

ANNUAL REPORT

APRIL 2016 - MARCH 2017



The background of the entire page is a close-up photograph of autumn leaves in shades of yellow, orange, and red, scattered over a bed of green moss. The leaves are out of focus, creating a soft, textured background.

Vision

An inclusive and humane world that promotes capabilities, equity and justice.

Mission

Enabling access to health and mental health care for persons living in poverty and homelessness through comprehensive and creative clinical and social care approaches embedded in a well-being paradigm. The needs of those who live in the margins are our collective responsibility.

MESSAGE FROM CHAIRPERSON

A SANKARANARAYANAN

A couple of years ago we discussed organisational sustainability. How more and more people are taking ownership of The Banyan vision, and how we are moving beyond a founders-led organisation. How the young, passionate and committed professionals that form the Senior Management Team (SMT) drive and grow the services we deliver to vulnerable groups. How our most engaged and committed Board of Directors and Executive Committee (EC) drive strategy, ensure our vision stays on track and look at governance.

The Banyan is lucky to have a board with extremely engaged and committed members. All board members have an in-depth understanding of the programmes, are fully aware of the funding status, and know the teams well. The increased engagement is largely routed through the Senior Management Team (SMT), with the board splitting itself into several smaller committees to work with each project head on specific requirements. For instance on fundraising, on new asset creation (the building committee), programme management and workflow processes, and strategy and quality audits.

The empowered Executive Committee (EC), that has some board members from

The Banyan and The Banyan Academy of Leadership in Mental Health (BALM), engages with the SMT on a monthly basis and provides direction and inputs on more operational matters – problem solving support, financial queries, and overall management related inputs. This ensures a seamless link between strategy (at the board level) and operations (percolating down to SMT level). All major decisions are routed through the board, and passed through the SMT and EC for board approval. In the same vein, all decisions on future strategy taken at board meetings are operationalised through the SMT in conjunction with teams. I am grateful for the focus of the Board and the EC that helps us stay on track.

I am also grateful to our most generous donors, our volunteers and our staff, particularly to some of the personal assistants, healthcare workers, and community mobilisers who have all been through immense distress themselves, and are now the backbone of the organisation. Without you, none of this would have been possible. Thank you for believing in our vision and partnering with us to address distress and restore the hope, dignity and rights of some of the most marginalised and vulnerable.

MESSAGE FROM FOUNDERS

VANDANA GOPIKUMAR AND VAISHNAVI JAYAKUMAR

The Banyan is closing in on a quarter of a century and life only gets more exciting, challenging and fulfilling every year. Change and growth has been a constant because we keep the vulnerable population we serve as our central focus and have from them learnt the importance of grit, introspection, courage and empathy. At The Banyan we have always served persons with illness whose social context, poverty traps and perpetual exposure to structural barriers propelled them into a downward spiral of distress, hopelessness, and often homelessness, and withdrawal from life. Those whom we serve, the consumers of our services, are at the heart of our strategy, and we look at their needs and lifetimes in entirety and build the best solutions, processes and frameworks to help them rebuild their lives, take control of their destinies and stay functioning members of society.

While we started with a humanistic response to the tragedy of a woman lost, ill, befuddled, helpless, and homeless, everything we did was aimed at understanding her crisis – why did she get there, how best could she heal, stay well and regain her rightful place in her family, community and society. Those questions led to responses that encompassed

concepts of crisis care, rehabilitation and long-term care. We explored the link between homelessness and mental illness, the shortcomings of our healthcare system, our social mores and structures that stigmatise and make illnesses, and indeed people, invisible.

Every year we grew, or sometimes fine-tuned, or scaled down our ideas and approaches based on the lived experiences of people we serve. Over the last few years we have seen them actively shape, participate in, or even run some of these programs, drawing on their personal histories as people who nearly slipped through the cracks, and as active consumers of mental health services. Our inclusive community-living projects are a prime example of this and you can read more about it later in the report.

In early 2017, in a most encouraging turn of events, Parliament passed the new Mental Health Care Act. While no legislation is perfect, this Act is far more pro-rights and pro-poor than the older Act it replaced, and does a lot more to put people with mental illness at the heart of the issue. A little later the Supreme Court issued a directive on the urgency to create an appropriate policy for reintegration

of persons with mental health issues back to the family/community. Our work and approach has become all the more relevant now, and we believe our focus on scaling up mental health systems and designs, i.e., approaches and interventions that service vulnerable populations are critical.

Firstly, we are in the process of consolidating ideas and introspecting on approaches that maximise work in value-based and patient-centric care in institutions. Whether we like it or not, the need for emergency care and hospital-based services will exist. What form they take is the question. So what numbers to cap at, who are the caregivers, how and what in should they be trained, what are the interventions needed, when do we use them, how should the social architecture be developed, what are people's rights in a particular socio-cultural context, what is self-directed care, are all questions we are introspecting on and developing answers to in our Transit Care Centre and Health Centre.

If you ask people with mental illness what recovery means to them, they point out to experiences that give them a sense of living a life beyond the illness – reconnecting with their identity, pursuing work, engaging in leisure, relationships, responsibilities, and so on. And indeed, all therapeutic interventions should put this front and centre -- a person's notion of what it means to be well. These are also the outcomes that the inclusive-living options we discussed earlier promote, and that is our second focus area.

Thirdly, we are focussed on a high social care component in mental health in primary care. We are considering the caste/class/gender level losses and nexus, and the structural barriers / systemic issues that impact well-being. We have seen and heard from the people we work with that mere pill popping is not sufficient. Recovery needs to include other facets -- income enhancement, problem solving support, skilling and employment. Our programs such as Nalam are founded on this approach.

Lastly, we are working on promoting self-advocacy amongst persons who have experienced mental health concerns and homelessness, so the discourse on global mental health is more nuanced and representative of multiple realities, particularly those of the Global South. Without co-production of knowledge, without putting the lived experiences of people with mental illness at the centre of the debate, there is no debate.

In our journey to promote all-inclusive recovery we are not alone. Our stakeholders include the people that we serve, our donors, volunteers and caregivers. Each of them is a collaborator and partakes in making this vision a reality. It is so important that this base widens, that collaborations are fostered and strengthened, and private public partnerships initiated. This is our goal – to bring in and work with diverse partners. After all, mental health is everybody's business.



MESSAGE FROM TREASURER

BALRAJ VASUDEVAN

When I see how with every year we grow our engagement deeper and wider with the people we serve and engage with the structural, social, political and economic underpinnings of mental health, I am truly pleased and positive for the future. Growth is great but also demands organisational discipline and focus. The success of our many programs across the country demand a seamless organisational support system, smooth and streamlined processes and rigorous checks and balances. To deliver to that scale, all internal services have now been strongly protocolised, and have robust governance manuals that ensure fair and transparent processes across the board -- hiring, capacity-building, financial management, etc.

All programs operate much more smoothly now given that internal services are better integrated into the programs and standardised. We follow similar accounting, recruiting and induction processes across programs, and the administration teams do regular audits of the premises to ensure robust asset maintenance and management. We have institutionalised a strong system of audits, both internal and external. Our internal auditors who look at processes (HR, finance, infrastructure) are KPMG.

To avoid leakages, and improve fiscal oversight, cash transactions have been minimised with anything over INR 2000 being paid only through cheque or direct transfer modes. As per the new income tax regulations, incoming cash donations have also been minimised, with all donations over INR 2000 being received only as direct bank transfers, online, or through cheque.

Accountability extends end to end -- from budgeting and allocation to programme tracking and delivery and donor reporting. Program heads are involved in all aspects of the process along with the finance team. In addition to easing the burden on the finance team, this ensures greater transparency, control over budgets, and the ability to re-work programmes and make mid-course corrections as required.

As we adapt to the ever-changing challenges that spring up in the course of delivering services to marginalised people, we hope to provide strong systemic, fiscal and infrastructural frameworks to further the task of ensuring the rights of the most vulnerable, homeless, poor and mentally ill -- the right to rescue, the right to care, the right to options for the future, the right to a full place in society and the right to life.





Emergency Care and Recovery Services

ADAIKALAM AND THE SHELTER

1.7 million Indians are estimated to be sleeping rough, with 25-30% experiencing concurrent mental illness. This translates into half a million people living an invisible, disenfranchised existence with a background of extreme deprivation and critical life incidents such as child sexual abuse, loss of carer and intimate partner violence.

Our Emergency Care and Recovery Services engage with this debilitating reality at the cusp of mental ill health, homelessness and poverty and offer a humanistic, personal recovery based response that assists individuals to reclaim identities and lives of their own choosing.

Our Mogappair based **Emergency Care and Recovery Center** is a 120-bed facility that

offers 24/7 rescue, primary care, medical and psychiatric services, psychological therapies and social care services including personalised care plans, work and engagement options, rights assurance, user participation mechanisms, and reintegration options with the community with an uncompromising belief that recovery is possible and within reach for all individuals.

The Shelter facility, a partnership with the Corporation of Chennai, offers a 30-bed safe and therapeutic environment for homeless men with psychosocial needs, in conjunction with services such as skills development and afterschool support for the wider community, to create an inclusive ambience that fosters bonds, hope and meaning.

The Right to Vote

In April 2016, in a history-making event, 107 residents using The Banyan's residential facilities exercised their franchise in the Tamil Nadu State Elections after many months of advocacy. People with mental illness and those facing homelessness are denied the opportunity to participate in social, cultural, economic and political processes of society. With this hard-fought opportunity to vote, residents reconnected with their preferences, some based on familial affiliations rooted in the past, and participated in electing representatives and a government of their choice.



Kanaga returns Home

Within months of arriving at The Banyan, Kanaga yearned to find her family that she had left behind inadvertently in the unfortunate haze of her illness. Armed with asymmetrical memories of her past, she strung together her life before The Banyan in effusive Telugu.

Based on hunches, directions and re-directions with just a single clue in hand, we traced Kanaga's son. A video call was initiated on the spot, but Kanaga could not recognise her son - the adult, when all she remembered was the little boy she left behind. The scene shifted quickly to her older sister's home nearby and once the latter's face filled the screen, Kanaga burst out into tears but did not derail and started calling out for her akka. After the call was done, it was reiterated to her, that her relatives would be coming for her, soon. And that's exactly what happened, with the visit of her husband, who filled her in on how their daughter is already married and that she doesn't have to do anything but come home; and that her life and lives of the multiple others would become better in an instant.







Inclusive Living Options

CO-HOUSING AND HOME AGAIN

10-12% of people with mental illness who are institutionalised end up being incarcerated for life. There are 43 mental hospitals in India, with 40% of beds being occupied by people who have been inside for a year or more. Borne out of our own experience with people living for prolonged periods with no alternative prospects in The Banyan's institutional facilities, our inclusive living options, offer people with mental illness with long-term care needs the opportunity to live the lives they want for themselves, through homes in the community, at a fraction of what it costs to incarcerate them lifelong.

The **Co-Housing** intervention consists of a row of cottages overlooking a peepal courtyard on shared grounds with The Banyan Academy of Leadership in Mental Health (BALM), that offers Masters

and Diploma level academic courses in mental health. In a resident-run campus, evenings are filled with noises of children gathering for the evening tuition, while during the day women pursue work, recreation and leisure of choice.

Our **Home Again** intervention offer choice based rented shared accommodations in the community for people with long-term care needs, irrespective of disability levels, with on-site staff offering personal assistance in variegated areas of life - from caring for self, preparing a dish from childhood to helping navigate emerging relationships in the community.

By fostering organic social and economic transactions with the community, both Co-housing and Home Again help address stigma associated with mental illness.



THE HOME AGAIN SCALE UP

TRICHY AND KERALA CHAPTERS, PARTNERSHIP IN ASSAM

In 2016, results from the pilot of the Home Again established feasibility and effectiveness of the intervention in increasing participation and reducing disability of people with mental illness with long-term care needs within select neighbourhoods in Chennai and Thiruporur Taluk. Encouraged by this success and to build evidence for effectiveness in diverse geographical areas, we have now scaled up this intervention with local partners to 36 homes across Tamil Nadu (Trichy, Mogappair and Kovalam), Kerala (Malappuram) and Assam (Guwahati and Boko).

In Trichy, Home Again is implemented in the villages of Kovandakurichi and Pullambadi, by Amali and Janaki, two sisters who have themselves experienced homelessness and mental ill health first hand. Their unique personal histories and

admirable tenacity in fighting against all the odds serve as daily inspirations for residents of Home Again at Trichy that better futures are possible despite seemingly insurmountable distress.

In Assam, the intervention is anchored by Ashadeep, a carer led not for profit organisation that has earlier replicable The Banyan's model of rescue to reintegration and aftercare for homeless people with mental illness.

In Kerala, Home Again is anchored by Salih, our Program Lead, in Malappuram, a setting that is effortlessly equitable.





NALAM: Community Mental Health Programme

URBAN AND RURAL

Less than 10% of people with common mental disorder and only 40-50% of people with serious mental disorders are accessing clinical care in India. This large gap in treatment is exacerbated by the myopic view of the scare community-based services which disregard or are unable to offer substantive solutions to concomitant social distress central to recovery such as gender-based violence, chronic poverty and homelessness that are associated with mental ill health.

Our NALAM: Community Mental Health Programme aims to demonstrate an alternate praxis through well-being oriented packages of care delivered by grassroots mobilisers in order to mitigate social causation pathways and arrest social drift.

NALAM operates out of 11 clinic locations servicing 9 urban wards and 91 rural panchayats with a grassroots cadre of 35 people trained and supervised by a multidisciplinary team of social workers, community workers, psychologists and psychiatrists.

10,000 people have benefitted from services of NALAM since inception. Services include Outpatient and Inpatient clinical care, Home-based services, Social Entitlement Facilitation, Livelihood Interventions, Education and Housing Support, User-Carer Support Groups and Mental Health Promotion with Children and Youth.



John

John, an 18 year old with moderate intellectual disability with partial visual impairment, enrolled into the KK Nagar NALAM in June 2016 following a referral from the staff of the State Resource and Training Center. Both his parents are daily wage earners, with his mother taking up odd jobs and his father running a vegetable handcart. His two older sisters are pursuing their graduation, but John has never received any formal schooling. Tacit and explicit comparisons with his siblings, perceived as more successful, strained his relationship with his parents that fell into a pattern of belligerent communication. Despite being engaged at a training center for persons with intellectual disability for over six years, John demonstrated little to no independence on several day to day functions relying on his very protective parents for a majority of his care of self, social and economic transactions. With limited socialisation opportunities, at time of enrollment John was also extremely reticent with new people.

The NALAM Center in KK Nagar has enabled several spaces to simulate on the job, supportive employment - one of which is the NALAM food stall that offer people the opportunity to package, serve and sell while maintaining high quality standards and courteous interactions with customers. John was initially engaged in gardening and housekeeping and progressively trained to become independent in caring for self.

He was then placed in the NALAM food stall where, despite initial challenges with managing a large volume of customers, he quickly flourished with his innate ability to understand and connect service with customer preferences.

John developed many relationships during the course of his placement at the NALAM food stall - with nearby shopkeepers, with customers who ask specifically for him when he is on leave and with his peers. These interactions have helped him gain insight into his own abilities and etch a path forward for himself. John has developed a plan to set up a business and saved his reinforcement of INR 500 per month to start a small petty shop near a Government school close to his house as the first step towards this goal.





ASPIRATIONS TAKING ROOT

WORK WITH CHILDREN AND YOUTH LIVNG WITH PARENTAL MENTAL ILLNESS AND SOCUAL DISTRESS

Devaraj, 15 years old, aspires to be an artist. Born in a family with deep-seated inter-generational distress, he lost his mother as young baby, while his father's harmful alcohol use had left him with little parental support and poor prospects of continuing his education. Karthik, an aspiring social worker, had dropped out of school a few years ago because his mother was too ill to take care of him. Anisha, a skilled comic at 6 years of age, came to The Banyan as a three-month-old with her homeless mother with mental illness, while Meena, the budding mathematician, was 18 months old, having spent a year being homeless with her mother.

Our initiatives for children and youth such as Devaraj and Meena, who live with parental mental illness, aim to break the cycle of intergenerational structural violence that keeps their promising futures at bay.

We offer structured mentorship combined with educational scholarships and afterschool curricular and co-curricular support for 300 children in a bid to arrest downward social drift and instead reverse the current to ensure that they are able to secure a better quality of life, hone their innate talents and pursue their dreams.

In addition, since three-quarters of mental disorders trace their antecedents to childhood, NALAM mobilisers are trained to deliver group based engagement modules through our Children and Youth Clubs that endeavour to cultivate mental wellbeing by fostering social support, adaptive coping, self esteem and resilience.





Housing Support

The NALAM Community Mental Health Programme in Thiruporur Taluk initiated a Housing Support intervention following the floods as several clients registered with the outpatient clinics were living in poor housing conditions. In addition, the programme engages with the Irulas, an ethnic minority, facing ongoing oppression, discrimination and poor access to resources,

30 households with homes made predominantly with dry grass and with a person with mental illness were supported to renovate their homes and undertake urgent repairs. 24 households in the Irular section of Kottamedu Panchayat were identified for construction of new homes.



Through a partnership with Nivasa, a low cost housing social enterprise, we have rolled out a participatory approach to home ownership where the local community contributes to the building of their homes by making bricks and in the process acquire a skill for enhance their livelihood.





Work and Engagement Initiatives

SKILLS DEVELOPMENT, EMPLOYMENT AND THE BANYAN COLLECTIVE

Developing valued roles and being engaged in pursuits that help derive a sense of meaning and purpose are important for recovery from mental ill health. At The Banyan, we offer people variegated work and engagement options, based on socio-cultural background, individual interests and aptitude.

Opportunities to participate in the making of handcrafted products through skills development units are offered to clients. The flexibility of time and place is available with some choosing to report at NALAM Centers while others pursue the same at home. Alternatively, many clients choose to access the job training units in Housekeeping, Reception, Data Management, Healthcare, Pet care and other such services.

Client led microenterprises are fostered and incubated. Besides The Banyan Bistro and the NALAM Cafe, clients operate Xerox and Petty shops. Early evenings at Co-Housing, the smell of freshly made chilli bajji and chapathi beckons students and staff. Meanwhile, residents at the Urban Home Again wake up at the crack of dawn to stir the batter for vathals, later laying it out with care on the terrace to dry. At the Shelter, cars line up for car wash services.

Yet there are others who are busy readying themselves each morning for work outside in kitchens, homes, factories, the government's employment guarantee scheme, beauty parlours, petrol bunks and the like.



The Banyan Collective

Handcrafted wire bags, meticulously tailored jute bags, jars of mouthwatering pickle, bespoke all natural, healthy bakes - 40% of residents across The Banyan's sites are engaged in making products under the banner of The Banyan Collective.

The Collective operates as a social cooperative with group-based responsibility and peer-support that offers among many perks, the ability to take days off with a friend or colleague stepping in one's shoes.

For queries or orders, The Banyan Collective can be reached at mrinalini@thebanyan.org.



Job Fairs

Only 5% of people with serious mental illness are in full time paid work. This deficit in an important social recovery outcome causes disengagement with services and poor quality of life among people living with mental illness. Supported employment with on the job training has seen better outcomes in our experience in imparting skills to people and transitioning them to full time employment.

In 2016, we paid particular attention to consolidating our experiences with employment and introduced Job Fairs as a systematic method to assist employers and people with mental illness to connect with each other and facilitate placements in full time jobs. Wide variety of employers particularly in the service sector, were approached and sensitised to the unique needs of people with mental illness, accommodations they may need and their abilities to deliver on the job. The Job fair attracted 107 registrants, of which 50% secured full time employment.



1950

HOMELESS PEOPLE
WITH MENTAL
ILLNESS HAVE
ACCESSED
EMERGENCY CARE
AND RECOVERY
SERVICES



40%

ARE ENGAGED IN
EMPLOYMENT,
INTERNAL AND
EXTERNAL

80%

HAVE BEEN
REINTEGRATED
WITH THEIR
FAMILIES AND
COMMUNITIES



10300

HAVE
ACCESSED
CLINICAL AND
SOCIAL CARE
SERVICES OF
NALAM

200

HAVE CHOSEN HOME
AGAIN
(INDEPENDENT AND
SUPPORTIVE
LIVING) AND CO-
HOUSING



430

CHILDREN AND
YOUTH IN
DIFFICULT
CIRCUMSTANCE
ACCESS YOUTH
DEVELOPMENT
SUPPORT
ACTIVITIES

Governance

Nature of the organization

A secular Indian Registration Public Charitable Trust reaching out to the marginalised sections of society

Trust Registration Details

No. 1589/4, Year of Establishment – 1993, Place – Chennai

Board of Trustees

*Prof.Dr. Vandana Gopikumar – Founder Trustee

Ms. Vaishnavi Jayakumar – Founder Trustee

Mr. A Sankaranarayanan – Chairperson

Mr. Balraj Vasudevan [MD, Autopumps & Bearing Co.Pvt Ltd] – Treasurer

*Mr. Senthil Kumar [Co-founder and Board Member, Qube Cinema] – Trustee

Ms. Sujatha Paulose [MD, V S & B Containers] – Trustee

Mr. Amarnath Ready [MD, Shoetek Agencies] – Trustee

Mr. K.C. Mohan [Retd] – Trustee

Mr. P.S. Raman [Advocate] – Trustee

Mr. V.S. Pradeep [MD, Cholleyil Group] – Trustee

Ms. Arathi Krishna [Joint Managing Director, Sundram Fasteners] – Trustee

Mr. N.K.Ranganath [Managing Director, Grundfos Pumps India Pvt Ltd] – Trustee

Mr. T.K. Gowrishankar – Trustee

-(*) Note that Dr Vandana is married to Mr Senthil. Both were independent members prior to their marriage

Board of Trustees Meeting 2016-17

Date	Attendance
25 th June 2016	7 Members
22 nd October 2016	10 Members
17 th December 2016	9 Members
18 th March 2017	7 Members

Salary Details

Gross salary plus benefits (INR per month)	Men	Women	Total
5,000 – 10,000	9	81	90
10,000 – 25,000	19	60	79
25,000 – 50,000	5	14	19
50, 000 – 1,00,000	1	1	2
1,00,000 >	1	0	1
Total	35	156	191

Head of the organisation: Rs. 1,50,000 per month

Highest paid staff member: Rs.1,50,000 per month

Lowest paid staff member: Rs.5250 per month

Total monthly payments made to consultants (in Rs)	Number of consultants
< 5000	0
5,000 – 10,000	1
10,000 – 25,000	3
25,000 – 50,000	4
50, 000 – 1,00,000	2

Travel Details

Total cost of National travel by Board members/staff/volunteers on behalf the organisation for 2016 -17 is Rs. 31,90,401

Total cost of International travel by Board members/staff/volunteers on behalf the organisation for 2016 -17 is Rs. 1,69,485

Registrations

Permanent Account Number(PAN)/GIR No:- AAATT0468K

Donations are tax exempt under Section 80 (G) of the Income Tax Act

Registered u/s 12A, Application No: 291/93-93 dated 8/12/1993

FCRA Registration No: 075900624, dated April 1998

Auditor

Mr. Viji Joseph, Chartered Accountant
G Joseph & Co, Chennai 600 031

Internal Auditor

KPMG, Nungambakkam,
Chennai 600 034

Bank Accounts**Axis Bank – Anna Nagar Branch**

016010100372572

ICICI Bank – Anna Nagar Branch

602701202072 Corpus
602701209343 Recurring

602701223975 Tata Trusts
032901000114

SBI – Anna Nagar Branch

10408452644 Recurring

10408452859 Building
Fund

10408453115 Swadhar

Axis Bank – Madipakkam Branch

016010100372572

ICICI Grameena Bank – Krishnan Karanai Branch

602705038223

IDBI – Kilpauk Branch

0287104000117616

Kotak Mahindra Bank – Anna Nagar Branch

6011155791 – FC

6011155807

6011291253 – HCL

6011581033-

Tata Trusts Corpus Grant

Axis Bank- Mogappair Branch

083010100136983

-Recurring

HDFC Bank-Mogappair

5100092343049

How can you help?

Every penny towards our work counts. The Banyan's work since 1993 is built on the foundation of unwavering support from countless individuals and key institutional donors, who have partnered with us in our journey to transform lives. Some options to donate are:

Meals on Time Initiative	INR 500,000 <i>Covers meals for 52 days in a year, one day per week</i>
Special Occasion Scheme All meals in a day (Vegetarian) All meals in a day (Non Vegetarian) Breakfast Lunch or Dinner (Vegetarian) Lunch (with Sweet) Lunch (Non Vegetarian) Fruits for a week	INR 13,500 INR 22,000 INR 3,000 INR 5,500 INR 7,000 INR 13,500 INR 6,000 <i>Fresh meals cooked and served in our premises for 250 residents to celebrate or in memory of an occasion.</i>
Monthly Membership Scheme	Any amount that you choose credited monthly to the cause of The Banyan for 12 months
Stay Well Incentive	INR 12,000 per client <i>covers an incentive equivalent to a disability allowance for one client for a year</i>
Support Medicines for a Client	INR 6000 <i>covers medicines of one client for a year</i>
No Strings Attached	Any amount of your choice
Gently used clothes, accessories and household articles	

For more information write to kamala@thebanyan.org or ashok.kumar@thebanyan.org

Thank you!

The Banyan is able to operate thanks to the generosity of our partners, supporters and friends. In particular we would like to thank:

Tata Trusts	SWADHAR, Ministry of Women and Child Development
Bajaj Finance Limited	BMW India Pvt. Ltd.
Azim Premji Philanthropic Initiatives (APPI)	Bharat Heavy Electricals Limited (BHEL)
Rangoonwala Foundation (India) Trust	Mr.David Nash
The Paul Hamlyn Foundation	Mr.K.C.Mohan
Grand Challenges Canada	Mr.P.Amarnath Reddy
VS & B Containers Pvt. Ltd.	Mr.A.Sankara Narayanan
SPI Cinemas Pvt. Ltd.	Christian Medical College Vellore Association
ARR Charitable Trust	GiveIndia Foundation
Friends of The Banyan, USA	Grundfos Pumps India Pvt. Ltd.
Tonga Suedhi Fe-Ev	Ms.Sasha Harshada Ramayya
Charities Aid Foundation (CAF) India	Ms.Rachel Stephens
AVM Charities	Asia (Chennai) Engineering Company Pvt. Ltd.
The Corporation of Chennai	Madras Engineering Industries Pvt. Ltd.
DePaul University	Bhoomika Trust
BALM Trust	Indagro Foods Pvt. Ltd.
Mr.N.Subramaniam	Mr.S.Viswanathan
Ms.N.Sulochana	IBM India Pvt. Ltd.
The Sathyanarayana Charitable Trust	Ms.Sujata Paulose
HCL Technologies Foundation	BMW - Karl Monz Stiftung
The Kotak Group	Ms.Tulsi Dhimant Masters
Tamil Nadu Power Finance & Infrastructure Development Corp Ltd	Qube Cinema Technologies
The Cognizant Foundation	Catalyst Consulting
Mr.P.S.Raman	Stella Maris College
Ms.Sri Charanya	Loyola College
Mr.Sashikiran	Mr. Ashwin Thomas and family
ARR Foundation Pvt. Ltd.	
The Coca Cola India Foundation	
Oracle	

Balance Sheet as on March 31st, 2017

LIABILITIES	SCHEDULE NO.	AMOUNT (Rs) AS ON 31.03.16	AMOUNT (Rs) AS ON 31.03.17
General Fund	1	55913075.66	51906048.28
Corpus Fund -		61131774	61988803.00
Corpus Fund - Bajaj Group		20000000	40000000.00
Corpus Fund - Others		17839488.53	17997488.53
Other Fund			
- Earmarked Fund Tata Trusts	2	4418759.00	0.00
- Capital Fund Tata Trusts		11100.33	4440.11
TOTAL		159314197.52	171896779.92
ASSETS			
Fixed Assets	3	48058692.50	48084893.13
CURRENT ASSETS , LOANS & ADVANCES			
Deposits	4	921921.00	1620671.00
Other Current Assets	5	2253562.89	2686106.42
Balance in Scheduled Banks & Cash-in-hand	6	116980674.25	133082234.94
		120156158.14	137389012.36
Less : Current Liabilities	7	8900653.12	13577125.57
Net Current Assets [(A) - (B)]		111255505.02	123811886.79
TOTAL		159314197.52	171896779.92

[Schedules 1 to 7 and Notes in Schedule 22 form a part of this Balance Sheet]

Receipts and Payments as on March 31st, 2017

PARTICULARS	AMOUNT (Rs)	
	Year Ended 31.03.2017	
RECEIPTS		
Opening Balances:		
Cash-in-hand		59721.00
Bank Accounts		
Axis Bank- 016010100372572 RF(I)T	115401.66	
Axis Bank- 083010100136983 Recurring	519118.04	
HDFC Bank Ltd - 50100092343049	1457482.04	
Axis Bank - 909010038293721 FCRA	2006499.51	
ICICI Bank-602701202072 Corpus	1214046.98	
ICICI Bank-602701209343 Rec	710680.68	
ICICI Bank - 602701223975 Tata Trusts Grant A/C	6677449.12	
ICICI Bank A/C : 032901000114	15928.08	
ICICI Grameena Bank : 602705038223	29348.89	
IDBI Bank -0287104000117616	7507296.70	
Kotak Mahindra - 6011581033 Tata Trusts Corpus Grant	1409041.50	
Kotak Mahindra Bank - 6011155791 - FC	5987405.30	
Kotak Mahindra Bank - 6011155807	5605595.37	
Kotak Mahindra Bank - 6011291253 HCL	1084486.14	
SBI - 10408452644 Rec	30874.99	
SBI 10408452859 Building Fund	20239.24	
SBI 10408453115- SWADHAR	28232.01	34419126.25
Corpus Fund received		20158000.00
Donations & Programme Receipts		84664846.81
Interest Income		8793292.15
Other Income		632956.00
Loans Recovery		603915.00
TOTAL (A)		149331857.21

PAYMENTS		AMOUNT (Rs)
		Year Ended 31.03.2017
Emergency Care and Recovery Center		26923210.12
NALAM Community Mental Health - Rural		13737415.00
Co-housing		7863421.00
NALAM Community Mental Health - Urban		12512712.43
Reintegration and Aftercare		1884929.00
Home Again - Thiruporur		7489047.00
Home Again - Chennai		1847156.00
Home Again - Trichy		1534519.00
Home Again - Kerala		545611.00
Administration		3289601.75
Assets Maintenance		2771831.00
PAYMENTS		AMOUNT (Rs)
		Year Ended 31.03.2017
Fund Raising & Communication		1698557.97
Research and Training		2758280.00
Collaboration with Pudhu Vaazhvu Project (PVP)		121809.00
Flood Relief		4093160.00
Cyclone Relief		537559.00
Other Programmes		277400.00
Sub - Grant to BALM Trust		2411000.00
Purchase of Fixed Assets		5497181.00
Fixed Deposit Invested		19441204.00
Rent Deposit		698750.00
Loans & Advances		258299.00
Closing Balances:		
Cash-in-hand		59381.00
Bank Accounts		
Axis Bank- 016010100372572 RF(I)T	45731.03 Dr	
Axis Bank- 083010100136983 Rec	59728.04 Dr	
Axis Bank - 909010038293721 FCRA	1715546.03 Dr	
Axis Bank - 917010022974356 FCRA - GCC	1502466.00 Dr	
HDFC Bank Ltd - 50100092343049	3358314.88 Dr	
ICICI Bank-602701202072 Corpus	1471929.98 Dr	
ICICI Bank-602701209343 Recurring	407182.55 Dr	
ICICI Bank - 602701223975 Tata Trusts Grant A/C	1493938.12 Dr	
ICICI Bank A/C : 032901000114	15928.08 Dr	
ICICI Grameena Bank : 602705038223	29348.89 Dr	
IDBI Bank -0287104000117616	2235162.50 Dr	
Kotak Mahindra - 6011581033 Tata Trusts Corpus Grant	912835.00	
Kotak Mahindra Bank - 6011155791 - FC	11162884.72 Dr	
Kotak Mahindra Bank - 6011155807	1217675.89 Dr	
Kotak Mahindra Bank - 6011291253 HCL	5362852.99 Dr	
SBI - 10408452644 Rec	34514.99 Dr	
SBI 10408452859 Building Fund	21269.24 Dr	
SBI 10408453115- SWADHAR	32514.01	31079822.94 Dr
TOTAL (B)		149331857.21

Income and Expenditure as on March 31st, 2017

PARTICULARS	SCHEDULE	AMOUNT (Rs)	AMOUNT (Rs)
	No:	Year Ended 31.03.16	Year Ended 31.03.17
INCOME			
Donation and Programme Receipts	8	83165162.46	89083605.81
Interest Income		6237930.70	8759422.68
Other Income		463136.00	587956.00
Appropriation to I & E A/C (Capital Fund Tata Trusts)		16650.54	6660.22
TOTAL (A)		89882879.70	98437644.71
EXPENDITURE			
Emergency Care and Recovery Center	9	26407443.00	27797461.00
NALAM Community Mental Health - Rural	10	14653416.00	14485873.00
Co-housing	11	5265644.00	8016976.00
NALAM Community Mental Health - Urban	12	9304942.00	13075150.00
Reintegration and Aftercare	13	1876077.00	2016463.00
Home Again		7536858.00	
Home Again - Thiruporur	14		7708678.00
Home Again - Chennai	15		2020095.00
Home Again - Trichy	16		1975233.00
Home Again - Kerala	17		845491.00
Research and Training	18	1179338.00	3406451.00
Collaboration with Pudhu Vaazhvu Project (PVP)		263393.00	121809.00
Flood Relief Expenses	19	1490046.00	4104029.00
Cyclone Relief Expenses			537559.00
Other Programme Expenses			277400.00
Administrative Expenses	20	2978795.31	3665785.75
Assets Maintenance	21	10666717.31	8322833.37
Fund Raising & Communication	22	1358975.63	1656384.97
Sub - Grant to BALM Trust		1285281.00	2411000.00
TOTAL (B)		84266926.25	102444672.09
EXCESS OF EXPENDITURE OVER INCOME [(A) - (B) = C]		5615953.45	-4007027.38

[Schedules 8 to 22 and Notes in Schedule 23 form a part of this Income and Expenditure Account]

1. SIGNIFICANT ACCOUNTING POLICIES :

- (a) Accounting convention : The financial statements are prepared under historical cost convention. Revenues are recognised and expenses are accounted on their accrual with necessary provisions for all known liabilities and losses.
- (b) Fixed Assets : Fixed assets are stated at written down value inclusive of all expenditure related to acquisition less depreciation.
- (c) Depreciation : Depreciation on fixed assets has been provided on the basis of the rates prescribed in Schedule XIV.
- (d) Investments : Investments are stated at cost plus accrued interest, if any.
- (e) Inventories : Nil.
- (f) Revenue Recognition : Donations and other receipts are recognised on receipt.
- (g) Foreign Currency Transactions: Receipts are accounted at the values at which they are realised.
- (h) Employees retirement benefits : Liabilities towards employees retirement benefits would be accounted as and when such liability arises.

2. NOTES ON ACCOUNTS

- A. Contingent Liabilities not provided for/not considered : Nil (Previous Year : Nil)
- B. Liabilities disputed not provided for and under appeal : Income Tax : Nil (Previous Year : Nil)
- C. No Provision for taxation has been made as there is no taxable income under the provisions of Income Tax Act, 1961 as computed by the management.
- D. Last year's figures have been re-grouped wherever necessary to conform to current year's classification.

For The Banyan

Balraj Vasudevan
Honorary Treasurer

Place : Chennai
Date : September 21, 2017

For G Joseph & Co.,
Chartered Accountants,

Viji Joseph
Partner
[Membership No : 027151]
[FRN : 001383S]

Independent Auditor's Report

REPORT ON THE FINANCIAL STATEMENTS

We have audited the accompanying financial statements of The Banyan which comprise the Balance Sheet as at March 31, 2017, Receipts and Payments Account and Income and Expenditure Account for the year ended on that date, and a summary of significant accounting policies and other explanatory information.

MANAGEMENT'S RESPONSIBILITY FOR THE FINANCIAL STATEMENTS

Management is responsible for the preparation of these financial statements that give a true and fair view of the financial position and financial performance of the organisation in accordance with the Accounting Standards issued by the Institute of Chartered Accountants of India. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

AUDITOR'S RESPONSIBILITY

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with the Standards on Auditing issued by the Institute of Chartered Accountants of India. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor

considers internal control relevant to the organisation's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by management, as well as evaluating the overall presentation of the financial statements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

We report that :

1. We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit;
2. In our opinion, proper books of accounts have been kept by the organization in so far as it appears from our examination of those books;
3. The balance sheet, income and expenditure and the receipts and payments account referred to in this report are in agreement with the books of accounts.

OPINION

In our opinion and to the best of our information and according to the explanations given to us, the financial statements give the information required by the Act in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India:

- a) in the case of the Balance Sheet, of the state of affairs of the organisation as at March 31, 2017; and
- b) in the case of the Income and Expenditure Account, of the excess of expenditure over income for the year ended on that date.

For G JOSEPH & CO.,
Chartered Accountants
FRN: 001383S

Viji Joseph, Partner
Membership No.: 027151

Place: Chennai
Date: September 21, 2017

THE BANYAN

6TH MAIN ROAD, MOGAPPAIR
ERI SCHEME, MOGAPPAIR WEST
CHENNAI - 600 037

CONTENT : THE BANYAN TEAM
AND SHOBHA THOMAS

PHOTOS : KAPIL GANESH
SATHYANARAYANAN SURIYAN
ARUN TITAN AND THE BANYAN
TEAM



*Cover Photo: Amali and Jacqueline, sisters with first hand experience of
homellessness and mental illness, who lead The Banyan - Trichy Chapter*