



ANNUAL REPORT 2025 -26



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Message from the Managing Director

Dear Friends, Partners and Colleagues,

It is a privilege to present the Annual Report of **BOARD** for 2025–26. As I look back on the past year, I am filled with gratitude and hope. Each achievement highlighted in this report reflects the courage of rural families, the determination of women and young people, and the collective efforts of our staff, partners, donors and community members.

For more than three decades, **BOARD** has worked with marginalized communities in Bihar with the belief that every person deserves the opportunity to live with dignity and realize their full potential. Over the past year, we reached more than **4,000 women, children, adolescents and youth** through programmes in education, healthcare, livelihood development, women's empowerment and HIV/AIDS awareness. These efforts have helped individuals gain knowledge, build self-confidence and create opportunities for a better future.

In many villages where we work, access to quality education, healthcare and livelihood opportunities remains limited. Through learning support, life skills education, vocational training and community awareness programmes, we have encouraged youth and young women to build self-confidence and economic independence while helping children continue their education. These small but meaningful changes are creating hope for a brighter future. We continued our efforts to promote health and well-being through awareness on HIV/AIDS prevention, menstrual hygiene, sexual and reproductive health education, hygiene and healthy living. Working together with school students, health workers, local institutions and community leaders has helped spread accurate information and promote positive changes in attitudes and behaviour.

None of these achievements would have been possible without the generous support of our valued donors and partners, including the Mercury Phoenix Trust (UK) and civil society organisations. We sincerely appreciate their trust, which enables us to reach communities that are often left behind or overlooked.

Although many challenges remain, we firmly believe that real and sustainable development grows from within communities. When women are empowered, children receive quality education, and young people gain skills and confidence, entire communities become stronger, healthier and more resilient.

On behalf of the Governing Board and entire **BOARD** team, I express our heartfelt gratitude to our donors, partners, volunteers, staff and community members for their continued commitment and belief in our mission. Together, we are not only changing lives today but also building stronger, healthier and more inclusive communities for generations to come.

Thank you for standing with us on this journey of hope, dignity and sustainable development.

Warm regards,

Naresh Chandra Verma





About Us

Bureau of Obligate and Accompanier for Rural Development (BOARD) is a registered non-profit organization established in 1995, with its registered office located in Shahjahanpur, Patna, Bihar, (India) .For over 30 years, BOARD has been dedicated to improving the lives of poor and marginalized communities, with a particular focus on women, children, adolescents, and other vulnerable groups.

Operating across Patna and Nalanda districts of Bihar, BOARD designs and implements community-based programs in education, health, sustainable livelihoods, financial inclusion, human rights, and poverty alleviation. Guided by the principles of community participation, equity, and self-reliance, the organization empowers individuals and communities to build resilience, strengthen local leadership, and drive sustainable development.

Founded by Mr. Verma and a team of committed development professionals, BOARD believes that lasting social change is achieved through inclusive participation, local ownership, and strategic partnerships. Over the years, BOARD has established strong relationships with government agencies, national and international donors, civil society organizations, and grassroots institutions to deliver innovative, sustainable, and people-centred development initiatives that create lasting impact.

Vision

To build an inclusive, equitable, and discrimination-less logical society where every individual, especially the poor and marginalized, has equal opportunities to realize their full potential and benefit from sustainable development

Mission

BOARD is committed to promoting people-centred development by empowering underserved and marginalized communities through participatory approaches. We strive to strengthen their capacity to claim and exercise their rights to dignity, education, health, food, land, livelihood, and social justice.

GOAL:

Our goal is to improve the quality of life of vulnerable people and communities by implementing sustainable programs in:

- Education and Skill Development
- Health and Family Welfare
- Livelihood Promotion
- Community Development
- Ecological Awareness
- Women and Child Rights

Through community participation, strategic partnerships, and innovation, BOARD works to create resilient, self-reliant, and empowered communities.



Legal Status

BOARD is a registered non-profit charitable organization committed to transparency, accountability, and good governance.

Registrations

- Registered under the **Indian Trust Act, 1882** (Registration No. IV/17 dated 29th November 1995) by the Registrar, Government of Bihar.
- Registered under the **Foreign Contribution (Regulation) Act (FCRA)** with the Ministry of Home Affairs (MHA), Government of India (Registration No. 031170172), valid until **30 June 2027**
- Permanent Account Number (PAN): **AAATB6075G**
- NITI Aayog NGO Darpan Unique ID: **BR/2009/0006776**
- GuideStar India Unique ID: **4430**

OUR RESOURCE PROVIDERS

- The Mercury Phoenix Trust, UK
- Tzedek, UK
- The Eleanor Rathbone Trust, UK
- Global India Fund, USA
- District Rural Development Authority (DRDA), Govt. of Bihar
- Women Development Corporation, Govt. of Bihar

OUR PROGRAMETIC SUPPORTERS

- GuideStar India, Mumbai
- Samhita Social Ventures, Mumbai,
- Voluntary Action Network of India, New Delhi
- Bihar Voluntary Health Association, Patna
- International Centre for Research on Women (ICRW), New Delhi
- Lutheran World Relief, Washington, D.C.
- We Can, U.S
- OLAM, UK
- Team Maanch, UK

HUMAN RESOURCE COMPOSITION:

As on March 31, 2026

Gender	Full -time Staff	Part -time Staff	Consultants	Volunteers
Male	03	02	01	05
Female	05	04	01	07
Total	08	06	02	12

BOARD is governed by the following personalities:

Name	Age	Sex	Designation	Experiences in Issues	Meetings attended
Mr. Naresh Chandra Verma	63	M	Managing Director	Social Management & Rural Development	4/4
Mr. Omkar Pd. Singh	64	M	Director	Rural Development & BCC	2/4
Ms. Annapam Niti	40	F	Director	Health and Livelihood Service	4/4
Ms. Nirmla Kumari	59	F	Director	Community Mobilization	4/4
Ms. Sangeeta Kumari	54	F	Treasurer	Office & Finance Management	4/4

PROGRAM HIGHLIGHTS 2025–26

Development Initiatives

Livelihood and Economic Empowerment of Marginalised Communities

Program Overview: The Livelihood and Economic Empowerment of Marginalised Communities program is an important initiative of BOARD, which has been working since 2004 to improve the livelihoods, dignity and economic well-being of vulnerable families in rural Bihar. The program is being implemented in selected areas of Daniawan & Fatuha blocks of Patna district and Nagarnausa block of Nalanda district.

Many rural families depend on irregular wages labour, small-scale farming and other informal sources of income. Limited employment opportunities, low household income, lack of skills and limited access to finance create additional challenges, particularly for women and girls. The COVID-19 pandemic further affected employment and household income, increasing financial insecurity among vulnerable households.

In response to these challenges, BOARD is working with local communities to promote sustainable livelihoods and women's economic empowerment. During **2025–26, 125 women and girls** received training and support to establish and manage small businesses and other income-generating activities.

The program also focuses on building confidence, decision-making skills, entrepreneurship and financial management. Approx. **600 family members** are expected to benefit indirectly through improved household income and greater financial stability.

Background

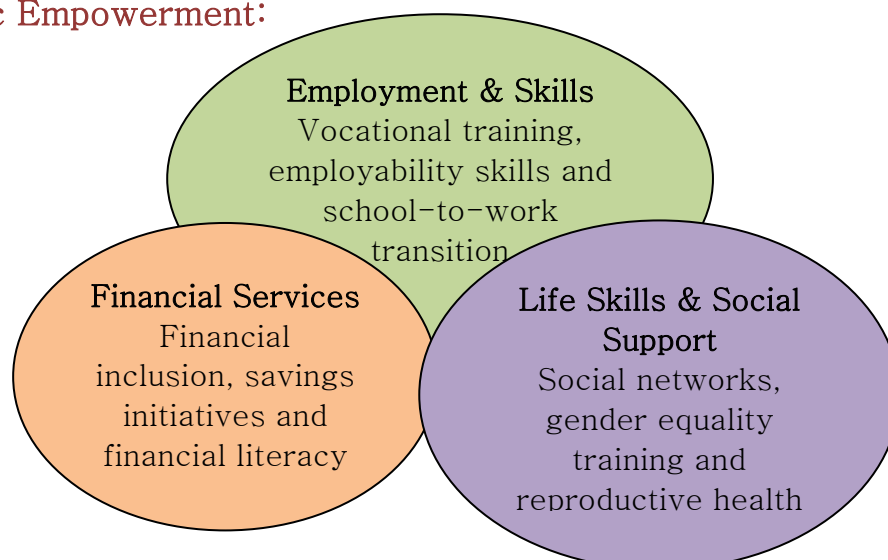
Rural families in Bihar often face limited employment opportunities and depend on seasonal agriculture, daily wage labour and small informal businesses. Women and girls face additional social and economic barriers, including limited access to skills, finance, markets and decision-making opportunities.

BOARD therefore works with women, families, schools and community groups to strengthen livelihoods promote gender equality and build greater economic resilience.

Objectives: The program aims to:

- Improve income and livelihood opportunities for vulnerable rural families.
- Promote economic empowerment and self-reliance among women.
- Develop practical skills for employment, entrepreneurship and small businesses.
- Improve financial literacy and access to financial services.
- Promote sustainable agriculture, horticulture and livestock-based livelihood.
- Support climate-resilient and sustainable livelihood practices.
- Strengthen women's participation in household and community decision-making.
- Encourage collective action, mutual support and stronger community networks.

Strategies for Economic Empowerment:



These strategies often overlap in program design and implementation. Together, they create a comprehensive and integrated approach to economic empowerment, including livelihood opportunities, particularly for women and girls.

Key Activities

Women's Empowerment and Gender Equality

Women's empowerment is an important part of BOARD's work. This means creating opportunities for women to improve their education, healthcare, skills, livelihoods, financial inclusion, and participation in decision-making. We also aim to create an environment where women and girls can live with confidence, dignity, safety, and equal rights.

Women and girls in rural communities often face social, cultural, and economic barriers that limit their opportunities and choices. BOARD addresses these challenges through awareness programs, skill-building initiatives, leadership development, and community engagement. These efforts help women and girls build confidence, understand their rights, develop skills, and make informed decisions about their lives and futures.

The program also engages families, schools adolescent, teachers, youth and community members to promote gender equality, safety, dignity, and respect. By strengthening women's skills, improving access to livelihood and financial opportunities, supporting better health, and encouraging participation in household and community decisions, BOARD enables women to become more confident, independent, and active contributors to their families and communities.

Programs under the Women Empowerment Theme

Empowering Boys and Girls through Gender – Equitable Education and Youth Leadership



BOARD continues to strengthen its “Safe Village” approach by working with adolescents, schools, families and rural communities to create an environment where girls and boys can learn, grow and participate equally, with dignity and confidence. The initiative promotes gender equality, personal safety, respectful relationships and continued education, while encouraging young people to question social norms that limit their choices and opportunities.

Building Confidence, Awareness and Equality among Adolescents

The program provided age-appropriate information to adolescents on body awareness, safe and unsafe touch, menstrual health and hygiene, emotional changes during adolescence, personal safety and gender equality. The sessions encouraged girls & boys to speak openly, ask questions, share their experiences and develop an understanding of mutual respect, dignity and equality.

The program focused specifically on adolescent girls who faced social and family barriers to continuing their education. By building their confidence, awareness, and peer support networks, the program encouraged girls to speak up about their concerns, seek help when needed, and pursue their education and aspirations.

Additionally, boys were encouraged to become positive participants in creating more equitable families & communities. Through facilitated discussions, they were encouraged to

understand shared responsibilities, respect girls' rights and aspirations, and challenge attitudes and social norms that restrict girls' participation in education and community life.

Making Schools Safer and More Inclusive

Schools play an important role in shaping attitudes, behaviours and values. BOARD works with teachers, parents and community stakeholders to foster gender-responsive and inclusive learning environments, where every child can feel safe, respected and valued.



As part of this effort, sessions were conducted in two high schools in **Dhanarua and Karai Parsurai development blocks**, reaching more than **500 students, including 174 boys and 337 girls**.

Gender and safety audits helped schools identify areas for improvement in safety, hygiene, privacy, accessibility, inclusion and equal participation. The findings provided schools and stakeholders *with* practical insights to strengthen the school environment and create spaces where every

child can feel safe, respected, included and empowered to participate fully.

Teachers were also encouraged to adopt inclusive classroom practices, ensuring that girls and boys have equal opportunities to learn, participate, express their views and contribute to classroom discussions. Through these efforts, the Board is supporting schools in creating safer, more equitable and inclusive learning environments for all children.

Bringing Gender Equality into the Community

Gender equality can only become meaningful when conversations extend beyond classrooms and reach families and communities. Recognising this, the Board uses storytelling, street plays, debates, art activities, community discussions and other participatory approaches to engage young people, women and community members in conversations on gender equality and social norms.

These activities create safe and engaging spaces to discuss issues that affect adolescents and families, including **girls' education, child marriage, safety, dignity, equality, shared responsibilities and respectful behaviour**. By using locally accessible and creative methods, the programme encourages wider community participation, reflection and dialogue around positive social change.

Through these efforts, the program has reached more than 200 women and young people in Shahjahanpur Panchayat of Daniawan Block, Patna, creating opportunities for community members to question restrictive gender norms, share perspectives and explore more equitable ways of living and engaging with one another.

Supporting Young Women as Leaders and Change-Makers

BOARD is helping young women build confidence and develop their leadership skills. Through training, group discussions and peer learning, young women learn about important issues such as gender-based violence, reproductive health, mental well-being, digital literacy, rights and leadership.



During FY 2025-26, BOARD reached out to and supported 113 young women from underprivileged communities in Daniawan block. These young women received information and guidance on gender-based violence, their rights, health and other issues that affect their everyday lives. The initiative aims to ensure that young women who may have limited access to such information are able to understand their rights, recognise violence and seek support when needed.

Young women are encouraged to share what they learn with other girls, support their friends, speak out about problems and take part in activities in their villages and communities. They help other girls understand their rights, make informed decisions and seek support when they face difficulties.

In this way, young women are becoming peer leaders, role models and positive voices in their communities. Their participation is helping to create villages and communities where girls and young women feel safer, respected, confident and able to participate in decisions that affect their lives.

Through sustained engagement, BOARD is helping create spaces where girls can speak with confidence, boys can become partners in equality, teachers can promote inclusion, and communities can recognise the value of educated, confident and empowered young people. The programme continues to strengthen the foundation for villages where **safety, dignity, equality and opportunity** are shared by all children and young people.

Livelihood Promotion and Climate Resilience

In rural communities, particularly among economically vulnerable families, income often depends on a combination of livelihood activities. To strengthen household resilience and reduce dependence on seasonal migration, livelihood interventions are being promoted across four key areas: **agriculture, horticulture, livestock, and micro-enterprises**.

Over the years, the teams have developed locally relevant livelihood models under the Poverty Alleviation Initiatives, taking into account available natural resources, local skills, market opportunities, and community needs. During the year, women's groups continued to play an important role in identifying livelihood opportunities and supporting families to diversify their sources of income. In the previous year, a total of **224 women**, representing approximately **27% of households in the Self-Help Group (SHG) network**, were engaged in various livelihood activities. During the current year, participation increased by **6%**, with an additional **50 women** taking up livelihood activities through **Joint Liability Groups (JLGs)**. This expansion reflects growing interest among women in collective livelihood initiatives and strengthens their opportunities for income generation and economic empowerment.

Climate Change and Community Resilience Program

Climate variability is increasingly affecting rural livelihoods through changes in rainfall patterns, rising temperatures, droughts, floods, and other extreme weather events. These changes have been direct implications for crop production, water availability, livestock, and the economic security of farming households.

Recognising these emerging challenges, BOARD continued to strengthen its Climate Change Programme with a focus on awareness, natural resource management, and community-level preparedness. The program aims to:

- Increase community awareness of climate change and its effects on agriculture and rural livelihoods.
- Promote climate-resilient and sustainable farming practices.
- Improve water conservation and efficient use of available water resources.
- Encourage environmentally sustainable agricultural practices.
- Strengthen community preparedness and response to climate-related emergencies.
- Promote collective action and local solutions for building long-term resilience.

Capacity Building Training



During the year, workshops & training programs were organised with the support of agriculture experts. These sessions helped farmers understand changing weather patterns, climate-related risks, and practical measures for adapting agricultural practices.

A total of **82 farmers, including women farmers**, participated in these capacity-building activities. The sessions covered climate-resilient seed varieties, water conservation measures, sustainable farming practices, and the use of organic inputs. The training content was

adapted to the local agricultural context so that farmers could apply the learning within their own fields.

Livelihood Support

a) Farm-Based Livelihoods

Agriculture-based livelihood promotion focused on improving farm productivity and promoting the sustainable use of available land. The program supported farming families in meeting their household food requirements, generating additional income from their land, and reducing dependence on seasonal migration.



During the year, agricultural planning was undertaken through consultations with women farmers and community volunteers. These discussions enabled women farmers to share their experiences, identify local challenges, and explore improved farming practices suited to their needs and local conditions. Vegetable cultivation emerged as an important livelihood activity, with **181 farming families** in Fatuha block currently cultivating different types of vegetables. During the year, **43 families** in Kharbhai panchayat, Daniawan block engaged in agricultural and horticultural activities across approximately **16 hectares** of land.

The program encouraged farmers to adopt improved seeds, short-duration nurseries, better farming practices, and locally suitable crop varieties. Crop diversification was also promoted to improve household nutrition and create additional income opportunities. Moving beyond dependence on a single crop has enabled households to spread production risks and strengthen the sustainability of agriculture-based livelihoods.

b) Livestock-Based Livelihoods – Buffalo Rearing

Livestock-based livelihood development continued to be an important component of this program, supporting rural households in generating regular income & strengthening household economic security. During the year, the program placed greater emphasis on buffalo rearing as a sustainable livelihood option for rural families, including that of Ms. Sushma Devi, wife of Sri Ravindra Yadav, Shahjahanpur, Patna.



Buffalo rearing provides families with regular income through milk production while contributing to household nutrition and the productive use of locally available resources. The participation of women in livestock management also strengthened their involvement in household livelihood decisions and income-generating activities.

The program supported families in improving livestock management practices, including proper feeding, sanitation, housing, breeding, and timely veterinary care. Awareness and guidance on

animal health were also provided by local government veterinary doctors, helping families prevent avoidable losses and improve livestock health and productivity.

A total of **9 families from 2 villages** were supported for buffalo-rearing activities during the year. The initiative has helped strengthen livestock as a productive household asset and promoted buffalo rearing as part of a diversified and sustainable livelihood strategy for rural families.

Moving Towards Rural Livelihoods

The program is helping rural families strengthen and diversify their livelihoods by integrating agriculture, livestock, and climate-resilient farming practices. These efforts are enabling households to make better use of their available land and natural resources, expand income opportunities, improve household food security, and reduce vulnerabilities arising from climate change and other economic challenges.

The program is also encouraging families to adopt sustainable farming and livestock practices. BOARD recognises that diversifying income sources through crop cultivation, vegetable production, livestock rearing, and other livelihood activities can help households reduce their dependence on a single source of income. Increased awareness of climate-related risks, along with improved management of water and natural resources, is further helping communities prepare for emerging challenges.

Even further, BOARD will continue to strengthen livelihood models that are appropriate to local conditions, practical for rural households, and capable of being adopted by other families in the community. More participation of women and community groups will remain an important focus. The program will also facilitate access to technical knowledge, improved agricultural practices, government schemes, financial services, and local institutions to support sustainable livelihood development. Overall, the program seeks to enable rural households to build more diverse, sustainable, and climate-resilient livelihoods, strengthening their capacity to manage risks and improve their economic security over the long term.

SHG Model and Financial Inclusion Program

Self-Help Group (SHG) model and financial inclusion program, BOARD are helping rural women come together, save regularly, access financial services, and improve their livelihoods. This program provides a platform where women discuss their needs, build self-confidence, share experiences, and support one another in managing household and economic activities.

BOARD encourages members to save regularly and maintain proper financial records. Through group savings and internal lending, women access small loans for household needs, agriculture, livestock, small businesses, and other income-generating activities. This is helping to reduce their dependence on informal sources of credit. BOARD also create awareness about banking and other financial services. SHG members are assisted in opening and using bank accounts, accessing credit, understanding government schemes and using digital and other formal financial services. Help women understand basic financial management, savings, loans, repayments and responsible use of loans through regular training and awareness sessions.

Overall, the program aims to strengthen women's financial confidence, improve access to formal financial services, and support rural families in building more secure and sustainable livelihoods.

Activities undertaken:

(a) Entrepreneurship Development Training: Entrepreneurship Development Training (EDT) supports women members of Self-Help Groups (SHGs) in developing skills, confidence, and knowledge needed to start and manage small businesses. The program focuses particularly on rural women who have limited access to resources, business information, and financial services. Through SHGs, women have opportunities to learn, share experiences, and support one another in developing sustainable livelihood activities.

During the financial year, an Entrepreneurship Development Training was organised in Shahjahanpur, Patna. The two-day training covered key aspects of entrepreneurship, including basic business planning, financial management, marketing, and the management of small businesses. A total of **36 young rural women** participated in the training. The sessions were conducted in simple and accessible language, taking into consideration the participants' literacy levels, local context, and learning needs.

(b) Financial Literacy: Financial literacy is an important component of BOARD's program. During the year, BOARD provided women with information on savings, money management, loans, and access to financial services. These sessions helped SHG members strengthen their understanding of financial management, make informed financial decisions, and use credit responsibly to support their livelihood activities.

A total of **97 women from different villages** participated in these village-level meetings. The sessions provided participants with practical knowledge and encouraged them to apply sound financial practices in their households and livelihood activities.

BOARD also encouraged women to work collectively through Joint Liability Groups (JLGs). Regular meetings of SHGs and JLGs provided a platform for members to share knowledge, discuss livelihood and business opportunities, and support one another in pursuing income-generating activities.

Overall, these initiatives are helping SHGs and JLGs women strengthen their financial knowledge, build confidence, and explore new livelihood opportunities. BOARD continues to support women in becoming more financially independent and contributing to the economic well-being of their families and communities. A Gramin Chetna is also financial inclusion program launched by BOARD in 2024 in the name of Gramin Chanchal Chetna Samooh, aimed at empowering low-income families with the knowledge and reduces financial risks.

EDUCATION & LIFE SKILLS PROGRAM

Empowering Rural Women through Skills and Self-Reliance

Overview: *Vocational training plays an important role in empowering women and girls, particularly in rural areas where educational and employment opportunities are often limited. By learning practical skills, women can improve their chances of earning an income, supporting their families, and becoming financially independent. Skills such as tailoring, embroidery, beautician services, and computer applications provide opportunities for both employment and self-employment.*

For women from poor and vulnerable families, vocational education is more than just learning a trade. It builds confidence, encourages independent decision-making, and helps them participate more actively in family and community life. Through skill development, women can explore new livelihood opportunities, reduce their dependence on others, and work towards a more secure future.

Tailoring and Embroidery Training Program

BOARD is committed to promoting vocational training among underprivileged youth, guided by its motto, “Enabling Self-Reliance.” The program focuses on rural communities in Daniawan block, where unemployment, limited educational opportunities and lack of marketable skills remain major challenges.

This program provided practical, job-oriented training in sewing and embroidery. The courses are designed to meet local needs and market demands, enabling participants to use their skills to find employment or set up small income-generating activities.



Special attention has been given to adolescent girls and young women who have limited access to education and livelihood opportunities.

At the Vocational Training Centre (VTC) in Shahjahanpur village, **45 women and girls** received practical training in tailoring and embroidery during the year. These skills enable them to do tailoring work from home, serve local customers, or seek employment in nearby markets while managing their household responsibilities.

Goals and Objectives

The primary goal is to improve employment and self-employment opportunities for poor and vulnerable adolescent girls and women aged 14–35 years by providing practical vocational skills and supporting their journey towards economic independence.

The key objectives are to:

- Develop technical skills among women and girls in tailoring and embroidery.
- Improve opportunities for wage employment and self-employment.
- Promote confidence, self-reliance, and financial independence.
- Enable women to contribute to household income and family wellbeing.
- Encourage young women to explore livelihood opportunities beyond traditional occupations.

Training Activities and Curriculum

The tailoring course combines basic knowledge with practical learning. Participants are trained in *sewing machine operation, maintenance, repairs, stitching techniques, fabric selection, body measurements, pattern making, and proper cutting methods*.

The training covers the preparation of newborn essentials, children's clothing, school uniforms, daily-wear garments, petticoats, salwar-kurta, blouses, tops, and other garments. Participants also learn to use buttons, zips, elastic, collars, sleeves, pockets, and other accessories to improve the quality of their work.

This practical approach helps trainees develop the confidence and skills needed to undertake stitching assignments independently and meet the needs of local customers.

Achievements and Outcomes

During 2025-26, a total of 45 women and girls enrolled in the tailoring and embroidery training program. Upon completion of the six-month training, 13 participants (29%) employed in the local market, while 24 (53%) started self-employment activities.

The program contributed to improved technical skills, increased livelihood opportunities, greater self-confidence, and enhanced decision-making abilities among participants. It also encouraged women to explore home-based enterprises, generate income, and contribute to their families' economic stability.

Case Study: Rima Kumari – From Homemaker to Tailoring Professional



Rima Kumari, a 32 years old woman from Masandpur village in Daniawan block, belongs to a financially disadvantaged family. Unable to continue her education beyond Class VIII, she managed household responsibilities and worked alongside her husband as an agricultural labourer to support the family.

Her life took a positive turn when Mrs. Rekha Devi, a field animator, encouraged her to join the Vocational Training Centre run by BOARD at Shahjahanpur. Rima enrolled in the cutting and stitching course in April 2025 and successfully completed her training in September 2025.

Today, Rima works at a tailoring shop in Daniawan, where she undertakes stitching assignments and earns approximately ₹4,000 per month. Her income contributes to her family's needs and has strengthened her financial independence.

Her journey demonstrates how access to practical vocational training can create new livelihood opportunities for rural women. By developing her skills, securing employment, and contributing to her family's income, Rima has become an inspiring example of self-reliance for other women and girls in her community.

Conclusion

BOARD's vocational training initiative is helping rural women and girls transform their skills into livelihood opportunities. By combining practical training with encouragement and community support, the program promotes self-reliance, strengthens household incomes, and creates pathways towards a more secure and dignified future for women and their families.

Poverty Alleviation Program

Promoting Financial Inclusion and Sustainable Livelihoods

BOARD's Poverty Alleviation Program aims to improve the economic conditions of poor and vulnerable households by providing access to affordable financial services through Self-Help Groups (SHGs) and Joint Liability Groups (JLGs). The program brings financial support to people's doorsteps, helping them access small loans and other services at a reasonable cost. It also promotes self-employment and employment opportunities to strengthen household incomes and improve livelihoods.

Since 2004, BOARD has worked with various organisations to expand financial inclusion services among underprivileged women. In partnership with national and international organisations, BOARD has supported women in developing self-employment opportunities through Joint Liability Group (JLG) model. This approach has enabled women who often face difficulties in accessing bank loans to obtain small amounts of credit for household needs and income-generating activities. BOARD also encourages members to use credit for productive purposes, such as starting or expanding small businesses. Insurance support for life and livelihoods further helps members manage financial risks and protect their families against unexpected difficulties.

Over the years, BOARD's financial inclusion programs have developed into a self-sustaining initiative, contributing to financial independence, particularly among rural women. Nearly 50% of the SHGs have achieved sustainability, and many members have demonstrated entrepreneurial skills by establishing small businesses such as vegetable vending, fruit selling, sweet shops, tea and snacks stalls, and retail shops.

The program reflects BOARD's continued commitment to strengthening financial inclusion, promoting women's economic participation, and helping poor families move towards self-reliance. The program operates in Fatuha, Patna, contributing to poverty reduction, financial inclusion, and improved livelihood opportunities among vulnerable families.

Success Story: Rinku Devi – From Financial Hardship to Self-Reliance



Rinku Devi, wife of Shri Sohan Paswan is a 30 years old woman from Fatuha, Patna, who belongs to an economically disadvantaged family. Like many women in rural communities, she faced difficulties in managing household expenses. With limited family income and increasing responsibilities, meeting daily needs was a constant struggle.

Determined to improve her family's circumstances, Rinku decided to start a small business to earn an independent income. She learned about Joint Liability Groups (JLGs) formed by BOARD and joined Kavita Mahila Sahayata Samooh. Recognising the regular demand for fresh vegetables in local market, she decided to open a vegetable shop. To start her

business, Rinku received a loan of ₹20,000 in February 2024 under BOARD's Poverty Alleviation Program. This financial support helped her arrange the necessary stock and begin her business. With determination and hard work, Rinku gradually developed her vegetable-selling business. She ensures a regular supply of fresh vegetables, serves her customers, and manages her earnings responsibly. Her business skills have helped her establish a steady source of livelihood.

Today, Rinku contributes to her household income and playing an important role in improving her family's financial condition. Her business has increased her confidence and enabled her to manage household responsibilities with greater independence and dignity.

Rinku's journey shows how small loans and community-based livelihood programs can create opportunities for women from poor families. Her success is an inspiring example of how financial support, hard work, and determination can help women become self-reliant and build a better future for their families.

Education Initiatives: Empowering Vulnerable Communities through Learning

BOARD believes that education is the foundation of social and economic development. Every child deserves equal access to education, regardless of caste, religion, or financial background. Recognising the challenges faced by underprivileged children, BOARD works to create a supportive learning environment and improve their educational opportunities. During the year, BOARD provided free tuition classes to 78 children from disadvantaged families who had limited access to educational support. These classes aim to strengthen their learning abilities, improve academic performance, and encourage regular school attendance. Through these efforts, BOARD continues to promote inclusive education and help children build a brighter and more secure future.

Innovative Education for Dalit Girls and Disadvantaged Children

BOARD is committed to promoting education among children from Dalit and marginalised communities, with special attention to adolescent girls. Through its Innovative Education Program for Dalit Girls, BOARD works in the villages of Salalpur and Kharbhai in Daniawan block of Patna district. During 2025–26, the program benefited 69 girls aged 9–14 years.



The initiative aims to encourage families to send their daughters to school regularly and help girls continue their education. Parents are actively involved to create a supportive environment for learning at home and in the community. Along with education, girls receive awareness on health, hygiene, nutrition, safe drinking water, sanitation, and reproductive health. They are also provided with age-appropriate information on reproductive health rights and the prevention of sexually transmitted infections, including HIV/AIDS. A key objective is to help girls enrol in formal schools and continue their education with confidence.

These efforts have increased awareness among parents and community members about the importance of educating girls. Their growing participation in educational activities has helped create a more supportive environment for girl-child education.

Coaching Classes for Disadvantaged Children

BOARD also conducts free coaching classes for children from disadvantaged families who face difficulties in their studies. Many children lack proper study facilities at home, while limited parental education and financial hardships affect their academic progress. These challenges often increase the risk of school dropout.

The coaching classes provide additional learning support to help children improve their academic performance, develop confidence, and remain connected with formal education. Through these initiatives, BOARD is working to reduce school dropout rates, promote equal educational opportunities, and help children from socially excluded communities build a better future.

Supplementary Education Classes



In 2025–26, BOARD promoted education among rural children through supplementary classes in Sonaru village, Fatuha. Evening classes were conducted five days a week for children aged 6–14 years, providing additional support in Hindi, English, Science, and Mathematics. A volunteer teacher guided the children and encouraged regular learning. A total of 56 disadvantaged children benefited from the program. The initiative also focused on

increasing awareness among Dalit parents and children about the importance of education and regular school attendance. BOARD worked to improve school enrolment and retention, helping children continue their education instead of engaging in work or other activities.

HEALTH AND HYGIENE

HIV/AIDS Prevention: Education and Awareness Program for School Adolescents and Rural Youth

Target Groups

- School students and adolescents (14–19 years) and rural youth (15–24 years).
- Secondary school teachers.
- Health Service Providers (HSPs), parents, rural women, and members of Self-Help Groups (SHGs).
- Out-of-school adolescents and young people.

Why These Groups?

Adolescents and young people aged 14–24 are at a critical stage of life, with growing responsibilities and important decisions that influence their health, well-being, and future prospects. Access to accurate information, life skills, positive guidance, and appropriate support enables young people to make informed choices and adopt healthy behaviours. The program also recognises the important role of parents, teachers, frontline health workers, and community leaders in creating an enabling environment that promotes awareness, positive attitudes, and improved health and well-being among adolescents & young people. By engaging these groups, BOARD seeks to ensure that accurate information about HIV/AIDS reaches schools, families, and rural communities. Their participation helps address misconceptions, encourage responsible behaviour, reduce stigma, and create a supportive environment where young people can seek information and guidance without fear or hesitation.

Brief Introduction

HIV/AIDS remains an important public health concern, especially in communities where access to accurate information and health services is limited. Misconceptions, stigma, gender inequalities, and migration can increase health risks among adolescents and rural youth.

Recognising these challenges, BOARD implemented **HIV/AIDS Prevention: Education and Awareness Program for School Adolescents and Rural Youth** from April 2025 to February 2026, with support from The Mercury Phoenix Trust, UK.

The program was implemented in Daniawan and Dhanarua Blocks of Patna district and Karai Parsurai Block of Nalanda district, Bihar. It focused on improving knowledge of HIV transmission and prevention, promoting safe and responsible behaviour, encouraging testing and treatment, and reducing stigma. Through workshops, counselling, peer educator training, community meetings, awareness rallies, and distribution of educational materials, BOARD promoted informed choices and HIV prevention.

Project Focus

The program adopted a participatory approach that encouraged open discussion, active learning, and community involvement. Rather than limiting awareness activities to classrooms, BOARD reached out to villages and homes by engaging parents, rural women, frontline health workers, teachers, and community leaders.

Special attention was given to correcting myths and misconceptions about HIV transmission, building adolescents' confidence to discuss sensitive health issues, and promoting respect and dignity for people living with HIV. Peer educators were encouraged

to share accurate information with their classmates, families, and communities. Through these efforts, the program created opportunities for young people and community members to discuss HIV openly, make informed choices, and contribute to reducing stigma and promoting HIV prevention.

Objectives

- Increase knowledge and awareness of HIV/AIDS and its prevention among adolescents, youth, and community members.
- Promote safe practices, responsible behaviour, and informed decision-making related to sexual and reproductive health.
- Address misconceptions about HIV transmission and reduce stigma and discrimination.
- Strengthen the role of teachers, parents, health workers, and community leaders in HIV prevention.
- Encourage young people to seek reliable information, counselling, testing, and treatment services.
- Develop peer educators who can sustain awareness within schools and communities.

Major Interventions and Achievements

a) Community Sensitization and Stakeholder Engagement



BOARD organised village-level sensitisation meetings involving 137 participants, including 39 frontline health workers, 57 rural women and SHG members, and 41 parents.

The meetings focused on HIV transmission, prevention, safe practices, the importance of testing, and the need to eliminate myths and discrimination. Special emphasis was placed on the vulnerabilities of women in migrant households and the important role of mothers and frontline health workers in promoting family health.

Interactive discussions, presentations, role plays, and audio-visual materials encouraged participants to discuss sensitive health issues more openly. The involvement of parents, member of women's groups, and health workers helped strengthen community responsibility for HIV prevention and created opportunities for accurate information to reach households.

Frontline workers like **Renu Devi (ASHA)** and **Manorama Devi (AWW)** said such meetings help build trust and make it easier to discuss sensitive issues. They felt these programs will increase awareness and reduce fear and stigma related to HIV/AIDS among participants as well as communities.

b) HIV/AIDS Awareness among Adolescents and Youth



Awareness workshops, counselling sessions, and group educational activities were conducted in schools and villages. A total of 397 participants attended awareness workshops, while 481 participants benefited from village-level counselling and educational sessions.

The sessions covered HIV transmission and prevention, testing, treatment, reproductive health, and responsible decision-making. Participants were encouraged to ask questions, discuss their concerns, and seek reliable health information.

Information, Education and Communication (IEC) materials, including posters and leaflets, were distributed to reinforce key messages and help participants share correct information with their peers and families.

These activities contributed to greater awareness and confidence among adolescents and rural youth, particularly in addressing misconceptions and discussing sensitive health concerns.

c) Peer Educators (PEs) training



Recognising the influence of peer learning, BOARD conducted three-day training programs for 153 students (104 girls and 49 boys) from four higher secondary schools.

The training strengthened their understanding of HIV/AIDS prevention, communication skills, leadership, and confidence to engage with fellow students. A subsequent refresher training involving 82 peer educators reinforced their knowledge and ability to address misconceptions, maintain confidentiality, and promote non-discriminatory attitudes.

Peer educators were encouraged to act as responsible messengers of accurate health information within their schools and communities. Their participation also helped create a more open and supportive learning environment for adolescents.

d) Sensitization of Out-of-School Youth



Sensitisation meetings were organised for 296 out-of-school adolescents and rural youth, including 191 girls and 105 boys.

The sessions encouraged young people to seek reliable health information, develop life skills, take responsibility for their well-being, and share correct messages with their families and peers.

The participatory approach helped build confidence, particularly among girls, to discuss issues related to sexual and reproductive health. By reaching young people beyond the formal school system,

BOARD extended HIV awareness to a wider section of the rural community.

e) World AIDS Day Celebration



BOARD observed World AIDS Day on 1 December 2025 through awareness sessions, mass rallies, street-corner meetings, and IEC material distribution in schools and villages.

A total of 352 participants, comprising 113 peer educators, 9 volunteers, 54 teachers, and 176 rural youth, joined the activities.

The celebration reinforced the importance of HIV prevention, testing, treatment, compassion, and equal treatment of people living with HIV. The rallies and community interactions helped carry prevention messages beyond the classroom and encouraged collective responsibility for building informed and supportive communities.

f) Knowledge Assessment and Learning



Pre- and post-intervention assessments were undertaken to understand changes in knowledge and attitudes among adolescents & youth. The initial assessment identified gaps in understanding HIV transmission & prevention, including misconceptions about casual contact and use of shared items. The post-assessment indicated encouraging improvements:

Knowledge Gains: Percentage of participants demonstrating correct understanding in the post-assessment – 98%

Casual contact: Understood that HIV does not spread through casual contact such as touching or hugging. – 94%

Sharing needles: Recognised the risks associated with sharing needles. – 87%

Sexual transmission: Correctly identified sexual transmission as a major route of HIV infection. These findings highlight the value of structured education, counselling, and interactive learning in addressing misconceptions and strengthening awareness. They also indicate the need for continued education to reinforce accurate information and reach young people who may have limited access to health guidance.

g) Refresher training for Adolescent peer educators



The purpose of this refresher training was to refresh and strengthen the knowledge and confidence of school peer educators on HIV/AIDS awareness. It aimed to create a friendly and open learning environment where adolescents and youth could freely discuss their doubts and share correct information with others.

A total of **82 participants (59 girls and 23 boys)** attended this refresher training. The sessions were organized in two units at school venues to ensure easy access for students from nearby rural areas. The role of peer educators was also explained in detail. Students were encouraged to share correct information, remove myths, support their friends with empathy, and maintain confidentiality while discussing sensitive issues. This helped them to understand their important role in school and community.

In the skills refresher activity, students were divided into small groups and given common myth-based statements such as “HIV spreads through mosquito bites.” Each group discussed the statement and prepared a short role-play to present the correct information. This activity created interest and excitement among students and also improved their communication and teamwork skills. Trainers supported them wherever needed.

The session also covered key prevention messages through the ABC approach—Abstinence, Be faithful, and Correct Condom use. Along with this, the importance of non-discrimination and showing compassion towards People Living with HIV (PLHIV) was explained in a simple and practical way.

h) Debates and Quiz Competitions



Debates & quiz competitions were organised in schools to encourage students to explore HIV/AIDS related issues, test their knowledge, and develop confidence in expressing their views. A total of 89 students participated in this activities. The competitions included written and oral rounds, group participation, and a final stage with prize distribution. Students demonstrated interest in learning about HIV prevention, treatment, and related health concerns. These activities made learning more engaging and provided students with an opportunity to strengthen their understanding while encouraging healthy discussion among peers.

Based on their performance, 6 students got prize—**Annu Kumari (1st prize)**, **Mansi Kumari (2nd prize)**, and **Prakash Kumar (3rd prize)**, consolation prizes – **Aman Kumar**, **Saloni Kumari**, and **Minky Kumari** in the final level. These students demonstrated excellent knowledge and confidence while answering questions on HIV/AIDS.

Overall Outcomes:

HIV/AIDS Prevention, Education and Awareness Program contributed to improved knowledge, greater confidence, and more open discussion of HIV-related issues among adolescents, youth, and community members. The program helped improve understanding of HIV transmission and prevention, while peer educators, teachers, parents, frontline health workers, and women's groups strengthened community participation.

The program also helped correct misconceptions, promote supportive attitudes towards people living with HIV, and create opportunities for young people, particularly girls and out-of-school youth, to access accurate information and discuss sensitive health concerns.

The experience highlighted the need for continued awareness, counselling, and family and school engagement. BOARD remains committed to strengthening youth-led awareness, community participation, and access to reliable health information and services to support informed choices and HIV prevention.

Menstrual Hygiene, Behavior Change and Gender Equality

Promotion of Menstrual Hygiene among Adolescent Girls: During 2025–26, BOARD continued its efforts to improve menstrual hygiene management among adolescent girls in rural communities through awareness sessions, hygiene education, orientation programs, and community engagement. The program focused on addressing common misconceptions and social taboos around menstruation and promoting safe, hygienic, and respectful menstrual practices among adolescent girls.

Women staff of BOARD conducted interactive sessions using Information, Education and Communication (IEC) materials to strengthen girls' knowledge of menstrual hygiene. The sessions covered personal hygiene, safe use and disposal of sanitary napkins, proper toilet use, and the importance of maintaining cleanliness during menstruation. Girls were also oriented on the use of sanitation facilities, including changing rooms and incinerators where available. These sessions provided opportunities for girls to openly discuss challenges related to menstruation and identify practical solutions.



In Fatuha block, 05 villages were covered through community mobilization involving Self-Help Group (SHG) members & adolescent girls. The intervention promoted the regular use of sanitary napkins and encouraged families and communities to provide a supportive environment for adolescent girls. The program contributed to increased awareness and positive menstrual hygiene practices among girls & women in the intervention villages.

Emerging Adolescent Leadership



An important outcome of the intervention was the emergence of adolescent girls as peer leaders and advocates for menstrual hygiene. Komal, a participant in the programme, demonstrated a positive change from being a passive recipient of information to becoming an active promoter of menstrual hygiene among her peers. She encouraged other girls to follow hygienic practices and supported the maintenance and proper use of sanitation facilities during menstruation. Her confidence and active participation were appreciated by the school headmaster. Her experience demonstrates the potential of adolescent-focused programmes to build confidence, leadership, and peer-to-peer learning among rural girls.

Behavior Change Communication

BOARD continued its Behaviour Change Communication (BCC) activities during 2025–26 to promote healthier practices and enhance awareness of key health and social issues among rural communities. The program focused on hand washing, breastfeeding, immunization, girl-child education, HIV/AIDS, and MH, with particular emphasis on empowering adolescent girls & women through knowledge-sharing and community participation.



During the reporting period, 05 training and awareness sessions were conducted in 02 high schools in Karai Parsurai block, Nalanda district, reaching rural adolescent girls with essential information on health, hygiene, and social well-being. The sessions encouraged open discussions, addressed common misconceptions, and promoted positive behavioural practices among participants.

In addition, techno-managerial support was provided to 03 Self-Help Groups (SHGs) to strengthen their capacity for advocacy, community awareness, and sensitization on HIV/AIDS, breastfeeding, girl-child education, and related social issues. These efforts enhanced the role of SHGs as grassroots platforms for information dissemination and collective action.

The intervention contributed to improved awareness among adolescent girls, strengthened community-level engagement, and encouraged women to initiate discussions on health, education, and social concerns within their families and communities. By combining school-based awareness with SHG-led community engagement, BOARD continued to foster informed decision-making and positive behavioural change in rural areas.

Addressing Gender-Based Violence and Promoting Gender Equality

During 2025–26, BOARD continued community-based initiatives to address Gender-Based Violence (GBV), promote women's rights, and strengthen the participation of women and adolescent girls in rural communities. Community meetings and awareness activities highlighted challenges such as social stigma, economic dependence, and limited access to support services, and barriers to decision-making. The programme encouraged positive changes in attitudes, greater awareness of rights, and collective responsibility for preventing violence. Key achievements included:

- Menstrual hygiene promotion across 04 villages in Shahjahanpur Panchayat, Patna.
- 02 BCC training sessions conducted, engaging adolescent girls.
- Increased awareness of MH, hand washing, breastfeeding, and Immunization, HIV/AIDS, and girl-child education.
- Encouragement of adolescent leadership, peer learning, and women's participation in community decision-making.

Overall Outcome: These integrated efforts strengthened community awareness, promoted positive behavioural change, and encouraged women and girls to become active agents of social transformation, contributing towards safer, healthier, and more equitable rural communities.

Bureau of obligate and Accompanier for Rural Development (BOARD)

At & P.O: Shahjahanpur, Dist.- Patna (Bihar)

REGISTRATION No. IV/17 Dated 29.11.1995 and F.C.R.A No. 031170172 Dated 24.02.2000, Renewal Date 21.05.2022

CONSOLIDATED ACCOUNTS (Foreign and Domestic fund)**BALANCE SHEET AS AT MARCH 31,**

<u>SOURCE OF FUNDS</u>	<u>Schedule</u>	<u>2026</u> ₹	<u>2025</u> ₹
CAPITAL AND GENERAL FUND			
Capital Funds (As per last Balance sheet)		3,66,097.14	3,66,097.14
Surplus/ (deficit) as per Income & Expenditure Account		59,922.80	
		4,26,019.94	
RESTRICTED FUNDS			
Exigency funds			1,550.00
As per last Balance sheet		1,550.00	
Add: During the year		13,050.00	
		14,600.00	
CURRENT LIABILITIES & PROVISION			
Liabilities for Expenses (Audit fee)		11,800.00	7,080.00
<i>Unsecured Loan</i>			1,60,000.00
As per last Balance sheet		1,60,000.00	
Less: Repaid during the year		(60,000.00)	
		1,00,000.00	
Total		5,52,419.94	5,34,727.14

APPLICATION OF FUNDS

FIXED ASSETS			
As per last Balance sheet	1	74,734.00	74,734.00
Less: Depreciation during the year		(13,280.00)	
		61,454.00	
LOAN & ADVANCES			
Loan to Beneficiaries (JLGs members)			
As per last Balance sheet	3	3,86,463.00	3,86,463.00
Add: During the year		43,834.00	
		4,30,297.00	
Cash in hand		3,349.50	3,065.50
Cash at Bank - SB A/c No.2004101010257 with Canara Bank, Luv-Kush Tower, Exhibition Road, Patna-800 001	2	2,223.02	775.02
SB A/c No.39999566276 with SBI NDMB, New Delhi		1,796.39	2,372.09
SB A/c No.2004101013318 with Canara Bank, Luv-Kush Tower, Exhibition Road, Patna-800 001		3,287.62	805.62
SB A/c No.11836695398 with SBI Shahjahanpur, Patna		41,007.90	63,503.90
SB A/c No.11836695659 with SBI Shahjahanpur, Patna		9,004.51	3,008.01
Total		5,52,419.94	5,34,727.14

The schedules referred to above form an integral part of the financial statements

Significant accounting policies and notes to the financial statements are annexed.

For and on behalf of the Society/Trust


Naresh Chandra Verma
Managing Director

Place: Patna
Date: 06/05/2026




Sangita Kumari
Treasurer

For BIPIN VIVEK & ASSOCIATES

Chartered Accountants

Firm Reg. No. 010177C



BIPIN VIVEK
Partner

Membership No. 079917

Bureau of obligate and Accompanier for Rural Development (BOARD)

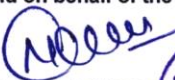
At & P.O: Shahjahanpur, Dist.- Patna (Bihar)

REGISTRATION No. IV/17 Dated 29.11.1995 and F.C.R.A No. 031170172 Dated 24.02.2000, Renewal Date 21.05.2022

CONSOLIDATED ACCOUNTS (Foreign and Domestic fund)

INCOME & EXPENDITURE ACCOUNT FOR THE YEAR ENDED MARCH, 31		2026	2025
INCOME:		₹	₹
<i>Bank interest</i>			
Foreign Accounts	4,366.00		600.00
Domestic Accounts	197.00	4,563.00	251.00
Receipts during the year (As per Schedule of Annexure)			
Foreign Grant and Subsequent Receipts			67,138.70
Received from the Mercury Phoenix Trust, 88/90 Baker Street, London		5,02,920.00	
Program Revenue			
Poverty Alleviation Initiatives		-	1,500.00
Domestic Fund and Resources			
Program Revenue (in Cash & Kind)			3,50,501.00
Vocational Training Centres (VTCs)	78,690.00		
Poverty Alleviation Initiatives	1,92,029.00		
Gender-Based Violence Awareness Campaign	17,915.00		
Gender equality and Climate Change program	20,240.00		
Adolescent Health Program	8,785.00		
Entrepreneurship Development Program	26,480.00		
Educational Program (Coaching Classes)	32,900.00	3,77,039.00	
Donation (in Cash & Kind)- General (Public/Community/Friends)		1,78,668.00	1,63,472.00
Other Receipts - Domestic			58,426.00
Membership Fee	25,000.00		
Consultancy Fee	17,500.00		
Service Charge (Volunteer time)	18,150.00		
Sale of publications/ materials	12,480.00		
Sale of Group Passbook	600.00		
Sale of old News paper & Periodicals	1,822.00		
Sale of SHG product	5,260.00		
Street plays (nukkad natak) on social issues	17,025.00		
Rent of Training Venue (Project Program)	30,000.00	1,27,837.00	
Exigency funds (Adjustment of loans)		-	24,363.50
Surplus/ (deficit) for the year		-	47,412.80
Total		11,91,027.00	7,13,665.00
EXPENDITURE:			
Foreign Accounts (As per separate Accounts)			
HIV/AIDS Prevention Education & Awareness Program (MPT,UK)			1,24,772.00
Project Personnel Cost	2,48,600.00		
Prevention Education & Awareness Programs	2,98,651.00		
Outreach Program	23,510.00		
General Operating/Support Cost (Program/Adm. Expenses)	27,304.70	5,98,065.70	
Non-Funded Expenses			
Administrative Expenses (Bank charge)		194.50	1,346.00
Domestic Accounts (As per separate Accounts)			
Administrative Expenses		71,772.00	50,971.00
Program Operating Expenses		1,25,966.00	1,84,612.00
Social Impact Programs (Health and Social Awareness)			1,49,532.00
Educational Program (Coaching Classes)	40,935.00		
Gender equality and Climate Change program	24,118.00		
Gender-Based Violence Awareness Campaign	21,765.00		
Adolescent Health & Protection Program	23,170.00		
MH & Hygiene Management Program	16,442.00	1,26,430.00	
Skill Development and Income-generating Programs			1,77,595.00
Vocational Training - Tailoring & Embroidery Trainings	99,509.00		
Poverty Alleviation Programs	84,087.00	1,83,596.00	
Other Expenses			
Audit Fee (Provision for the year)		11,800.00	7,080.00
Depreciation		13,280.00	17,757.00
Surplus/ (deficit) for the year		59,922.80	-
Total		11,91,027.00	7,13,665.00

For and on behalf of the Society/Trust


Naresh Chandra Verma
 Managing Director
 Place: Patna
 Date: 06/05/2026




Sangita Kumari
 Treasurer

Signed subject to our separate report of even date.

For **BIPIN VIVEK & ASSOCIATES**Chartered Accountants
Firm Reg. No. 010177C

BIPIN VIVEK
 Partner
 Membership No. 079917