



Annual Report

2014-2015



**Karnataka Regional Organisation
for Social Service (KROSS)***

* The official organisation of Karnataka Region Catholic Bishops' Council
for Development & Social Concerns.

President Speaks...



GROWTH AND DEVELOPMENT OF PEOPLE: THE HIGHEST CALLING OF LEADERSHIP

Karnataka Regional Organization for Social Service (KROSS) has stepped into its meritorious 32nd year and has been instrumental in taking a leading role in the social development of the most marginalized communities through its 14 natural partner-organizations. Today, the question before us is: Is it enough only to transmit knowledge when the individual's total development lags behind? Sustainable development is the future we want for all as it generates economic growth, social justice and strengthens governance. More than half of the world's population lives in the rural area in a state of poverty. Such unbalanced human development does not augur well for mankind. If we are to bring about some significant socio-economic improvement in the lives of the poor, we need to motivate them to claim their legitimate rights for education, employment and health care and provide them the basic infrastructure which is due to them. We have to ensure active participation of the communities in order to realize this. Their opinions and interests have to be taken into account and committed village leaders who could guide the community identified besides orienting them towards cooperative movement, as cooperative societies go a long way in improving the economic status in the rural set-up. Mahatma Gandhi said: "The soul of India lies in its villages where three fourths of the countrymen reside." Hence it is important to bring in rapid and sustainable development in rural areas which is sustainable, inclusive, gender-sensitive and promote environment.

Our donors, benefactors and well-wishers merit our heartfelt gratitude as they have been the pillars of our strength in implementing programs benefitting the down-trodden and the most marginalized. The timely intervention and guidance by the Members of the Governing body and General Board has been a boon to the success story of KROSS. Our Partner Organizations (DSSSs) deserve a special mention for all they do among the grass-root communities. They need to be focused, result-oriented and transparent. Accountability must start at home.

The dedicated team effort of the Director and Staff, KROSS, deserves our congratulations as the visibility of KROSS has reached far and wide today and innumerable organizations seek guidance from KROSS. Through its committed service, KROSS has reached out to thousands of people. We have a great responsibility to reach out to millions who still need facilitation and assistance to live with human dignity and experience God's love.

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Rt. Rev. Dr. Gerald Lobo
President – KROSS & Bishop of Udupi

From the Director's Desk...



"Remaining silent in the face of injustice is the same as supporting it".

Human rights are not only violated by terrorism, repression or assassination, but also by unfair socio-economic structures that create huge inequalities - Pope Francis

Karnataka Regional Organization for Social Service (KROSS) - the official organisation of the Karnataka Regional Catholic Bishops' Council for Social Concerns & Development and the apex body of the 14 Diocesan Social Service Societies (DSSSs) gave momentum to capacity building processes of its partners in the State of Karnataka and through them the grassroots level to ensure that the marginalized and those who are deprived of opportunities, claim their rights & entitlements.

The social and economic realities have changed and the challenge before KROSS is to educate the marginalized communities through its partners and ensure that these communities stand up collectively to ensure they have equal opportunities, basic amenities and their voice is heard and their rights are protected.

KROSS through its Organizational Development Programme has committed itself to accountability and transparency as its expression of core value and continually strives to maintain the highest standards of professional competence through continuous capacity enrichment workshops, designing strategies, monitoring indicators and evaluation tools for all programmes. KROSS intends to continually pursue excellence beyond mandatory compliance in all aspects and promote gender equity in all its interventions.

KROSS conducted a workshop to educate Not for Profit Organizations on various statutory compliances. Also a workshop was conducted for formulation of Child Protection Policy by all our partners and like-minded organizations. A State level consultative Meet on Anti Child Trafficking in collaboration with Karnataka State Commission for Protection of Child Rights (KSCPCR) was organized and a memorandum was submitted to the State Child Commission to bring in changes to the act and sharpen the teeth of the existing law.

KROSS in collaboration with Kindermissionswerk has taken up an ambitious programme to educate and create awareness in 174 villages in North Karnataka Region to curb malnutrition and anemia among children, pregnant women & lactating mothers, improve maternal health and reduce child mortality. Besides 40,000 women have been reached out under Women Empowerment Programme supported by B.H. MISEREOR this financial year 2014-15, 24,000 women have been assisted for Micro Enterprises supported by Manos Unidas & Italian Bishops' Conference which is a continuous program through the years, 700 women have been assisted for sustained Vegetable Cultivation under the program - Support to Employment & Training supported by Women & Child Development Department, Government of India, Continuing capacity building trainings are being conducted with the support of Manos Unidas & Italian Bishops' Conference and Organizational Development process is ongoing with the support of Caritas India, New Delhi to bring in systems & structures into KROSS & Partners to be professional & effective Organizations.

KROSS would like to place on record its appreciation and deep gratitude for the concern and generous support provided by our national and international donors, Government Departments, well-wishers and friends who have been a great source in helping KROSS realize its dreams and providing us the support to be a professional organization which is reflected in KROSS and its 14 partner organizations in its Governance and reach out.

The invaluable contribution of the Members of Regional Bishop's Conference, Governing & General Board Members has led us on the road of self-assurance and has been a big boon to our confidence. The support of our consortium of 14 partner organizations and their staff has helped us achieve a lot. The Staff at KROSS have been instrumental in moulding KROSS to its present status. We are grateful to them. KROSS will leave no stone unturned to continue to empower its Partners so that they empower grass root Communities themselves. Let's join hands to build a just & humane society.


Fr. Peter Brank
Director, KROSS



ABOUT THE ORGANISATION

KROSS was established in 1983 and was registered in the year 1989 under Registration of Societies Act 1960 bearing No. 115/89-90 and under 12A and has 80G Tax exemption under Income Tax Act 1961. KROSS is also registered under Ministry of Home Affairs under Foreign Contribution Regulation Act (FCRA).

KROSS with its 14 member organizations renders Social & Humanitarian Services among 8,25,000 poor people in more than 4460 villages of Karnataka especially in the areas of Women Empowerment, Health, Community Resilience to HIV/AIDS, Mitigating Malnourishment among children and women Promotion of Child Rights, Good Governance at grassroots, Natural Resource Management & promoting Agrarian Activities, Renewable Energy Options and Capacity Building of Development Organizations through training, workshops knowledge sharing reach out to the most marginalized communities without discriminating on the basis of caste, creed, race, gender.

VISION

A society based on Justice, Peace, Equality and Ecological Harmony.

MISSION

To be a quality Resource Organization by engaging with development actors to facilitate accountability in upholding the dignity and rights of the most marginalized communities through research, knowledge exchange, capacity enhancement and collaborative social action to achieve sustainable development.

OUR GOAL

Our Goal is to actively participate in achieving the UN's Millennium Development Goals in partnership with member - organizations, sponsors, Government Departments, other like-minded NGOs, institutions and individuals.

WE BELIEVE IN

- Practicing and promoting the core values of Justice, Peace, Equality, Ecological Harmony and holistic development of the poor and marginalized.
- Upholding and protecting the dignity of every human being.
- Recognizing that the human person is central to all development interventions.
- Developing people's capacity to grow and enjoy improved quality of life.
- Enabling people to take ownership for their own holistic development.
- Building and promoting a sustainable and integrated development model.

OUR THRUST AREAS

- Women's Rights - Gender
- Child Rights
- Livelihood Rights
- Natural Resource Management
- Health :
 - Reducing incidence of HIV/AIDS
 - Mitigating Malnourishment
- Promotion of Good Governance at all levels
- Community Managed Disaster Risk Reduction (CMDRR)
- Capacity Building of individuals and institutions

OUR APPROACH

- **Rights-Based:** Enlightening people about their rights and entitlements .
- **Cost effective:** Effective utilization of organizational resources.
- **Results Based:** To ensure desired results are achieved within the time lines.
- **Gender sensitive:** Cross cutting agenda starting from staffing, infrastructure, human resource etc.
- **Environmental sensitive:** Being sensitive towards nature and environmental issues.
- **Partnership centered:** Involving the stake holders/focused groups in their own integrated development by facilitating and Hand holding.
- **Integrated :** All the interventions to be in holistic manner in collaboration with Government agencies and others.

MEMBERS OF THE BOARD





OUR BOARD AND OFFICE BEARERS



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Most Rev. Dr. Gerald Lobo, D.D., D.S.W (Canada)
Bishop of Udupi



DIRECTOR/SECRETARY/TREASURER

Rev. Fr. Peter Brank, M.A., M.C.J., PGHRM.



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Sarvodaya Organization for Social Works,
Kadrimidri, Malalur Post, Chikmagalur - 577 133

Rev. Fr. Jacob Anthony

Director
Belgaum Diocesan Social Service Society (BDSSS),
SEVALAYA, Da Ra Bendre Road, Sadankeri,
Dharwad - 580 008

Rev. Fr. Santhosh Babu

Director-Seva Sangama
Kripalaya-Bishop's House, Jevargi Road,
Kotnoor D Village, Nandikoor, Gulbarga - 585 102

Rev. Fr. Chourappa Yeraboi

Director
Ballary Diocesan Development Society (BDDS)
Infantry Road, Cantonment, Bellary - 583 104

Sr. Irene Thereese Lobo

Deepalaya, 1-867/65, SF-4, Paradise Residency,
Venkatesh Nagar, Gulbarga - 585 102

Rev. Fr. Kuriakose Kunnath

Director
Jyothir Vikasa Social Service Society
Kalenahalli P.O., Mandya - 570 402

Rev. Fr. Jose Ayamkudy

Director
Dakshina Kannada Rural Development society (DKRDS)
P. O. Belthangady - 574 214. D. K., Karnataka

Mr. Robinson D'Souza, KAS, (Retd.)

Former Principal Secretary - Law,
Govt. of Karnataka, "SONA",
972, 2nd stage, 3rd Block, 3rd Phase,
Bangalore - 560 085

Mr. Anthony Mendonca, KAS (Retd.)

Personal Secretary to the Minister for Minor Irrigation.
279, II A Main, First Phase, Girinagar, Bangalore - 560 085

Rev. Fr. John Kunnathethu

Director
Karnataka Integrated Development Society (KIDS)
P.B.No.23, Bannur, Puttur D.K. 574 201

Dr. Isabella Selvaraj Xavier

Sadhana Women & Children Welfare Society,
South India Human Rights Centre, Tejashwi Nagar,
Last Stop, Last Cross, DHARWAD-580 002

Rev. Fr. Stany Almeida

Director
Organization for Development of People (ODP)
"Pragathi", Bannimantap "B" Layout, Mysore - 570 015

Dr. J. Alexander, I.A.S. (Retd.)

Former Chief Secretary & Ex-Minister, Govt. of Karnataka,
No. 507, Chinmaiah Mission, Hospital Road,
Indiranagar, Bangalore-560 038

Rev. Fr. Oswald Monteiro

Director
Canara Organization Development and Peace (CODP)
Kadri Hill, Nanthoor, Bejai P.O, Mangalore - 575 004

Rev. Fr. Amarnath Dinesh Roy

Incharge Director
Bangalore Multipurpose Social Service Society (BMSSS)
P.B.No.4626, No.5, Nandidurg Road, Bangalore - 560 046

Rev. Fr. Marcel Pinto

Director
Chikmagalore Multipurpose Social Service Society (CMSSS)
Seva Samasthe, B.Kathihalli, Arsikere Road, Hassan - 573 201

Rev. Fr. Veeresh Moras

Director
Shimoga Multipurpose Social Service Society (SMSSS)
Sacred Heart Cathedral Compound, Shimoga - 577 201

Rev. Fr. Justin D'Souza

Director
Karwar Diocesan Development Council (KDDC)
Bishop's House, Karwar - 581 302. North Karnataka.

Mrs. Caroline Jerry Fernandes

Gandhinagar 4th Cross, N.H.17,
Kumta, Uttara Kannada Dist.

Mr. F. Joseph Stanley

Deputy Director
Skills for Progress (SKIP)
No.42, Stephen's Road, Frazer town, Bangalore - 560 005

Rev. Fr. Vinod Chennackatukunnel

Director
Malnad Social Service Society
St. Joseph's Church, Sagar Road,
Shimoga - 577 204

Dr. Maya Mascarenhas

#001, Maria Melodie, 14 High Street,
Cooke Town, Bangalore - 560 005

Rev. Fr. Reginald Pinto

Director
SAMPADA, Bishop's House, Mother of Sorrows Church
Udupi P.O.- Pin - 576 101



We declare that :

- None of the Board Members are related by blood
- No remuneration is paid to any Board Member
- No Board Member has travelled abroad at the cost of the Organization

OUR TEAM



GENDER-WISE STAFF SALARY

Slab of gross monthly salary (in Rs.)	Male Staff	Female Staff	Total Staff
5001-10000	5	0	5
10001-25000	4	6	10
25001-35000	1	0	1

AUDITORS / CONSULTANTS

M/S. Philipose & Co., Bengaluru **Mr. Roy D'Silva,** Advocate, Bengaluru **Mr. Rupert Rosario,** Advocate, Bengaluru

OUR PROGRAMMES

- Organizational Development & Capacity Building
- Combating HIV/AIDS and other diseases
- Women Empowerment Programme
- Career Advancement Programme (CAP)
- Achieving Universal Primary Education
- Ensuring environmental sustainability & natural resource management
- Good governance at grassroots
- Sustainable Livelihood Promotion through Micro enterprises
- Reducing Child Mortality & Improving Maternal Health
- Mitigating Malnourishment among children, adolescent and women.



ORGANIZATIONAL DEVELOPMENT & CAPACITY BUILDING

KAUSHALYA - Capacity enhancement of Community based leaders

The initiative taken by KROSS has been steadily carried forward by streamlining the Policies, Systems & Structures at KROSS and DSSS Partners. Assessment of need based trainings was done gaps were identified and system building processes were initiated.

As the geographical area is vast covering 30 districts and the focused population is very huge, the need was to form a Joint Resource Team and train the master trainers on various issues and themes, so as to reach out to many more people with the following objectives:

1. To bring together various organisations and to create issue based that platform to respond to social realities.
2. To train another 1000 trainers to reach out at the grassroots towards advocacy and lobbying .
3. To have a regional level data base and resource directory of development organisations and individuals
4. To prepare training Modules and Document effective life stories / studies and there by set up a good documentation centre.
5. At least 500 women trainers to be capacitated at grass root level who will pay a key role in the community mobilization process to demand for basic rights and entitlements.

The following trainings were organised both at Regional and Zonal Level :

Sl. No.	Subject of Training	No. of Participants	Representing the no. of organisation
1.	Rights Based Approach	32	12
2.	MIS & Documentation	59	18
3.	Women & Legal Rights	41	14
4.	Women in Local Self Governance	52	18
5.	Indian Constitution & Human Rights	53	16
6.	PRI & Good Governance	30	12
7.	Finance Management	48	23
8.	Forest Dwellers' Act	41	20
9.	Workshop on FCRA	195	68
10.	Child Rights	32	12

This has resulted in 583 personnel from different organizations being trained who will in turn train community based organizations and people at grassroots level helping the society itself to be agent of social change as per the Partners' Level Action Plans.





AWARENESS LEADS TO RESULTS

People in Ragimuddanahalli village in Mandya taluk were not very aware of the Panchayat Raj Institutions and people's rights and entitlements. But awareness trainings in SHGs remedied this.

Now, people knew about different government schemes, but faced a stony wall when they approached the Panchayat. Invariably, they were turned back with lame excuses. Many people recounted similar experiences during awareness classes.

It was against this background that it was decided to conduct an interface meeting with elected Panchayat members and Panchayat officials. It was decided that five members from each SHG would meet the elected representatives and present their problems. They would also list out their problems and present it before the meeting.



Around 50 members attended the meeting along with Smt Lakshamma, the Panchayat president, and Mr Madhegowda, elected member representing the wards. The Panchayat PDO offered to come, but eventually didn't turn up, knowing that people would ask questions. However, he offered to accept complaints from the people.

The meeting was facilitated by an experienced resource person, Mrs Bharathi from ANSSRID, a training Institute for local self government. She first explained about the role of the Panchayat, its members, about the different schemes available, its rules and regulations, entitlements people can get from the Panchayat etc. It was an experiential sharing among all.

When it was time for the people to vent their grievances, they raised diverse problems – from toilet construction, water supply and drainage to self-employment schemes, housing etc. PRI members, though defensive at first, responded positively to the people's demands. They were also unaware of many rules and regulations. They agreed to meet the people the next day at the Panchayat office together with the PDO and other Panchayat officials.

The animators and staff of JVSSS, Mandya met every family the next day, motivating them to give an application for the construction of toilets and drinking water. All assembled at the Panchayat office and gave their applications which were accepted for scrutiny and further action.

The result of all this was that the officials agreed to provide 20 more water connections, at least 50 toilets and to repair the drainage system.

It also showed how the interface meeting could be an empowering and participatory process.





ENSURING ENVIRONMENTAL SUSTAINABILITY & NATURAL RESOURCE MANAGEMENT

ALTERNATE RENEWABLE ENERGY OPTIONS:

KROSS's vision is ECOLOGIAL HARMONY through educating the people on protecting environment from pollution, encouraging afforestation and reducing carbon footprints. With this in mind KROSS initiated a project for Renewable Energy Options for the Rural Poor in Karnataka with the following objectives:

1. To reduce the drudgery of women & children in collecting / using firewood by 50% and provide 2200 poor families with Sarala Cooking Ovens.
2. To ensure that 2200 poor families enjoy solar powered lighting for household activity and children's education.
3. To capacitate & train 22000 people in practicing eco-friendly cooking and lighting through renewable energy sources.

KROSS in collaboration with the Partner DSSs plans to create replicable models in 3-4 villages in every District to show case the same.



Support to Training and Employment Program (STEP)

The Support to Training and Employment Program for rural farming women is supported by Ministry of Women and Child Development, Government of India, New Delhi with the following objectives :

- Provide training for skill up gradation to 1400 women farmers.
- Mobilizing women in small viable groups and making facilities available through training and access to credit.
- Enabling groups of women to take up employment-cum-income generation programs of their own
- Provide support services for further improving training and employment conditions of women.

RESULTS

- 204 Self Help Groups are formed and 1400 women farmers practicing organic farming are part of them.
- 3,990,378 INR is saved by women in 204 Self Help Groups.
- 10,500,000 INR availed through credit facilities, Banks and Financial Institutions.
- 150 trainings organised to enhance awareness levels of women in Skill enhancement, Health, Rights of Women, Education and formation and management of Cooperatives etc.,
- 14 Cooperatives were registered and 3 cooperatives availed subsidy of Rs. 25,000/- each under 'Priyadarshini' scheme.
- 32 beneficiaries acquired Govt. Housing schemes.
- 22 Beneficiaries availed Nirmal Bharath Abhiyan and constructed individual toilets
- 700 Women have cultivated chili, tomato and their income has enhanced from 2000 to 7000 monthly.
- 700 number of households are preparing vermin compost and practicing organic farming.
- The Cooperatives procure the organic vegetables directly from the women farmers and sell them to the consumers.





Handholding support to organisations

KROSS with the support of Caritas India, New Delhi and CRS has been envisioning to emerge her self and her partners to be professional organizations so as to be effective and efficient in her functioning and service to the most marginalized. In this process, the following outcome is expected:

- KROSS is identified as a competent resource centre in Karnataka and facilitating professional support to development actors in Karnataka
 - The 10 Partner Organizations have developed their capacity to be relevant and respond positively to development issues in the region.
 - A platform is created in KROSS and 10 Partner Organizations to use its core competencies by other development actors in the region.
- ◆ KROSS Facilitated a workshop on Finance Management – Renewal of FCRA Certificates for NGOs in which 68 NGOs Participated and subsequently applied for renewal.
 - ◆ Child Protection Policy was formulated for KROSS and the partner organisations.
 - ◆ The KROSS Regional Resource cum Training Centre has been utilised by like-minded organizations which has resulted in another additional 1475 personnel being trained who carry forward the trainings at grassroots levels.



KROSS has been recognized by Credibility Alliance as adhering to desirable norms of Good Governance & best practices and KROSS being registered with European Union under PADOR as KROSS has been successful in putting in place policies & systems as desired for non-profit organizations.

CERTIFICATE OF ACCREDITATION TO KROSS FOR GOOD GOVERNANCE OF NOT FOR PROFIT ORGANISATION BY CREDIBILITY ALLIANCE - NEW DELHI

CERTIFICATE OF ISSUED BY MICRO CREDIT SUMMIT CAMPAIGN





'PRACHODAN' - Stimulating know how among community based organisations and leaders

KROSS aims to empower the partners and the communities through capacity building, education, animation and technical services. The reach of KROSS through its partners has been 4460 Village of 176 Taluks in 30 districts of Karnataka. In the mission of Social Transformation, KROSS primarily focuses on providing resources, ongoing capacity building and know how to committed volunteers, leaders and trainers of the partner and other like minded organisations who further trained individuals and communities to become agents of social change. The following trainings and workshops were organised to achieve this objective

- To equip 500 trainers / volunteers / leaders with adequate analytical skills and ability to understand the people's rights in-depth.
- To build pro-poor / marginalised perspectives and prepare atleast 1000 community leaders who stand for basic human rights.
- To provide knowledge on history of marginalisation, people's struggle for justice and equality among excluded communities.
- To enable master trainers and CBO leaders to understand rights of women, children, Adivasis, Dalit and other marginalised communities.

Sl. No.	Subject of Training	No. of Participants	Representing the no. of organisation
1.	Rights Based Approach to Social Development	66	21
2.	Decentralization and Panchayatraj Institution	62	16
3.	Human Rights Perspectives	60	18
4.	Good Governance at Grassroots	67	22
5.	Right to Livelihood, Food & Employment	186	44

Polio-affected Malashri learns to stand on her feet

Malashri Durgappa Kallimani has every reason to cry and complain and yet, she smiles. Especially when she sees BDSSS and CBR staff. This girl from Roogi, Belgaum, needs someone's help to walk around since both her legs and one hand are affected by Polio.

That's not her only sorrow. When she was two years old, her father died. Her mother suffering from an illness was weak and steeped in poverty and couldn't do much for her. Two of her sisters were married. However, things began to look up when BDSSS staff and the CBR worker visited them. They came to know of their condition and managed to get Malashri and her mother to open up to them. They helped her mother to get good treatment as a result of which she is now recovering. They helped Malashri get a Medical Certificate and a pension of Rs1,200 per month. They also helped her to get a tricycle.

Malashri is now a happy child and wears a broad smile in spite of all her difficulties and struggles. She says she is grateful to the members of AIFO, CBR Ashadeep and BDSSS for helping her to help herself.





WOMEN'S EMPOWERMENT PROGRAM

KROSS envisions Empowerment of women as one of its major aims and adopts Rights Based Approach to facilitate their Empowerment. KROSS has been working through "Women Empowerment Program" in 13 Partner organisations of Karnataka to achieve the ultimate aim of Empowering Women. The focus has been to educate and enable women to exercise their rights and enjoy them. Sustainable development of Self Help Groups (SHGs) women through Women Federations and Community Based Organisations is initiated by enhancing their capacity as second line leaders. A sense of community spirit is being created among women SHGs that help them take up issues related to their lives and their entire community. A special focus has been on integration of gender equality and women's empowerment through poverty alleviation, democratic governance, crisis management, environment and sustainable development. Through linkages, referral services, advocacy, lobbying and networks, we work to ensure that women have a real voice in all governance institutions and civil society in order to participate in public dialogue and decision making process.



Result of the project:

- 2,538 Self Help Groups have been promoted and strengthened. The membership added during the year is 36,255 women.
- 167 Panchayat level, 17 Taluk level and 5 District level federations are formed.
- 8315 women have been involved in income generation activities, leading to an income rise Rs 1500 to Rs 5000 per month
- 13209 women are facilitated to work under MGNREGA and received Rs. 2,58,11,148 as wages.
- The school dropout rate has decreased from 70 to 75% in the working area.
- Drinking water facilities are available for 14,212 members with the support of the local Panchayat.
- The local Panchayat has granted Rs. 4240100 for 306 house constructions and Rs. 3979700 for 990 toilets have been constructed.
- Around 29000 women have gained basic knowledge on human rights.
- Rs.191315752 worth basic amenities are availed by the 8569 families from the local Panchayats and Departments.





STRONG PERSONALITY CAN INFLUENCE GENERATIONS

Bhalki Janatha colony in Bidar district has a rich history. Unfortunately, its residents are poor, with women eking out a living through daily wage work. But the light at the end of the tunnel came from the Navodaya SHG, formed under the scheme of Integral Development of Backward Classes.

Mrs Kundanbai, president of the Mahasanga and a taluk federation office-bearer, gives credit to ORBIT, Bidar for bringing about a transformation in her life and that of her family. She can hold her head high and say that she is free from social evils, thanks to ORBIT's able guidance and the experiential and effective training it provided. Today, she proudly says that she is a

somebody in society, able to face any challenge boldly. Not just for herself, but anyone who needs her help.

Take, for instance, the time when KEB officials cut off the electricity connection of the many families who were using the utility without meters. The officials demanded a great deal of money to give them their own meters. It was Mrs Kundanbai who gathered the people of the locality and approached the local MLA. They managed to get a meter connection after paying a more reasonable sum. She also managed to clear the garbage that had piled up on the main road after mobilising the Sangha women and submitting an application to the municipality. She even managed to get land for a school for the education of children after a long struggle.

Yes, Bhalki Janatha colony is slowly changing and soon, residents will be as proud of their present as of their past.



"PAUSTIK"-Building Sustainable Community Resilience to mitigate malnutrition

174 Villages of North Karnataka in the districts of Gulbarga, Koppal, Bagalkote and Bellary were identified where the issue of malnutrition was severe. Children under-three years of age, adolescent girls between 11-18 years of age and pregnant and nursing women from poor households in the above four Districts are the primary project beneficiaries. It is estimated that from a total population of approximately 1,37,000 are the direct beneficiaries in these blocks. The project will also address gaps in existing government programs that contribute to mitigating the crisis, including through improving the access of groups that are poorly covered by current services such as health, nutrition, water and sanitation services.

The Objectives of the program:

- Reduce underweight and under-nutrition among children, low body mass index among adolescent girls and lactating women in the project areas in the shortest possible time, by following the inter-generational, life-cycle approach.
- Eliminate wasting (abnormal low weight) children and severe malnutrition among children. (earlier termed as Grade 3 and 4 malnutrition as per Gomez Classification)
- Reduce the incidence of low birth babies, infant mortality, child mortality, maternal mortality, anemia and other micro nutrient deficiencies among children, adolescent girls and women; and
- Spread information and awareness to the communities to enable behavioral change regarding proper child care, care of the girl child throughout her life cycle, of pregnant and nursing mothers, and proper dietary practices within existing family budgets.

The basic survey of the villages are completed and consolidation of report is completed. The program staff are oriented and trained to take forward the project objectives.

- 3,411 adolescent girls were identified, advised and linked to service providers for Iron and Folic Acid consumption.
- 43 children below 14 years are severely malnourished recommended for advanced treatment at District Hospital
- 2,345 people women are oriented on sage pregnancy and child birth.



SUSTAINABLE LIVELIHOOD PROMOTION THROUGH MICRO ENTERPRISES

The initiative of KROSS and its Partners towards poverty alleviation has truly started paying dividends at Grassroots level as the most marginalised communities are being formed into self help groups, provided entrepreneurship awareness programs, entrepreneurship development programs and skill development programs resulting in the poor rural women taking up income generating activities

Our milestones include :

- Training 8139 women for micro enterprises
- 22240 women have started micro enterprises
- Training 650 team members to be Master Trainers.
- Grading of 14460 Self help groups has been done and upscaling process initiated.
- Rs. 33380000 was provided as micro credit during 2014-2015
- Partnerships are established with organisations like Micro, Small and Medium Enterprises, Khadi and Village Industries Corporation, I Create India, etc.,



Micro Credit Summit has certified KROSS as one of the largest Organisation in Asia Minor which supports 100% Women and 100% People living below poverty line for a record successive third year

HARD WORK PAYS

Benedicta has studied only up to the 7th standard, but she is now a successful businesswoman with a poultry farm and everyone in the block looks up to her.

But life wasn't always this good. Benedicta, the last of 10 children, lived with her family in Kanajar, Karkal Taluk, Udupi District. The family owned an acre of land on which they grew paddy, coconut, arecanut, betel leaves and vegetables. They worked hard to make ends meet, but education took a beating. For one, they were very poor. Secondly, school was 7 km away and the children had to walk through a forest where wild animals lurked.

Like her siblings, Benedicta studied up to the 7th after which she, along with her three sisters, was sent to Bombay to work

as a housemaid in a Parsi family. Life was tough here. They worked till midnight and managed without proper food and lodging. The salary was also very poor. So, with the help of some of her relatives, she went to Kuwait to work as a housemaid. Life was much better here, but the salary was still very poor.

In 2002, Benedicta returned home to get married to Mr Vincent Lobo of the same village. Vincent lived with his parents, three brothers and two sisters. Within a year, Benedicta gave birth to a daughter, Venish. Their poverty forced Benedicta to leave her child with her in-laws and she went back to work in Kuwait. Her husband also found work in Bombay in a bakery. He worked for six years, but returned home due to ill-health.





Benedicta returned once again, this time to look after Vincent. In 2006, she bore her second child who was christened Reevan. Again, the family's financial situation forced Benedicta to work in Dubai. Five years later, she returned with some savings.

Tired of being away from the family, especially the children, Benedicta and her husband decided to invest in a poultry business. They borrowed Rs 80,000 from relatives and started the venture. The company provided them with chicks and promised to sell them when they were two to two-and-a-half months old. The manure from the poultry was used for agricultural fields. At first, they reared 1000 chicks. It fetched them a good income.

It gave them the confidence to expand their business. Taking a bank loan, they set up a large shed. Within two years, their economic situation improved. At that time, Bendicta had joined the Maria Jyothi SHG in Nakre initiated by SAMPADA, Udupi and had gained much confidence after training in the group. She borrowed Rs 30,000 to expand her business and also received Rs 25,000 subsidy loan from the minority department.

Inspired by Benedicta's success, three women from the SHG have started their own poultry business. Today, Benedicta has earned her respect as many come to her, seeking advice on self-employment. Her children are getting a good education – her daughter is in the 8th standard and the son in the 4th.

Her parting words: "Though there are difficulties in life, one must not lose hope but keep on trying. Success will surely follow."

And now, Benedicta is already making plans for the future: A pig-rearing business.

Career Advancement Program (CAP) :



There are many young who are bright, talented and service oriented who could work as value based leaders for nation building. But they are handicapped to get access to quality coaching and upto date study material and without any guidance and handholding support. KROSS expects to bring CAP and Coaching for competitive exams within the reach of students who are from rural and economically poor backgrounds within easy reach of such candidates.

Obejctives :

- To create awareness on Value based leadership among 3000 youth every year.
- To train atleast 40 youth for competitive exams and serve as leaders in Public and Private Sectors every year.
- 2600 students of 10th, PUC, Degree and Post Graduation were oriented on Career Advancement

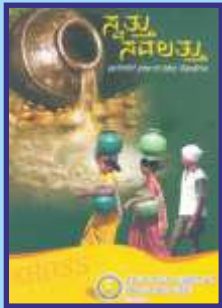


Sub Lieutenant
Mr. Melwin Fernandes

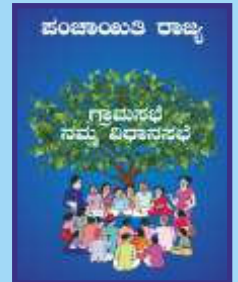
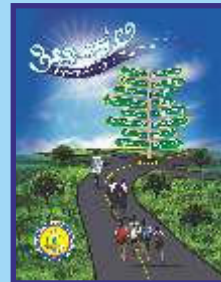
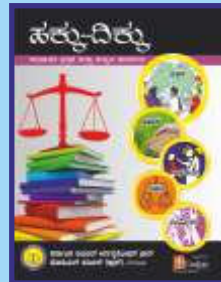
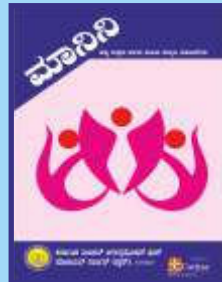
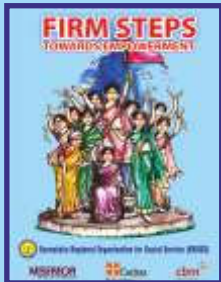
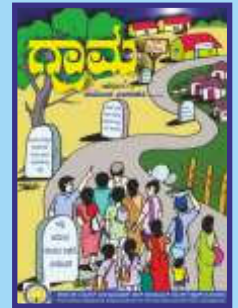


- Mr. Melwin Fernandes has cleared SSB Group 'A' Gazatted Examination and he is appointed as Sub Lieutenant undergoing training.
- Ms. Harshada Kiran has cleared RBI Group 'B' Gazatted Officer Preliminary Exam and she has written her Main Examination. she has also cleared SSC Mains and she is preparing for her interviews.
- Mr. Bonvin Kiran D'Souza has cleared RBB Group 'B' Technical Officer Preliminary Exam and he has written his Main Examination, awaiting results.
- Seven Students have cleared SSC Combined Graduate Exam and awaiting for interview call.
- Ms. Freeda Fernandes has cleared TNPSC Deputy Collector Main Exam and is preparing for her interview.
- Ms. Sandhy and Mr. Nelson Miranda have cleared ISRO Administrative Officer Exam. Both of them are preparing for the interview.

SOME OF OUR PUBLICATIONS



1. Internal Learning and Monitoring System (ILMS) in Kannada and English
2. Grama (ಗ್ರಾಮ) - a hand book for outreach workers on PRI institutions.
3. Educational /Training Material (in Kannada).
4. Good Governance – Training Module for Trainers (in Kannada).
5. Minorities in Karnataka and their Rights – in Kannada.
6. Swattu Savalattu (ಸ್ವತ್ತು ಸವಲತ್ತು)- a book on Government Schemes.
7. A Paper on ill-effects of Feticide and Infanticide of a Girl Child in Kannada.
8. Career Advancement Programme – Brochure on Value based leadership for Nation building – Booklet.
9. Alegalu Quarterly News letter.
10. Child – Rights, Pamphlet and Posters, Book in Kannada.
11. A compendium of 1000 NGOs and Resource Persons in Karnataka.
12. Tilikali (ತಿಲಿ ಕಲಿ)- a book on Various Scholarships and Career Options for students.
13. Brochures on programmes of Government - RTI, MGNREGA, Nirmala Bharat Abhiyan-Total Sanitation Campaign, Gramasabha /Wardsabha, Social Audit and NRHM.
14. Panchayathi Rajya - Booklet on Panchayat Raj in Kannada.
15. Manini - Schemes for Women and Girls.
16. Hakku Dikku - Booklet on Social Legislation.



OUR THANKS TO OUR DONORS & COLLABORATORS

NATIONAL



Women and Child Welfare Dept
Government of Karnataka &
Government of India



Caritas India, New Delhi



Thomas Reuters, Bangalore



Catholic Relief Services- Chennai



Goldman Sachs, Bangalore



United Ways, Bangalore

INTERNATIONAL



B.H. Misereor - Germany



Manos Unidas, Madrid



Missio, Aachen



Pontificium Opus A Propagatione Fidei,
Roma



James Percy Foundation, U.K.



Friendly Hand, U.K.



Archdiocese of Koln - Germany



Italian Bishop conference



Little Way Association, U.K.

SUPPORT US

Mitigating Malnourishment & No to Child Labour: KROSS to extend support to 5000 children, by promoting child rights and access to quality education and eradicate malnourishment.

Care and support towards victims of HIV/AIDS: KROSS to extend support to an addition of 5,000 people living with HIV/AIDS through community care and support and build and strengthen their networks.

Training of value based leaders: KROSS to inform and train at least 3000 youth as value based leaders by next 3 years.

Good governance at the grassroots: KROSS plans to promote good governance and prepare 30 model gram panchayats.

Poverty alleviation through micro enterprises: KROSS plans to extend support to an addition of 10000 poor families from the rural communities for a sustainable income and livelihood security.

Environmental sustainability: KROSS along with the partners wants to plant 100,000 bio-diverse saplings to ensure environmental sustainability and promote renewable energy sources for rural poor house holds.

KROSS intends to implement the above through its 14 partners.

All Donations to KROSS are Tax exempted under 12A and 80G of Income Tax Act 1961.

AUDITED FINANCIAL STATEMENTS FOR 2014-2015

KARNATAKA REGIONAL ORGANISATION FOR SOCIAL SERVICE (KROSS)
58/6, P.B.No.8427, 2ND CROSS, Da COSTA LAYOUT, WHEELER ROAD EXTN., BANGALORE
INCOME & EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2015

Income	F.C	LOCAL	Amount (₹)
Interest Income	10	54,751.61	3,65,624.61
Contributions	11	1,02,20,248.00	1,02,20,248.00
Rent Income		6,66,370.00	6,66,370.00
Total	3,10,873.00	1,09,41,369.61	1,12,52,242.61

Expenditure	F.C	LOCAL	Amount (₹)
Maintenance of Facilities		29,75,692.00	29,75,692.00
Charity		63,803.00	63,803.00
Travelling-Fundraising Expenses		4,04,957.00	4,04,957.00
Travelling Expenses of the Staff		72,746.86	72,746.86
Bank Charges		3,720.50	8,781.50
Gratuity	5,061.00	1,34,681.00	1,34,681.00
Kross Staff Health Insurance		45,323.00	45,323.00
Building Repairs & Office Maintenance	55,000.00	4,47,567.00	5,00,567.00
Interest on Bank Loan		6,44,072.00	6,44,072.00
Miscellaneous Expenses		-	2,390.00
Property Tax	2,390.00	66,715.00	66,715.00
Programme Expenses	3,00,518.20	5,40,712.00	8,41,230.20
Printing & Stationery		1,37,608.50	1,37,608.50
Depreciation	14,18,207.06	30,29,890.57	44,48,197.63
Total	18,45,991.26	85,00,773.43	1,03,46,764.69

Excess of Income Over Expenditure **9,08,477.92**

PER OUR REPORT OF EVEN DATE
For PHILLIPPOS & Co
CHARTERED ACCOUNTANTS
Firm Reg No. 002650 S



PLACE: BANGALORE
DATE : 07/08/2015

REV. FR. BASTYAN (SEBASTIAN) FERNANDES
SECRETARY - KROSS

Secretary / Treasurer
Karnataka Regional Organisation
for social Services (KROSS)
58/6, P.B.No.8427, 2nd Cross, Da Costa Layout,
Bangalore - 560 084

KARNATAKA REGIONAL ORGANISATION FOR SOCIAL SERVICE (KROSS)
58/6, P.B.No.8427, 2ND CROSS, 2ND CROSS, Da.COSTA LAYOUT,
WHEELER ROAD EXTN., BANGALORE - 560 084
BALANCE SHEET AS AT 31ST MARCH 2015

PARTICULARS	SCH	Amount (₹)
L. LIABILITIES		
1. Capital Fund	1	3,67,14,333.52
2. Corpus Fund	2	9,02,639.70
3. Specified And Restricted Grants	3	1,03,55,393.62
4. Loan from Bank	4	21,66,973.00
5. Current Liabilities	5	13,01,656.50
Total		5,14,40,996.34
H. ASSETS		
1. Fixed Assets	6	4,05,65,659.36
2. Current Assets	7	21,13,285.00
3. Fixed Deposits	8	68,99,297.00
4. Cash & Bank Balances	9	18,62,754.98
Total		5,14,40,996.34

PER OUR REPORT OF EVEN DATE
For PHILLIPPOS & Co
CHARTERED ACCOUNTANTS
Firm Reg No. 002650 S



PLACE: BANGALORE
DATE : 07/08/2015

REV. FR. BASTYAN (SEBASTIAN) FERNANDES
SECRETARY - KROSS

B. ISSAC
PARTNER
M.No 027621

Secretary / Treasurer
Karnataka Regional Organisation
for social Services (KROSS)
58/6, P.B.No.8427, 2nd Cross, Da Costa Layout,
Bangalore - 560 084

