

Rural Education & Action Development (READ)

Andimadam, Tamil Nadu, India

ANNUAL PROGRESS REPORT

Fiscal year April 2009- March 2010

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Dr. Koen Van Rompay & Sahaya International volunteers

Address:

D. Selvam (Founder Secretary) 1926, Sakthi Vinayagar St. Vilandai, Andimadam-621 801 Tamil Nadu, India

Phone: +(91)-4331-242583 E-mail: readselvam@gmail.com

Website: www.readindia.in

(READ is registered under the Societies Registration Act 27 of 1975 and registered under the Foreign Contribution (Regulation) Act of 1976).



Honourable President and Members of the General Body,

It is my pleasure again to present the progress report of READ's activities for the fiscal year 2009-2010. This is the 15th successful year in our long service mission. Although new activities were not initiated in this reporting year, we continued our regular activities in this reporting year, including formal and special schools, skill- and job-based trainings, child sponsorship, care and support services for people living with HIV/AIDS, women empowerment trainings, service to differently abled, micro-finance activity and link services to NGO partners elsewhere in the country. In addition, the Executive Director and core staff of READ could equip and specialize themselves in micro-finance (MF) management, accounting and accountability by attending exclusive MF Seminars, trainings and conferences organized by reputed Institutions.

As in the previous year the Nanayasurabhi Development Financial Services (NDFS) was the major contributor of micro-finance loan funds that were lent out to our beneficiaries. Sahaya International Inc. (USA), Sahaya International.eu (Belgium), SAWES/Inba Seva Sangam (ISS) and their networks of

volunteers and contributors in the USA and Europe continued to be the major partners supporting the other welfare and development activities of READ. I sincerely thank them and all our other partners and well wishers for their generous support in different ways. I wish and request this cooperation to continue in the successive year also to help READ to continue and achieve its development mission.





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1. EDUCATION

READ continues to run Educational Institutions both for normal children and differently abled children from poor social groups who are deprived of quality education and educational training.

1.1. Formal education to children:

READ runs two schools to offer formal

education to poor normal children at Andimadam and Periyakrishnapuram villages respectively. The medium of instruction in both the schools is English. The Jawahar Nursery and Primary school at Andimadam has 116 children (69 boys + 47 girls) and 8 teachers in this reporting year, and has both Kindergarten and 1through 6th Standards of Educational levels. In the next two years it will be upgraded as High School offering up to 10th standard of education. The Annai Teresa Nursery and Primary school at Periyakrishnapuram village has Kindergarten and 1-5 Standards of primary education, and has 159 children (93 boys+ 66 girls) and 6 teachers.

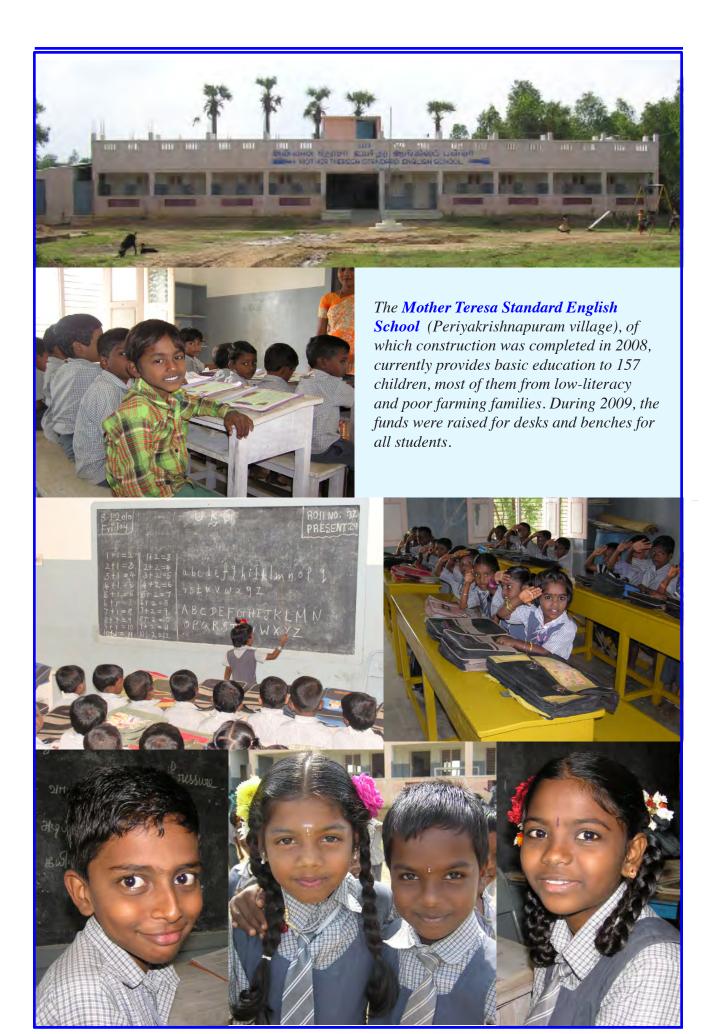
A parents meeting is held once a year to let the parents know the progress of their children and to get their consultation to further develop the schools.

Special events in this year:

- i. A Sports Day was celebrated with many sport events. Certificates were issued to the best performers.
- Jawahar nursery and primary school and inaugurated by Dr. Koen Van Rompay, Dr. Dominique Vandekerchove and Ms. Elsie De Laere. Funds for this school building were provided by Sahaya International Inc. (USA) and Sahaya.eu (Belgium) and its network of supporters, especially the students and teachers of the Koninlijk Atheneum of Ekeren (led by Mr. Paul Verlodt).



On October 24, 2009, the READ schools participated in the campaign on global climate change.



READ- Fiscal year 2009-2010.



iii. Voice on climate crisis – a globally organized event

On 24 October 2009 people in 181 countries through over 5200 events came together to speak with one voice on the most urgent issue of our times – the climate crisis. The organization 350.org coordinated this event globally. The children of our Annai Theresa School and Jawahar School also participated in this call for strong action and bold leadership on the climate crisis. Their pictures were featured on the 350.org website and included in the video documentary that can be viewed at http://www.youtube.com/watch?v=noPcVKf24rk (more on this in section 9.2 in this report)

iv. Tour:

212 students and 14 teachers from both Jawahar school and Annai Theresa school were taken for a one-day tour to Cuddalore and Puducherry. Paulina Zielinska and Justina Jaskiewicz from Poland organized this tour.

1.2. Special Education Schools:

For mentally challenged children, READ runs two Special Education schools by the name "ANBAGAM" – one at Andimadam and the other at Perambalur, 90 kilometers away from Andimadam. Mentally challenged children with different levels of disability are admitted in these schools and trained according to their learning abilities. They are trained on daily living activities, to identify and perceive objects, persons and the environment around them, and to adapt to the family and social environment they are living in. These schools are recognized by the Tamilnadu government. These schools receive support from

Rob Van Beurden, Diamond House, Belgium.

- The Special Education school at Andimadam is run in the Community Resource Centre (a building complex that accommodates several other activities also) and accommodates 25 children with different disabilites like Down syndrome, autism, cerebral palsy etc., The children are categorized under three disability levels; 7 children have mild mental disability, 12 have moderate mental disability and 6 with Severe disability. Two Special educators, one untrained teacher and 2 care takers attend the needs of these children. An individual case file is maintained for each child and their problems and progress are recorded regularly. Physiotherapy and other health services are provided to these children in the Community Resource Centre itself. Yoga and simple hand-works are also taught to these children to increase their concentration and focused activity. The school has a pick- up van to transport the children from distant villages. In this reporting year, India Cements company donated a Samsung LCD TV and a Philips DVD player to this school.
- The Special school at Perambalur has 28 children enrolled (8 with mild disability, 19 with moderate disability and one with severe disability), which are cared for by four Special Educators and one care taker. The Perambalur School received this year a grant of Rs.100,000 from the State Commissioner for Disability at Chennai to meet the salary of the Special Educators and for the maintenance of the school. India Cements company donated a mixer and a grinder, and Canara bank donated a washing machine and three chairs for the school.



READ- Fiscal year 2009-2010.



Many orphans and vulnerable children are receiving support via the orphan sponsorship program and Hope Walks Davis event of Sahaya International (USA) and Sahaya International.eu.

2. ORPHAN AND VULNERABLE CHILDREN SPONSORSHIP PROGRAM

Under this program, poor orphans, vulnerable children and HIV-infected children in rural areas receive sponsorship to meet their educational and health needs. The sponsors for each child are arranged by the international network of Sahaya International (USA) and Sahaya International.eu. In this reporting year 170 children had individual sponsorships. An additional 9 children who did not have individual sponsorship yet were also helped for their education by Sahaya International, USA.

Additional funds raised by Sahaya International through the annual Hope Walks Davis event sponsored 12 HIV-infected and affected children in this reporting year.

The sponsorship generally meets the cost of food, educational materials, school fees, school uniform dress and medical expenses. Some sponsors also helped their children to receive new bicycles, reading/writing desks and even helped their children's families to start incomegenerating activities and to renovate a house. The sponsorship for HIV- infected children includes also the cost of their medical and nutritional needs.

Under special conditions, a young lady named Vasanthi studying her final year of Bachelor of Science in Nursing at Chennai was supported this year also by Elisabeth Sherwin and with other sponsors of Sahaya international for her college fees and living expenses.

150 sponsored children (excluding the smallest

kids) enjoyed a one-day trip and picnic to Silver beach in Cuddalore, sponsored by Dr. Koen Van Rompay.

3. HIV/AIDS CARE AND SUPPORT PROGRAM

This is an ongoing program of READ. As in the last year, Sahaya International raised funds through the Hope Walks in Davis event to support HIV-infected/affected children and vulnerable children. In addition, Gilead sciences, USA also awarded a grant through Sahaya International for HIV/AIDS interventions. At the end of this reporting year, a total of 101 HIV-infected persons have enrolled in READ's PLHIV network, called "Malarum Mottukkal".

The funds from Hope Walks Davis and Gilead Sciences supported the following activities:

- Travel support to 101 PLHIV including 15 children to go to the Government Hospital for Thoracic Medicine, Tambaram and to the Government hospital at Perambalur to receive antiretroviral drugs and medications for opportunistic diseases.
- Monthly provision of nutritious food supplements to the HIV-infected children. This includes green gram, peanuts and other gram varieties, biscuits, date fruits and jaggery (country made sugar).
- Simple medications and consultation with local doctors for 14 infected children
- Entrepreneurship training for 25 HIV-infected adults.



Through the proceeds of Hope Walks Davis, organized by Sahaya International (USA), HIV-infected children receive a monthly supply of highly nutritions food supplements.

- Micro-enterprises development support for 9 PLHIV (e.g., goat rearing, milk cow rearing, street vending etc.)
- Social 'Pongal' event participated by all people of the PLHIV network.
- 54 group meetings for women in Self Help Groups on HIV/AIDS awareness and prevention methods in which a total of 772 women participated.
- In every monthly meeting of the network members awareness about the inhale of ART tablets and some information about the care in health is been explained to the members.
- HIV/AIDS awareness training was given to 25 adolescent boys by Koen Van Rompay.

4. DIFFERENTLY ABLED PEOPLE PROGRAMS

READ had organized five self-help groups (SHGs) for disabled persons in its service area. In this reporting year the following programs were conducted for the members of these SHGs:

• A one-day training for the leaders of all the

- five SHGs on leadership, disability service information, educational possibilities, resources and resource tapping processes.
- One income generation training for 20 disabled people with the balance fund dispatched by the Abilis Foundation, Finland.
- As in the previous year, regular monthly meetings were held in these SHGs to bring fellowship, confidence and collective sharing of information.
- A one-day workshop with training program was organized by the Spastics Society; 50 disabled members benefited through this program.
- 36 one-day meetings were held on different days to different SHGs on disability awareness, and specifically on services for differently abled persons. A total of 491women participated in these meetings.

5. COMMUNITY RESOURCE CENTRE (CRC) PROGRAMS

From 2006 onwards, READ constructed a Community Resource Centre (CRC) with major funding from the people and the Government of Japan through their Embassy in India. It is a comprehensive centre that accommodates a number of training and educational activities/ centres within it. This Community Resource Centre building was officially inaugurated and dedicated to public cause on Friday March 19, 2010 by Mr. Tomonori Minowa, Consul of Japan (Consulate General of Japan, Chennai) in the presence of dignitaries from different NGOs, Board Members of READ and local SHG leaders. CRC has the following activities:

5.1. Embroidered greeting cards production and training:

The training and production are ongoing activities of READ. After training, some of the trainees are inducted in the production activity in READ itself. The embroidered cards are especially made to be sold in USA and Belgium as a fundraising activity. In this reporting year 37 girls have undergone training in this unit, and 20 were subsequently employed in the production unit of READ and make a reasonable earning from their work. In this year 2603 Greetings cards were produced and dispatched to USA and Belgium for selling. During the summer vacation

2 of our sponsored children also attended a crash training in this unit.

5.2. Tailoring training:

This ongoing activity of READ offers intensive training on dress design and production to young women. In this reporting year 90 women had successfully undergone and completed this training in four batches – each for 6 months, either morning or afternoon. All the trainees received certificates from READ.

5.3. Computer operation training:

This ongoing activity of READ offers basic computer operation training to rural girls and youth in MS Office, internet and other simple applications. This year, 25 youth undertook the training and 13 have successfully completed the training and received the certificates. During the summer vacation, 5 of our sponsored children also attended a crash-training in this unit.

5.4. Typewriting:

READ offers a government-recognized typewriting course. This means that the trainees can appear for the Government technical examination held twice yearly and if they pass, receive the certificate from the Government's Technical Education Board; this certificate is valid to pursue government employment. In this reporting year 9 students have undergone training in our institute and appeared for the government examination. During the summer vacation, 5 of our sponsored children also attended a crashtraining in this unit.

5.5. Book-binding training and job work:

This activity was started only during the year 2008 to train physically challenged and hearing impaired adults to earn their livelihood. This unit provides training on note-book making, spiral-binding and book-binding. It also provides jobs to make the unit a self-reliant one and to provide job work to the trained differently abled people. In this reporting year four physically differently abled persons underwent training in this unit which is managed by one physically handicapped women and a hearing-impaired young man as trainers. This year, this unit supplied note books to the students of the schools run by READ and to

the READ sponsored children.

5.6. Mini-health and physiotherapy centre:

This unit was originally intended to serve the students in our Anbagam Special Education School run in the same CRC complex, but now has extended its services to the differently abled people in the community as well (through the SHGs of differently abled people in villages) and to members of our PLHIV network. Thanks to the support from Gilead Sciences, it is now called the Gilead Health Center.

The Special Education School children are periodically health-checked by this unit, and 9 of these children are regularly receiving physiotherapy. The weight of the children is recorded every month and the height every six months. One health-nurse and one physiotherapist are working in this unit.

5.7. Anbagam Special school for mentally challenged children:

This school, of which details are provided in the "Education" section of this report, is also housed in this CRC complex. Two spacious class rooms, recreation and play facilities and 2 dormitories with dining facility are available.

5.8. Rehabilitation and career guidance to differently abled adults:

This unit provides career guidance to educated and especially skilled handicapped persons who have been trained in our program and trained elsewhere. Career and rehabilitation materials are collected and documented in this unit to help these aspiring people.

5.9. Trainings/workshops, seminars in CRC:

Residential training facility is available in CRC with 2 training halls, training materials, dormitory and dining facilities. Trainings are offered on health, entrepreneur development, home-based care to HIV/AIDS patients, community-based rehabilitation, outreach social work, NGO network meetings, community leaders' training, training to parents of the differently abled and many other trainings as needed. In this reporting year the following trainings and meetings were organized in this Centre:

• Annual meeting to review READ's activities





Mr. Tomonori Minowa, Consul of Japan (Consulate General of Japan, Chennai) and other dignitaries inaugurate the Community Resource Centre at READ.

solar energy as renewable energy alternative to non-renewable fossil fuels. This meeting was attended and facilitated by Ramin Yazdani and Don Augenstein from USA.

6. WOMEN EMPOWERMENT

Empowering women through advocacy, education, training, organization and resource support is one of the strategies of READ to ensure gender equality and women's participation in all community development processes. For this purpose, READ has organized women SHGs in its service area and promoted internal savings and micro-financing within these SHGs. READ organized a number of different trainings, capacity-building programs, community and resource mobilization processes. To keep these organized and enlightened women active and participative throughout their lives, monthly meetings in the SHGs are made compulsory. In this reporting year the following programs were conducted for the SHGs:

- i). Monthly meetings in all the 811 active SHGs on micro-finance management, accountability, insurance and different insurance products like Ayushman yojna, sampoornabhima yojna of TATA AIG, Life insurance of ICICI Prudential. READ's field staff were the resource persons at all these meetings.
- ii). 36 one-day meetings on different days to different SHGs on disability awareness, especially services to differently abled persons.
 A total of 491women participated in these meetings.

iii). 54 group meetings for women SHGs on HIV/ AIDS awareness and prevention methods in which 772 women participated.

7. MICRO-FINANCE PROGRAM

As stated above, women empowerment needs both education/training programs and finance resource support. Finance support is the greatest influencing factor to bring difference in the economic and social life of women. Women can translate their acquired information and knowledge into material benefit only when they have adequate finance support. Hence READ had previously started a micro-finance program to help women with easy loans to start micro-enterprises and other economic activities as their livelihood means. This increases not only the family economy but ensures gender equality and sustainable development.

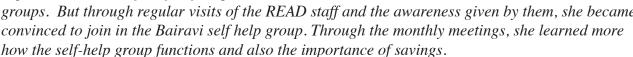
FinancialInstitutionslikeNDFS (Nanayasurbhi Development Financial Services) provided loans to READ to lend forward to people as microfinance. In this reporting year, 1877 women from 128 SHGs have received micro-loans from the resources of NDFS and READ. The total amount that was disbursed as loan was Rs.21, 529,812, of which NDFS' contribution was Rs. 20,000,000 and READ's contribution was Rs.1,529,812. In this year, HDFC Bank did not participate in this activity, but the State Bank of India is likely to participate with its loan fund in the next fiscal year.

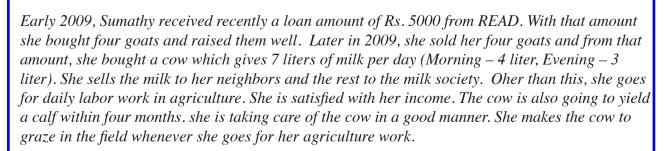
To render professional services in READ's Micro-Finance Institution, an operational

Profile of a self-help group member: Sumathy

Sumathy (35 years old) belongs to a very poor family, and for a living she does agricultural day labor. But this work is not continuous and depends on the season. The amount earned by her and her husband was barely enough to cover their basic needs, and there was never any amount for them to save.

Previously she was ignorant about the importance and benefits of self-help





manual designed and provided by Mr. L.B. Prakash, Hyderabad is being used. Accordingly the Institution has to maintain a loan repayment register, staff movement register, demand collection register, visitors' register, branch monitoring register, daily scroll, attendance register, locker register, group enrolment register, drop-out member register, and issued loan register. Besides he also provided guidelines on how to form SHGs for MF activity, what are the roles of animators, how to select SHG leaders and reinforce their leadership qualities, how to organize savings meeting, how to maintain minutes etc.

Micro-finance loan disbursement in the fiscal year 2009-2010:

Fund from	No of borrowers	No of SHGs	Loan amount in Rs
READ	140	9	1,529,812
NDFS	1737	119	20,000,000
Total	1877	128	21,529,812

Economic activities developed through these micro-loans include:

- Rural based business units like vegetable shop, tiffin shop, street vending.
- Animal husbandry including dairy, goat-rearing and poultry.
- Service units like cycle repair shop.
- In addition, in some borrowers' families, the micro-loans are used to meet the educational needs of their children.

For 15 of the beneficiaries, READ has studied the impact of the micro-loans in changing their social and economic statuses, and has documented them as case studies.

8. INSURANCE SCHEME:

Because of the new enterprises and the new development pace in the lives of the rural women, the need has arisen for life and accident insurance and other investment plans to ensure the sustainability in this development process. These insurance products are offered by different insurance companies like TATA AIG, ICICI Prudential and Birla Sun Life to our beneficiaries. Women now pay a small premium to these companies to ensure benefits to their families in case of unexpected death or accidents. It has become mandatory that all the micro-finance beneficiaries get one of the insurance products.

To make the women understand fully the importance of insurance scheme, 110 one-day meetings were conducted among SHGs in which totally 1637 women participated and benefited.

Death benefits claimed from insurance companies for our deceased clients in fiscal year 2009-2010:

S. No	Block	Claim applications submitted to and received from insurance agencies	Funded by READ	Total amount
1	Andimadam	42	3	495000
2	Sendurai	3	3	45000
3	Srimushnam	2	1	3000
4	Variyangaval	1	-	5000
	Total	48	7	575000

9. AWARENESS PROGRAMS

9.1. National Environmental Awareness Campaign (NEAC):

Each year READ organizes environmental awareness campaigns on a specific environmental theme given by the Ministry of Environment and Forest, Government of India. In this year, the theme was "Preserve water resources". READ organized a rally on this theme and organized a street play using its cultural team. In addition, it arranged plantation of saplings through SHG leaders near local water resources like village wells, panchayat tap points, and ponds with participation of the local people.

9.2. Voice on Climate Crisis by READ school children:

On 24 October 2009, at over 5200 events in 181 countries, people came together to speak with one voice on the most urgent issue of our times: the climate crisis. Through http://www.350.org, people in every corner of the planet coordinated



the most widespread day of environmental action in the planet's history. The children of the Mother Teresa School and Jawahar Matriculation School also participated in this call for strong action and bold leadership on the climate crisis.

The school children were also featured on the 350.org website including the video documentary: http://www.youtube.com/watch?v=noPcVKf24rk

By the days end, it was clear: people of all kinds in just about every place on earth are calling for a fair, ambitious, and binding global climate treaty.

9.3. Education on Climate change (an environmental awareness program for women):

To make women aware of the climate change and other environmental problems and to make them adopt a local strategy to protect the environment, 23 meetings were conducted on different days to different SHG women in which a total of 503 women participated. Local level environmental protection plans are being formulated and efforts will be taken to activate them in the following year.

10. THIRD PARTY PROJECTS

READ functions also in this reporting also as a third party partner and fiscal intermediary for several projects and partner agencies functioning in states other than Tamilnadu as below:

 Project on "Integrating traditional Birth Attendants in PMTCT Program at Mysore", undertaken by Public Health Research Institute of India (PHRII) funded by the Elizabeth Glaser Pediatric AIDS Foundation, USA.

- PRERANA clinic project of PHRII, Mysore supported by Sahaya International Inc., USA.
- ANM Training program of PHRII, Mysore supported by the Elizabeth Glaser Pediatric AIDS Foundation, USA.
- Ethics training of PHRII, Mysore, supported by the Elizabeth Glaser Pediatric AIDS Foundation, USA.
- OSOM, HRM, PATH, ALAMERI projects of PHRII, Mysore funded by different agencies in USA.
- SHAMA WELL G.V. Naidu School project funded by SHAMA Inc., USA.

11. ASSETS CREATED

READ created several assets in this fiscal year that are supportive to its development mission:

- Cell phones for all staff
- Digital camera
- Building and playground for Jawahar Matriculation School
- Two school buses for schools
- Electrical goods
- Benches/desks for Jawahar and Annai Teresa school class rooms
- LCD TV and DVD player for Special school at Andimadam

12. INCOME SOURCES

For READ's direct activities:

- Sahaya International Inc., USA
- SAWES, Belgium through Inba Seva Sangam, Sevapur, India
- Sahaya International.eu , Belgium
- · Abilis, Finland
- C.P. Ramasamy Aiyar Foundation, Chennai
- State Commissioner for Disability, Chennai
- NDFS Loan fund
- Local donations and Members contributions
- Income from CRC activities of READ

For READ's Third party activity- (READ as fiscal intermediary)

- Elizabeth Glaser Pediatric AIDS Foundation, USA
- Public Health Foundation Enterprises, USA
- PATH, USA
- Sahaya International Inc., USA

- SHAMA Inc., USA
- Frank Melzerch, Germany

13. VISITORS TO READ

In this fiscal year, many members from the USA and Belgium visited READ:

- Koen Van Rompay, USA
- Dominique Vandekerchove, Belgium
- Krithika Harish, USA
- Paulina Zielinska and Justyna Jaskiewicz, Poland
- Family Angermann and Williamson, USA
- Elsie De Laere, USA
- Don Augenstein, USA
- Ramin Yazdani, USA
- Mieke Van der Auwera and Gerd Bridts, Belgium
- Grete Belis and Wilfried, Belgium
- Rob Van Beurden, Diamond house, Belgium
- Joythi Nivas, Kerela
- Saraswathy Raman, Maharashtra.

14. PUBLIC STATUS OF READ

READ has the following status recognitions:

- District Resource centre for Tamilnadu Voluntary Health Association, (TNVHA), Chennai
- NGO member and Convener of Local Level Committee, Perambalur and Ariyalur Districts for National Trust, New Delhi – a statutory body of the Ministry of Social Justice and empowerment, Government of India for mental retardation, autism, cerebral palsy and multiple disability.
- District Coordinator for Special Olympics.

15. CONCLUSION

As READ is known to be a service organization in this area, many social issues, problems and unfulfilled needs are brought to its attention every year with the hope that READ will fulfill everything. While READ has its resource and executive limitations, it continues to do its best to provide services and expand its current programs carefully without over-stepping its legs. Current flagships of READ include our successful support programs for orphans and HIV-affected children, our schools and our micro-finance programs for



A number of supporters visited READ to do volunteering work, meet their sponsored children, or to learn about READ's many programs; top left: Justyna Jaskiewicz and Paulina Zielinska; top right: Elsie De Laere, Koen Van Rompay and Dominique Vandekerchove; bottom left: the family Angermann-Williamson; bottom right: Ramin Yazdani).

self-help groups.

READ thanks its friends, consultants and overseas supporters who promote and guide its stepwise progress to achieve its full goals and become a self-reliant organization. For this, it has to initiate new endeavors and build on the financial and technical assistance of its current partners and explore new partners.

READ takes this opportunity to thank all its funding partners particularly the networks of volunteers and donors of Sahaya International Inc., Sahaya International.eu, SAWES, and Inba Seva Sangam. We are also grateful to TNVHA, Chennai, Ministry of Environment and Forest, New Delhi, India Cements, Dalavai and Gilead sciences, USA. READ thanks NDFS for their relentless funding support for our micro-finance program.

READ is also thankful to all its staff and board

members, without whose dedicated work it could not have made all the accomplishments.

And finally on behalf of READ, I wish and request everyone to join hands with us and continue all your support and cooperation in the forthcoming years also to help READ achieve its development mission.

Our sincere thanks, D. Selvam, Secretary