She secured her place in Cognizant Technologies as Programme Analyst Trainee.



Priyanka Sasmal

She got appointment at Wellspun India Ltd.



Esita Bhowmick



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PROJECT MEDHA - DITO SCHOLARSHIP PROGRAM

She is working at WIPRO, Chennai as Graduate Trainee Engineer.



SANA BADAR



AKANSHA SINGH

She is in B. tech final year. She already bagged two call letters - one from ITC Infotech as Associate IT Consultant and another from LTI Infotech as Graduate Trainee Engineer.

She has completed her graduation in sanskrit successfully and took admission in B. ED. in Netaji Subhash Chandra Bose P. T. T. I College.



SONALI NANDI



MADHUSREE MITRA

She completed her BSC in Geography with 73.25% marks and took admission for masters in Klayani University, Klayani.

Priyanka Sasmal

Esita Bhowmick



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SELECTION OF NEW SCHOLARS UNDER PROJECT MEDHA

Nurjahan belongs to a small village called Ruppur, near Bolpur. Her father is a daily wage earner. Nurjahan has scored 433 out of 500, a whopping 86.5% marks in HS school and became highest scorer in her school, Binuria Sumitra Vidyalaya. "I didn't have any private tutor, because my family could not afford that. I took help from a neighbour who guided me through Philosophy and Sanskrit. I have applied for GNM course. I want to be a nurse and help people", said Nurjahan. Nurjahan has taken admission in Punadevi Chaudhuri Girls College and has also applied for Visvabharati University, Bolpur.



NURJAHAN

Bisakha belongs to a small village called Ruppur, near Bolpur. Her father is a daily wage earner and mother is house maid. Bisakha's father is 70% visual impaired. Bisakha has scored 432 out of 500, a whopping 86.4% marks in HS school and became second highest scorer in her school, Binuria Sumitra Vidyalaya. "I do not know what to say about Bisakha", said Aditi Mukhopadhyay Majumdar, Headmistress of Bisakha's school. "She has been an extraordinary student. Even after facing lots of odds, she has scored exceptionally well. I will be extremely happy to recommend Bisakha for a scholarship". Bisakha has taken admission in Punadevi Chaudhuri Girls College and has also applied for Visvabharati University, Bolpur.



BISAKHA

Devjani Dutta, student of Nabadhai Balika Vidyamandir, Duttapukur scored 90% in secondary examination and proved that poverty has nothing to do with excellence. "I have seen my parents' struggle with my own eyes", she says. "my parents make blouses. My father suffered brain stroke in 2010. He cannot sit for a long time and pay attention. So, my mother assists him after performing all the daily chores. We are a close-knit family. I live with my parents and paternal uncles. There are total 9 members in the family." Devjani's parents make 5-6 blouses per day and earns Rs. 50-60. "But now these days, neighbours prefer coming to Kolkata and buy readymade blouses", said Rupali, Devjani's mother. Devjani is giving tuitions to younger students to support her family. She is hell bent to continue her education in whatever way she can. "My teachers supported me fully", she said, "even my private tutor charged way less than what he is used to take from others". "I want to continue my education in Commerce and prove that even girls can pursue their education in Commerce and do well. It is my challenge." Devjani has already taken admission in the same school she used to be in.



DEVJANI DUTTA

DITO SOCIAL WELFARE ASSOCIATION

Director



SELECTION OF NEW SCHOLARS UNDER PROJECT MEDHA

Semonti Chakraborty, student of Amtala Nivedita Balika Vidyalaya, scored whopping 97.5% in Secondary examination and proved that impossible is nothing. She stood 8th in West Bengal. Semonti's father, Jhantu Chakraborty, works in a local Homeopath shop and manages to secure just two square meals a day. Anything more is just fancy for the family. But that doesn't stop Semonti to perform equally well in studies, extempore, essay competition, debate and lastly, in cultural programs. As per Sanchita Ghatak, headmistress of Semonti's school, "Semonti is completely different from others. She has an extraordinary knack to improve herself constantly. She used to write and rewrite answers continuously till her level of satisfaction. She is a voracious reader and spends much of her free time in the school library". Her dream is to become a doctor. But the charges for preparatory course of Medical examination is out of the reach of her family. As Semonti's father said, "I am trying to pick up another job to help my family. But even that is not enough. It is tough for me to continue her general education, and she is dreaming for medical examination. My daughter is brilliant, but I am unable to support her". Semonti needs a whopping 3 lakhs to complete classroom preparatory medical course of 2 years. The family has approached to the local community Panchayat for financial help.



SEMONTI CHAKRABORTY

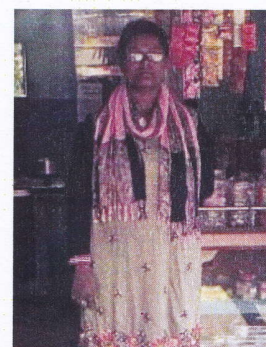
Kaberi hails from a small village called Maldah from Purba Medinipur. Her father is a day wage earner. The monthly income of the family is INR 4000 per month. Kaberi lives with her parents and her elder brother who is studying at Panskura Banamali College.

Typically, Kaberi came to know about DITO scholarship through internet and applied for it. In the telephonic interview she said, "I want to pursue education like my elder brother. But my father can only manage to arrange two square meals a day for the family. He is already supporting my elder brother. How can I ask for more?" In a distant village with almost no external help, she has scored 82.8% in Higher Secondary examination. Kaberi wants to pursue her graduation in English and later wants to become a teacher. She is also aware of the skyrocketing fees of the Bachelor of Education, the professional degree which can bring her dream to reality.



KABERI

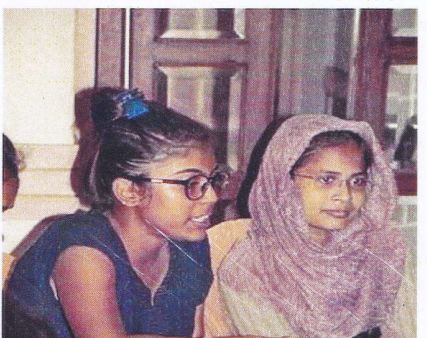
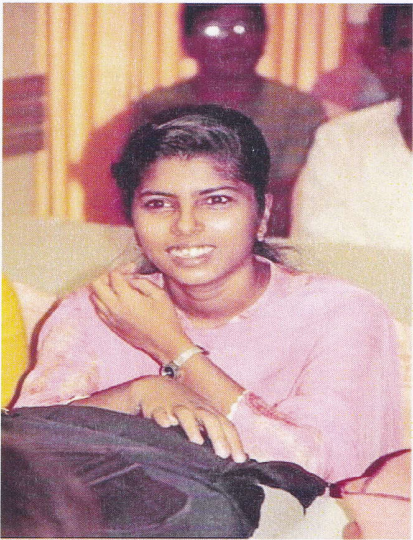
Ankita Adak, student of Jagatpur Adarsha Vidyalaya, Jagatpur, near Uluberia, Howrah scored 86% in West Bengal Higher Secondary Examination 2019. This can be an ordinary story of any ordinary girl, but, Ankita is far from being ordinary. Ankita's father, Jayanta Adak, was a tea stall owner and the only bread earner in the family. He died of a sudden cardiac arrest. Ankita was at Class - XI that time. After her father's death, she took the responsibility of her family and continue her education. She runs the tea stall now with the help from her little sister, Anwesha, and earns about Rs 100 per day. With this little earning she inched forward in her preparation for Higher secondary examination with her undying zeal and tenacity.



ANKITA ADAK

DITO SOCIAL WELFARE ASSOCIATION

Director





KULDEEP VERMA & CO.

CHARTERED ACCOUNTANTS
CIT Plaza, P-179, CIT Scheme IVM
Phoolbagan, Kolkata - 700 010
Phone : 033 40035388

INDEPENDENT AUDITORS' REPORT

TO THE MEMBERS OF DITO SOCIAL WELFARE ASSOCIATION

Report on the Audit of Financial Statements

Opinion

We have audited the accompanying financial statements of DITO Social Welfare Association ("*the Company*") which comprises the Balance Sheet as at March 31, 2020, the Income and Expenditure Account, and statement of cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies and other explanatory information.

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements give the information required by the Companies Act 2013("Act") in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India, of the state of affairs of the Company as at March 31, 2020, its deficit and cash flows for the year ended on that date.

Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing (SAs) specified under section 143(10) of the Companies Act, 2013. Our responsibilities under those Standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Statements* section of our report. We are independent of the Company in accordance with the *Code of Ethics* issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the financial statements under the provisions of the Act and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion on the financial statements.



Information other than the financial statements and auditors' report thereon

The Company's board of directors is responsible for the preparation of the other information. The other information comprises the information included in the Annual Report, but does not include the financial statements and our auditor's report thereon.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained during the course of our audit or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Responsibility of Management and those charged with governance for the Financial Statements

The Company's Board of directors are responsible for the matters stated in section 134 (5) of the Act with respect to the preparation of these financial statements that give a true and fair view of the financial position, financial performance and cash flows of the Company in accordance with the accounting principles generally accepted in India, including the accounting standards specified under section 133 of the Act.

This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statement that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

The Board of Directors/those charged with governance are also responsible for overseeing the company's financial reporting process.



Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

In conducting our audit, we have taken into account the provisions of the Act, the accounting and auditing standards and matters which are required to be included in the audit report under the provisions of the Act and the Rules made there under and the Order issued under Section 143(11) of the Act.

We conducted our audit of financial statements in accordance with the Standards on Auditing specified under Section 143(10) of the Act. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under section 143(3)(i) of the Companies Act, 2013, we are also responsible for expressing our opinion on whether the company has adequate internal financial controls system in place and the operating effectiveness of such controls
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's



report. However, future events or conditions may cause the Company to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- Obtain sufficient appropriate audit evidence regarding the financial information of the entities or business activities within the Company to express an opinion on the financial statements. We are responsible for the direction, supervision and performance of audit. We remain solely responsible for our audit opinion.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Report on Other Legal and Regulatory Requirements

The Companies (Auditor's Report) Order 2016 ("the Order"), issued by the Central Government of India in terms of sub-section (11) of section 143 of the Companies Act, 2013 is not applicable to the Company in terms of clause 2(iii) of the Order.

As required by Section 143(3) of the Act, we report that:

We have sought and obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit.

- a. In our opinion, proper books of account as required by law have been kept by the Company so far as it appears from our examination of those books.
- b. The Balance Sheet, the Income and Expenditure Account, and the Cash Flow Statement dealt with by this Report are in agreement with the books of account.
- c. In our opinion, the aforesaid financial statements comply with the Accounting Standards specified under Section 133 of the Act, read with Rule 7 of the Companies (Accounts) Rules, 2014.
- d. On the basis of the written representations received from the directors as on 31st March, 2020 taken on record by the Board of Directors, none of the directors is disqualified as



KULDEEP VERMA & CO
CHARTERED ACCOUNTANTS

on 31st March, 2020 from being appointed as a director in terms of Section 164 (2) of the Act.

- e. With respect to the adequacy of the internal financial controls over financial reporting of the Company and the operating effectiveness of such controls, refer to our separate Report in "Annexure A";
- f. With respect to the other matters to be included in the Auditor's Report in accordance with Rule 11 of the Companies (Audit and Auditors) Rules, 2014, in our opinion and to the best of our information and according to the explanations given to us:
 - i. The Company does not have any pending litigations which would impact its financial position;
 - ii. The Company did not have any long-term contracts including derivative contracts for which there were any material foreseeable losses; and
 - iii. There were no amounts which were required to be transferred to the Investor Education and Protection Fund by the Company

For Kuldeep Verma & Co.
Chartered Accountants
Firm Reg. No.: 326842E

Ramesh Kr. Verma

Ramesh Kr Verma
Partner
Membership No: 067435
UDIN: 20067435AAAAAN1397



Place: Kolkata
Date: 28 September 2020

ANNEXURE A TO THE INDEPENDENT AUDITORS' REPORT

Report on the Internal Financial Controls under Clause (i) of Sub-section 3 of Section 143 of the Companies Act, 2013 ("the Act ")

We have audited the internal financial controls over financial reporting of DITO Social Welfare Association ("the Company") as of March 31, 2020 in conjunction with our audit of the financial statements of the Company for the year ended on that date.

Management's Responsibility for Internal Financial Controls

The Company's management is responsible for establishing and maintaining internal financial controls based on Guidance Note on Audit of Internal Financial Controls over Financial Reporting issued by the Institute of Chartered Accountants of India. These responsibilities include the design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the orderly and efficient conduct of its business, including adherence to company's policies, the safeguarding of its assets, the prevention and detection of frauds and errors, the accuracy and completeness of the accounting records and the timely preparation of reliable financial information, as required under the Companies Act, 2013.

Auditors' Responsibility

Our responsibility is to express an opinion on the Company's internal financial controls over the financial reporting based on our audit. We conducted our audit in accordance with the Guidance Note on Audit of Internal Financial Controls over Financial Reporting (the "Guidance Note") and the Standards on Auditing, issued by ICAI and deemed to be prescribed under Section 143(10) of the Companies Act, 2013 to the extent applicable to an audit of internal financial controls, both applicable to an audit of Internal Financial Controls and, both issued by the Institute of Chartered Accountants of India. Those Standards and the Guidance Note require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether adequate internal financial controls over financial reporting was established and maintained and if such controls operated effectively in all material respects.

Our audit involves performing procedures to obtain audit evidence about the adequacy of the internal financial controls over financial reporting and their operating effectiveness. Our audit of internal financial controls over financial reporting included obtaining an understanding of internal financial controls over financial reporting, assessing the risk that a material weakness exists, and testing and evaluating the design and operating effectiveness of internal control based on the assessed risk. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error.



We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion on the Company's internal financial controls system over financial reporting.

Meaning of Internal Financial Controls over Financial Reporting

A company's internal financial control over financial reporting is a process designed to provide reasonable assurance regarding the reliability of financial reporting and the preparation of financial statements for external purposes in accordance with generally accepted accounting principles. A company's internal financial control over financial reporting includes those policies and procedures that

- (1) Pertain to the maintenance of records that, in reasonable detail, accurately and fairly reflect the transactions and dispositions of the assets of the company;
- (2) Provide reasonable assurance that transactions are recorded as necessary to permit preparation of financial statements in accordance with generally accepted accounting principles, and that receipts and expenditures of the company are being made only in accordance with authorities of management and directors of the company; and
- (3) Provide reasonable assurance regarding prevention or timely detection of unauthorized acquisition, use, or disposition of the company's assets that could have a material effect on the financial statements.

Inherent Limitations of Internal Financial Controls over Financial Reporting

Because of the inherent limitations of the internal financial controls over financial reporting, including the possibility of collusion or improper management override of controls, material misstatements due to error or fraud may occur and not be detected. Also, projections of any evaluation of the internal financial controls over financial reporting to future periods are subject to the risk that the internal financial control over financial reporting may become inadequate because of the changes in conditions, or that the degree of compliance with the policies or procedures may deteriorate.



**KULDEEP VERMA & CO
CHARTERED ACCOUNTANTS**

Opinion

In our opinion, the Company has, in all material respects, an adequate internal financial controls system over financial reporting and such internal financial controls over financial reporting were operating effectively as at 31 March 2020, based on the internal control over financial reporting criteria established by the Company considering the essential components of internal control stated in the Guidance Note on Audit of Internal Financial Controls Over Financial Reporting issued by the Institute of Chartered Accountants of India.

For Kuldeep Verma & Co.
Chartered Accountants
Firm Reg. No.: 326842E

Ramesh Kr. Verma

Ramesh Kr Verma
Partner
Membership No: 067435
UDIN: 20067435AAAAAN1397



Place: Kolkata
Date: 28 September 2020

DITO SOCIAL WELFARE ASSOCIATION
 CIN : U85100WB2016NPL210100
 Plot No.E2-3-Block EP GP, Sector-V, Bidhannagar, Kolkata-700091

Balance Sheet as at 31st March 2020

(Amount in Rs.)

Particulars		Note No.	As at 31st March 2020	As at 31st March 2019
I.	EQUITY AND LIABILITIES			
1	Shareholders' funds			
	(a) Share capital	3	100,000	100,000
	(b) Reserves and Surplus	4	1,837,619	2,291,783
2	Non - Current liabilities			
	(a) Other Long Term Liabilities	5	4,044,440	544,440
3	Current liabilities			
	(a) Other Current Liabilities	6	132,515	95,185
	(b) Short Term Provision	7	8,040	8,040
	TOTAL		6,122,614	3,039,448
II.	ASSETS			
1	Non-current assets			
	(a) Fixed assets			
	(i) Tangible assets	8	664,690	221,112
	(ii) Intangible assets	8	5,458	15,047
	Deferred tax assets			1,318
2	Current assets			
	(a) Cash and Cash Equivalents	9	5,375,450	2,757,143
	(b) Other Current Assets	10	77,016	44,828
	TOTAL		6,122,614	3,039,448

Notes on Financial Statements
 As per our report of even date

1 to 21

For Kuldeep Verma & Co.
 Chartered Accountants
 Firm Registration No.:326842E

For and on behalf of the board of director

Ramesh Kr Verma

Ramesh Kr Verma
 Partner
 M.No-067435



Place : Kolkata
 Date : 28 September 2020

Sahana Bhowmick
 DIRECTOR

Sahana Bhowmick
 Director
 DIN: 06438704

Ushree Roy
 DIRECTOR

Ushree Roy
 Director
 DIN: 07388317

DITO SOCIAL WELFARE ASSOCIATION
CIN : U85100WB2016NPL210100
 Plot No.E2-3-Block EP GP, Sector-V, Bidhannagar, Kolkata-700091

Income & Expenditure Account for the year ended 31st March 2020

(Amount in Rs.)

Particulars		Note No.	For the year ended 31st March 2020	For the year ended 31st March 2019
I	Revenue From Operations	10	1,593,973	3,523,977
	Other Income	11	143,855	37,868
III	Total Revenue		1,737,828	3,561,845
IV	Expenses:			
	Depreciation and Amortization Expense	8	123,194	56,662
	Employee Benefit Expenses	12	116,450	-
	Other Expenses	13	1,951,031	1,244,799
V	Total Expenses		2,190,675	1,301,461
VI	Surplus/(Deficit) before tax (III - V)		-452,847	2,260,384
VII	Tax expense:			
	(1) Current tax		-	8,040
	(2) Deferred tax		1,318	-1,071
VIII	Surplus/(Deficit) i.e excess of Income over Expenditure (VI - VII)		-454,165	2,253,415

Notes on Financial Statements
As per our report of even date

1 to 21

For Kuldeep Verma & Co.
Chartered Accountants
Firm Registration No.:326842E

For and on behalf of the board of director

Ramesh Kr. Verma
Ramesh Kr Verma
Partner
M.No-067435



Place : Kolkata
Date : 28 September 2020

Sahana Bhowmick

DIRECTOR
Sahana Bhowmick
Director
DIN: 06438704

DITO SOCIAL WELFARE ASSOCIATION

Ushree Roy

DIRECTOR
Ushree Roy
Director
DIN: 07388317

DITO SOCIAL WELFARE ASSOCIATION
CIN : U85100WB2016NPL210100
 Plot No. E2-3-Block EP GP, Sector-V, Bidhannagar, Kolkata-700091

Cash Flow Statement for the period ended 31st March 2020

(Amount In Rs.)

PARTICULARS	For the year ended 31st March 2020	For the year ended 31st March 2019
A. Cash flow from Operating Activities		
Profit before Taxation	(452,847)	2,260,384
Adjustments for :		
Depreciation	123,194	56,662
Interest Received	(143,855)	(37,868)
Operating Profit before Working Capital changes	(473,508)	2,279,178
Adjustments for:		
(Increase)/Decrease in Other Current Assets	(32,188)	(35,787)
Increase/(Decrease) in Other Long -term Liabilities	3,500,000	(362,780)
Increase/(Decrease) in Current Liabilities	37,330	6,200
Cash Generated from Operations	3,505,142	(392,367)
(Income Tax Paid)/Refund Received		
Net cash flow from Operating Activities	3,505,142	(392,367)
B. Cash flow from Investing Activities		
Purchase of Fixed Assets	(557,182)	(241,954)
Investments in term deposits	-	-
Interest received	143,855	37,868
Net cash used in Investing Activities	(413,327)	(204,086)
C. Cash flow from Financing Activities		
Increase/(Decrease) in Share capital	-	-
Net Cash flow from Financing Activities	-	-
Net Decrease In cash and cash equivalents	2,618,307	1,682,725
Cash and Cash equivalents - Opening Balance	2,757,143	1,074,418
Cash and Cash equivalents - Closing Balance	5,375,450	2,757,143

Notes:

- a) Above statement has been prepared in Indirect Method.

This is the Cash Flow Statement referred to in our Report of even date

Notes on Financial Statements
 For Kuldeep Verma & Co.
 Chartered Accountants
 Firm Registration No.: 326842E

1 to 21
 For and on behalf of Board of Director

Ramesh Kr. Verma
 Ramesh Kr Verma
 Partner
 M.No-067435



Place : Kolkata
 Date : 28 September 2020

Sahana Bhowmick
 DIRECTOR

Sahana Bhowmick
 Director
 DIN: 06438704

DITO SOCIAL WELFARE ASSOCIATION

Ushree Roy
 DIRECTOR

Ushree Roy
 Director
 DIN: 07388317

DITO SOCIAL WELFARE ASSOCIATION
CIN : U93000WB2015NPL205044
Plot No. EZ-3-Block EP GP, Sector-V, Bidhannagar, Kolkata-700091

Notes on Financial Statements

1. The Company is a non-profit organization registered as Section 8 Company under Companies Act 2013. The Company has been formed for the welfare of the under privileged women/girls. Temporary surplus funds are deployed for safe keeping, hedge against inflation and to earn some benefits by way of interest which will be used to meet capital expenses for improvement of own infrastructure. The Company was registered U/s 12AA of Income Tax Act, 1961 vide order dated 31st August 2018 of Office of the Commissioner of Income Tax(Exemption). The Unique Registration Number allotted is-AAFCD6627E/10/18-19/S-D:94.
2. **Significant accounting policies**
 - A. **Basis of accounting and preparation of financial statements**

The financial statements have been prepared to comply in all material aspects with the applicable accounting principles in India, including Accounting Standards notified u/s 133 of the Companies Act, 2013 and the relevant provisions of the Companies Act, 2013.
 - B. **Basis of Accounting**

The financial statements have been prepared under the historical cost convention on an accrual basis.
 - C. **Use of estimates**

The preparation of financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent liabilities at the date of the financial statements and the results of operations during the reporting period. Although these estimates are based upon management's best knowledge of current events and actions, actual results could differ from these estimates.
 - D. **Fixed Assets**

Fixed Assets are stated at cost of acquisition inclusive of duties (net of CENVAT and other credits, wherever applicable), taxes, incidental expenses, erection / commissioning expenses and borrowing costs etc. up to the date the assets are ready for their intended use. An impairment loss is recognized where applicable, when the carrying value of tangible assets of cash generating unit exceed its market value or value in use, whichever is higher.
 - E. **Depreciation**

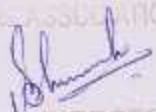
Depreciation has been provided as per Section 123(2) and Schedule II of the Companies Act, 2013.

The intangible assets such as software the useful life is 5 years and depreciation is charged under Written down value method
 - F. **Revenue recognition**

All income is accounted for on accrual basis. Further, the same is amortised over the period of project to which the revenue is allocated.
 - G. **Taxation**

Since the activities of the Company are non-profit, and the Company has been registered U/s 12AA of Income Tax Act, 1961, its operations shall be subject to Income Tax as per said provisions. Hence, provision for income tax has been created as per the provisions applicable.



DITO SOCIAL WELFARE ASSOCIATION

DIRECTOR

H Provisions

A provision is recognised when the company has a present obligation as a result of past event and it is probable that an outflow of resources will be required to settle the obligation, in respect of which reliable estimate can be made. Provisions are not discounted to its present value and are determined based on best estimate required to settle the obligation at the balance sheet date. These are reviewed at each balance date and adjusted to reflect the current best estimates.

I Cash and Cash Equivalents

Cash and Cash Equivalents in the Cash Flow Statement comprise of cash on hand and at bank, demand deposit with banks, cheques on hand, remittances in transit and short term highly liquid investments with an original maturity of three months or less.



WTO SOCIAL WELFARE ASSOCIATION

A handwritten signature in blue ink, appearing to read "S. Kumar".

DIRECTOR

DITO SOCIAL WELFARE ASSOCIATION
CIN : U85100WB2016NPL210100
 Plot No.E2-3-Block EP GP, Sector-V, Bidhannagar, Kolkata-700091

Notes on Financial Statements

3 Share Capital

3 a) Details of Authorized, Issued, Subscribed and Paid Up Share Capital:

Particulars	As at 31st March 2020	As at 31st March 2019	As at 31st March 2020	As at 31st March 2019
	Number	Rs	Number	Rs
Authorised Equity shares of Rs.10/- each	10,000	100,000	10,000	100,000
Issued Equity shares of Rs.10/- each	10,000	100,000	10,000	100,000
Subscribed and Paid-up Equity shares of Rs.10/- each	10,000	100,000	10,000	100,000
	10,000	100,000	10,000	100,000

3 b) Reconciliation of the number of equity shares outstanding at the beginning and at the end of the year:

Particulars	As at 31st March 2020	As at 31st March 2020	As at 31st March 2019	As at 31st March 2019
	Number	Rs	Number	Rs
Shares outstanding at the beginning of the year	10,000	100,000	10,000	100,000
Issued during the year	-	-	-	-
Shares outstanding at the end of the year	10,000	100,000	10,000	100,000

3 c) Rights, preferences and restrictions attached to equity shares:

The Company has single class of equity shares. Accordingly all class of equity shares rank equally with regard to dividends and share in the Company's residual assets. The voting rights of an equity shareholder on a poll (not on a show of hands) are in proportion to its share of the paid-up equity capital of the Company. Voting rights cannot be exercised in respect of shares on which any call or any other sums presently payable have not been paid.

Failure to pay any amount called up on shares may lead to forfeiture of shares.

On winding up of the company, the holders of the equity shares will be entitled to receive the residual assets of the Company, remaining after distribution of all preferential amounts in proportion to the number of equity shares.

3 d) The following is the list of the shareholders holding more than 5% equity

Name of Shareholder	As at 31st March 2020	As at 31st March 2020	As at 31st March 2019	As at 31st March 2019
	Number	% of holding	Number	% of holding
Sahana Bhowmick	99.98	99.98	9,998	99.98

4 Reserves and Surplus

Particulars	As at 31st March 2020	As at 31st March 2019
	Amount (Rs.)	Amount (Rs.)
(a) Surplus/(Deficit) in Income & Expenditure Account		
Opening balance	2,291,784	33,368
Add: Surplus/(Deficit) for the year	-454,165	2,253,415
Total	1,837,619	2,291,784

5 Other Long Term Liabilities

Particulars	As at 31st March 2020	As at 31st March 2019
	Amount (Rs.)	Amount (Rs.)
Others:		
(a) Corpus Donation Fund	4,044,440	544,440
Total	4,044,440	544,440



DITO SOCIAL WELFARE ASSOCIATION

(Signature)
DIRECTOR

DITO SOCIAL WELFARE ASSOCIATION
 CIN : U85100WB2016NPLZ10100
 Plot No.E2-3-Block EP GP, Sector-V, Bidhannagar, Kolkata-700091

Notes on Financial Statements

6 Other Current Liabilities

Particulars	As at	As at
	31st March 2020	31st March 2019
	Amount (Rs.)	Amount (Rs.)
(a) Expenses payable	96,265	77,485
(b) Audit fees payable	20,650	17,700
(c) TDS payable	15,600	-
Total	132,515	95,185

7 Short Term Provisions

Particulars	As at	As at
	31st March 2020	31st March 2019
	Amount (Rs.)	Amount (Rs.)
(a) Provision for Income Tax (Net of advance tax)	8,040	8,040
Total	8,040	8,040



DITO SOCIAL WELFARE ASSOCIATION

(Signature)
 DIRECTOR

DITO SOCIAL WELFARE ASSOCIATION
 CIN : U85100WB2016NPL210100
 Plot No. E2-3-Block EP GP, Sector-V, Bidhannagar, Kolkata-700091

B. Fixed Assets

(Amount in Rs.)

Particulars	GROSS BLOCK			DEPRECIATION						NET BLOCK	NET BLOCK	
	As at	Addition	Deduction	As at	As at	For the Year			As at	As at	As at	
	01.04.2019			31.03.2020	01.04.2019	On Opening	On Addition	On Deduction	31.03.2020	31.03.2020	31.03.2019	
Tangible assets:												
Computer	207,398			207,398	44,445	28,072	-		72,517	134,861	162,953	
Office Equipments	69,846	48,183		118,029	24,798	11,176	9,213		43,187	73,842	45,048	
Furniture & Fittings	13,829	43,214		57,043	718	186	6,526		7,430	49,613	13,111	
Vehicle		465,785		465,785			58,432		58,432	407,353		
Intangible assets:												
Software	30,230			30,230	15,163	9,589	-		24,772	5,458	15,067	
TOTAL	321,303	557,182	-	878,485	85,143	49,023	74,171	-	208,338	670,148	236,160	



DITO SOCIAL WELFARE ASSOCIATION

(Signature)
 DIRECTOR

DITO SOCIAL WELFARE ASSOCIATION
CIN : U85100WB2016NPL210100
Plot No.E2-3-Block EP GP, Sector-V, Bidhannagar, Kolkata-700091

Notes on Financial Statements

9 Cash and cash equivalents

Particulars	As at 31st March 2020	As at 31st March 2019
	Amount (Rs.)	Amount (Rs.)
Cash and Cash Equivalents		
(a) Balances with banks:		
(i) In current accounts(ICICI Bank A/c 003405011654	2,137,283	2,755,357
(ii) Term deposit with ICICI Bank(<i>maturing on 03.11.2020 bearing Interest @ 6.25% per annum</i>)	3,114,837	-
(b) Cash In hand (As certified by the Management)	123,330	1,786
Total	5,375,450	2,757,143

10 Other Current Assets

Particulars	As at 31st March 2020	As at 31st March 2019
	Amount (Rs.)	Amount (Rs.)
Advance-Others	26,941	-
TDS Receivable	50,075	44,828
Total	77,016	44,828



DITO SOCIAL WELFARE ASSOCIATION

(Handwritten Signature)

DIRECTOR

**DITO SOCIAL WELFARE ASSOCIATION
NOTES ON FINANCIAL STATEMENTS**

14. Activities of the Company

The Company is presently carrying on activities of charitable purpose and is undertaking following projects of charitable purpose:

- a) Education Programme,
- b) Community Health Mission,
- c) Menusural Hygiene Project and;
- d) Safe Drinking Water Project

15. RELATED PARTY TRANSACTIONS

As per management, there were no related party transactions during the year.

16. The Company is registered under Section 12AA(1)(b)(i) vide order dated 31st August 2018 with effect from AY 2019-20 for the purpose of charitable purpose of relief of poor, education, medical relief and advancement of any other object of general public utility.

17. The Company has submitted an application in Form 10G of Income Tax Rules, 1962 for grant of approval under Section 80G(5)(vi) of Income Tax Act, 1961 on 11th December 2019. The application was approved by CIT(Exemption), Kolkata vide Approval No.: CIT(EXEMPTION), KOLKATA/80g/2019-20/A/10803 dated 17.03.2020. The exemption is valid from AY 2020-21.

18. Accumulation of Income U/s 11(2) of the Income Tax Act, 1961

a) The Company has furnished statement in Form 10 vide receipt number: 863063311230819 on 23.08.2019 to the assessing officer/prescribed authority under sub-section (2) of Section 11 of the Income Tax Act, 1961 for accumulation of Rs.17,00,000/- out of income of the Company for AY 2019-20 for the purpose of carrying out of the purposes of institution in the Community Health Project and the same shall be utilized on or before 31.03.2022. The Company has applied amount of Rs.7,79,264/- during the current year. The details of which is as below:

Sr. No	Particulars	Amount (Rs)
1	Doctor Remuneration	2,22,250
2	Cost of medicine and consumables	2,22,868
3	Cost of project coordinator	1,35,385
4	Other expenses on the project	1,98,761
	Total	7,79,264

The balance amount of Rs.9,20,736/- is accumulated or set apart has been invested or deposited in the modes specified in sub-section (5) of Section 11 of the Income Tax Act, 1961.



DITO SOCIAL WELFARE ASSOCIATION

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DIRECTOR

**DITO SOCIAL WELFARE ASSOCIATION
NOTES ON FINANCIAL STATEMENTS**

b) The Company has received a voluntary contribution of Rs.8,97,500/-from Second Vivekananda Bridge Tollway Company Private Limited (CIN: U45201WB2001PTC109652) on 30th July 2019, the donation has been received for the purpose of tuition fees of the student for the Education Program of the Company. The Company has applied an amount of Rs.1,21,620/- towards the tuition fees. The balance amount of Rs.7,75,880/- shall be utilized for the education program of the Company by 31.03.2022 as decided by the Board of Directors in the meeting held on 09.08.2019. The Company has furnished statement in Form 10 vide receipt number: 547318521140920 on 14.09.2020 to the assessing officer/prescribed authority under sub-section (2) of Section 11 of the Income Tax Act, 1961 for accumulation of Rs.7,75,880/- out of income of the Company for AY 2020-21 for the purpose of carrying out of the purposes of institution in the Education Program and the same shall be utilized on or before 31.03.2022. The amount of Rs.7,75,880/- is accumulated or set apart has been invested or deposited in the modes specified in sub-section (5) of Section 11 of the Income Tax Act, 1961.

19. Application of Income

The details of the amount applied and received for the purpose of the charitable and religious purpose during the year is as below:

Particulars	31 March 2020(Rs)	31 March 2019(Rs)
Voluntary Contribution other than corpus fund	10,72,900	9,73,745
Receipts from incidental business activities U/s 11(4A)	5,21,073	20,05,792
Interest income from investments made U/s 11(5)	1,42,876	37,868
Other interest income	979	-
Total receipts/income other than Corpus Donation(A)	17,37,828	30,17,405
Application of Income for charitable purposes for the objects of the Company/institution		
Education programme	5,58,648	5,69,295
Community health mission	8,34,097	1,65,259
Menstrual Hygiene project	1,04,270	1,43,883
Safe drinking water project	1,00,342	1,52,094
Less: Amount applied out of income accumulated U/s 11(2) of Income Tax Act, 1961 for Community health mission	7,79,264	-
Administrative expenses and depreciation	5,93,319	2,70,930
Amount applied out of income of the current year(B)	14,11,412	13,01,461
Add: Amount accumulated U/s 11(2) of Income Tax Act, 1961 for the year	7,75,880	17,00,000
Total amount applied during the year(C)	21,87,292	29,44,799
Minimum amount to be applied U/s 11 of Income Tax Act, 1961-85% of A	14,77,154	25,64,794



DITO SOCIAL WELFARE ASSOCIATION

[Signature]
DIRECTOR

**DITO SOCIAL WELFARE ASSOCIATION
NOTES ON FINANCIAL STATEMENTS**

20. Corpus Donation Fund

The details of Corpus donation received during the year:

Particulars	31 March 2020(Rs)	31 March 2019(Rs)
Corpus donation received	35,00,000	5,44,440
Total	35,00,000	5,44,440

21. Previous year's figures have been regrouped wherever required in conformity with the presentation for the current year.

For Kuldeep Verma & Co.
Chartered Accountants
Firm Registration No.:326842E

Ramesh Kr. Verma

Ramesh Kr Verma
Partner
Membership No.:067435

Place: Kolkata
Date: 28 September 2020



For and on behalf of Board of Directors

Sahana Bhowmick

DIRECTOR

Sahana Bhowmick
Director
DIN:06438704

Ushree Roy

DIRECTOR

Ushree Roy
Director
DIN:07388317