Social Initiatives for Growth and Networking (SIGN)

2025 – 2026 ANNUAL REPORT









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WHO WE ARE:

Social Initiatives for Growth and Networking (SIGN) is the official body of the Catholic Bishops of Jharkhand and Andamans (JHAAN) for social concern and human development. It is a non profit-making society, registered under the Societies Registration Act, 1860. Although the Port Blair diocese also falls under the JHAAN Region, for practical reasons, SIGN anchors the efforts of only eight social service societies from the dioceses of Daltonganj, Dumka, Gumla, Hazaribagh, Jamshedpur, Khunti, Ranchi, and Simdega in Jharkhand. It promotes the efforts of Faith-Based Organizations and networks with all like-minded NGOs in Jharkhand



Society Registration #
731/2009-2010

FCRA Registration #
337800203

12A Exemption #
AAEAS6072P25PT01/ 2027-28 to 2031-32

80G Exemption #
AAEAS6072P25PT02/ 2027-28 to 2031-32

PAN #
AAEAS6072P

TAN #
RCHS03376C

NGO DARPAN ID
JH/2017/0168123

CSR Registration #
CSR00015062



VISION

A just and Humane Society based on the Gospel values of Love, Peace, Equality and Dignity to all.

MISSION

An Empowered society – Well Knit and Disciplined, that upholds human dignity of the oppressed and the marginalized, especially the Tribals and the Dalits by means of advocacy, liaison and networking with the diocesan institutions in collaboration with government and likeminded organizations.

GOAL

- To Ensue sustainable livelihood opportunities to all, particularly based on harmony with nature, especially for the poor and the marginalized
- To Promote effective governance
- To Enable a holistic and healthy society
- To Ensure quality education for all
- To Ensure women's participation and rights in all spheres
- To Prevent human trafficking
- To Foster inter-religious harmony
- To Ensure SIGN and partners become effectively managed and sustainable organizations

GOVERNING BOARD

Name	Address	Occupation	Designation
His Grace Most Rev. Vincent Aind	Archbishop's House, Dr. Camil Bulcke Path, Ranchi Jharkhand	Social Work	President
Most Rev. Binay Kandulna	Bishop's House Khunti, Jharkhand	Social Work	Vice President
Bipin Kumar Pani	3rd Floor Social Development Centre, Dr.Camil Bulcke Path, Ranchi Jharkhand	Social Work	Secretary
Most Rev. Julius Marandi	Bishop's House Dudhani, Dumka, Jharkhand	Social Work	Member
Most Rev. Theodore Mascarenhas, SFX	Bishop's House, Station Road, Daltonganj 822101 Jharkhand	Social Work	Member
Most Rev Vincent Barwa	Bishop's House, samtoli PO Gotra, Simdega 835235, Jharkhand	Social Work	Member
Most Rev. Telesphore Bilung, SVD	Bishop's House, PO Golmuri, Jamshedpur 831003, Jharkhand	Social Work	Member
Most Rev. Anand Jojo	Diocesan Training Centre Hazaribagh, Jharkhand	Social Work	Member
Binay Kerketta	Catholic Charities, Dr. Camil Bulcke Path, Ranchi	Social Work	Member



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PRESIDENT'S MESSAGE



Dear Friends,

It gives me great pleasure to present the Annual Report of the Social Initiatives for Growth and Networking (SIGN) for the year 2025–2026. As we look back on another year of service, we thank Almighty God for His abundant blessings and for His constant guidance in our shared mission of promoting justice, human dignity and integral development among the people of Jharkhand.

The Jubilee Year 2025 invites us to become Pilgrims of Hope. Hope is not merely wishing for a better tomorrow; it is walking with people, sharing their struggles, strengthening their faith in themselves, and creating opportunities for them to live with dignity. It is this spirit of hope that inspires the mission of the SIGN.

As the social action network of the dioceses of the JHAAN Region, the SIGN continues to witness that development is most meaningful when it is people-centred, participatory and rooted in the values of justice, solidarity and care for our common home. During the past year, the SIGN has accompanied communities in strengthening tribal identity and self-governance, promoting sustainable livelihoods, empowering women and local institutions, safeguarding children and vulnerable persons, and building the capacities of those who serve at the grassroots. These initiatives have enabled individuals and communities not merely to receive assistance but to become active partners in shaping their own future.

I am particularly encouraged by the growing spirit of collaboration that has strengthened the SIGN's mission. The partnership among the Diocesan Social Service Societies (DSSS) of the JHAAN Region, Religious Congregations, Development Partners, Government Departments, and local communities reflects our shared conviction that lasting transformation is possible when we work together with a common purpose. Such collaboration has enriched our efforts and strengthened our commitment to serving those who are most in need.

While we rejoice in the fruits of the past year, we are also aware of the many challenges that continue to affect our society. Poverty, unemployment, migration, climate change and the erosion of traditional values call us to renew our commitment to building resilient communities and promoting sustainable and inclusive development. These challenges should not discourage us; rather, they invite us to become even stronger witnesses of hope.

I express my heartfelt appreciation to the Governing Board, the Director, the staff of the SIGN, our diocesan partners, priests, religious, volunteers, donors and every individual who has contributed to this noble mission. Your dedication and generosity have made a meaningful difference in the lives of countless families and communities.

As we journey forward, may the SIGN continue to be an instrument of hope, empowering communities, strengthening institutions, protecting the dignity of every person and fostering a society where justice, peace and compassion flourish. Together, let us continue our pilgrimage of hope, confident that God walks with us and blesses every sincere effort made for the well-being of His people.

May the Lord bless the SIGN and all who share in its mission.

+Vincent Aind
Archbishop of Ranchi
President of the SIGN

Most Rev. Binay Kandulna
Bishop of Khunti

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VICE PRESIDENT'S MESSAGE



Dear Friends, Well-wishers, and Partners in Development,

I am glad to present the Annual Report of Social Initiatives for Growth and Networking (SIGN) for the year 2025-2026. This report reflects another year of learning, collaboration and shared commitment towards building stronger communities and more responsive institutions across the JHAAN Region.

We celebrated the Jubilee Year under the theme "Pilgrims of Hope," which reminded us that hope becomes meaningful when it inspires action. It grows as communities shape their own future, institutions become more accountable and inclusive, and people work together with trust and shared responsibility.

Over the years, SIGN has grown into a strong platform connecting the diocesan social service societies of the JHAAN Region. Beyond implementing programmes, it promotes collaboration, innovation, knowledge-sharing and institutional strengthening, enabling dioceses to learn from one another and respond more effectively to emerging needs.

The initiatives undertaken during the past year reflect this spirit of collaboration. From strengthening community institutions and promoting tribal heritage and constitutional rights to supporting climate-resilient agriculture, empowering women, promoting safeguarding and building local leadership, our focus has remained the same: enabling people and communities to become active participants in their own development. The challenges before us continue to evolve. Climate change, migration, livelihood insecurity, social inequality and the aspirations of young people call for thoughtful responses and stronger partnerships. These realities remind us that sustainable development cannot be achieved by any single institution working alone. It requires cooperation among communities, civil society, government agencies and development partners, each contributing its strengths towards the common good.

I express my sincere appreciation to Archbishop Vincent Aind, our President, the Bishops of the JHAAN Region, the Governing Board, the Director and staff of SIGN, the diocesan social service societies, our funding partners, government departments, collaborating organizations and the many community leaders and volunteers whose commitment has enriched this shared mission. Their dedication continues to strengthen the network that SIGN has carefully built over the years. As we look to the future, let us continue to invest in people, strengthen institutions, encourage innovation and deepen partnerships that promote justice, inclusion and sustainable development. Lasting social transformation is possible only when communities themselves are empowered to lead the process of change.

May this Annual Report encourage all of us to continue working together with renewed commitment, building communities where every person can live with dignity, participate fully in development and contribute meaningfully to society.

+Binay Kandulna
Bishop of Khunti
Vice President of SIGN

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Social Initiatives for Growth and Networking

HIS GRACE VINCENT AIND PRESIDENT | **MOST REV. BINAY KANDULNA** VICE PRESIDENT | **FR. BIPIN PANI** SCRETARY

SECRETARY'S REVIEW



Every annual report is an invitation to pause, reflect and give thanks. It is an opportunity not only to look back at what has been accomplished but also to recognise the people whose courage, commitment and resilience make transformation possible. The year 2025-2026 has been a remarkable journey for Social Initiatives for Growth and Networking (SIGN), marked by deeper community engagement, stronger partnerships and renewed hope.

As the Church celebrates the Jubilee Year under the inspiring theme "Pilgrims of Hope," I have often reflected on what hope truly means. Hope is not wishful thinking. It is born when a child enters a classroom with confidence, when a farmer believes that the land can once again provide a secure livelihood, when a woman discovers her voice in the Gram Sabha, when a tribal community proudly protects its heritage, and when society reaches out to those who are often forgotten. Throughout this year, SIGN has witnessed these expressions of hope in countless villages and communities across the JHAAN Region.

From its inception, SIGN has been entrusted with a unique responsibility-to strengthen the social mission of the Church by networking the diocesan social service societies of the JHAAN Region, promoting collaboration, building institutional capacities and accompanying communities on their journey towards integral human development. During the past year, this vision continued to guide every programme, every partnership and every interaction with the people we serve.

Perhaps no investment yields greater returns than education. Through the Children's Sponsorship Programme, implemented in partnership with Fondazione Fratelli Dimenticati, Italy, 11,858 children-including 6,607 boys and 5,251 girls-continued their education through 37 Sponsorship Centres spread across Ranchi, Lohardaga, Gumla, Simdega and Khunti, while also reaching children living in the urban slums of Ranchi through REDS. Behind every number is a child whose dreams remain alive because someone chose to believe in the power of education. More importantly, thousands of parents found renewed confidence that poverty need not determine the future of their children.

Education, however, extends beyond classrooms. Throughout the year, SIGN welcomed students from universities and social work institutions for field placements and internships, including postgraduate students from Holy Cross College, Tiruchirappalli, and interns from St. Xavier's College, Ranchi. Their exposure to village life, Gram Sabha institutions, Self-Help Groups and climate-resilient agriculture demonstrated that genuine development is learned not merely from textbooks but through relationships with people. As these young professionals learned from communities, our communities also benefited from their enthusiasm, creativity and fresh perspectives, creating a truly enriching exchange of knowledge.

Climate change continues to threaten rural livelihoods, making sustainable agriculture an urgent priority. During the year, SIGN worked with 1033 farmers across 65 villages, introducing climate-adaptive agricultural practices through training, field demonstrations and continuous technical support. Farmers embraced organic cultivation, the System of Rice Intensification (SRI), crop diversification and improved seed varieties. The formation of 63 Farmers' Clubs comprising 1033 members has created local platforms where farmers learn from one another and collectively build resilience. These initiatives remind us that sustainable agriculture is not simply about increasing production; it is about protecting the soil, conserving water and securing the future of farming families.

Women's empowerment remained one of the defining strengths of our work. SIGN accompanied 102 Self-Help Groups comprising 2702 women, whose collective savings have now crossed INR 12.06 lakh. Yet the real achievement lies beyond financial statistics. Women are increasingly participating in village governance, leading livelihood initiatives, making informed household decisions and inspiring others through their confidence and leadership. Their journey demonstrates that genuine empowerment grows through solidarity, savings, knowledge and collective action rather than dependence on external support.

One of the most significant developments during the year was the strengthening of tribal self-governance and indigenous identity. Working across five dioceses, SIGN continued to promote awareness of the Fifth Schedule, the PESA Act and traditional governance systems. The programme strengthened 105 traditional Gram Sabhas, of which 92 now conduct meetings independently, while 46 Gram Sabhas have successfully resolved village issues through dialogue and consensus. These are not merely institutional achievements; they represent communities rediscovering the confidence to govern themselves, protect their natural resources and preserve their rich cultural heritage for future generations.

Throughout the year, SIGN also continued to invest in people and institutions. Capacity-building programmes for teachers, catechists, community leaders, women, youth, farmers and diocesan social service societies strengthened local leadership and improved institutional effectiveness. These investments reaffirm our conviction that sustainable development depends not merely on successful projects but on strong institutions that continue serving communities with integrity, professionalism and accountability.

Looking back, several important lessons emerge. We have learned once again that communities themselves are the true agents of transformation. Development is sustainable only when people participate in decisions affecting their lives, when local institutions become stronger, and when partnerships are built on mutual trust and shared responsibility. We have also learned that the greatest impact is achieved not by working for communities but by working with them.

The road ahead continues to present new challenges. Climate change, migration, safeguarding concerns, unemployment and changing social realities call for greater innovation, stronger institutions and deeper collaboration. These challenges also present opportunities to expand our partnerships, strengthen local leadership and accompany communities with renewed commitment and hope.

As we continue our pilgrimage of hope, we remain convinced that the lasting legacy of SIGN will not be measured by the number of programmes implemented or funds utilised. It will be measured by the lives transformed, the institutions strengthened, the communities empowered and the hope that continues to grow wherever people work together with faith, compassion and determination.

I express my heartfelt gratitude to Archbishop Vincent Aind, our President; Bishop Binay Kandulna, our Vice President; the Bishops of the JHAAN Region; the members of the Governing Body and members of the General Body, the Diocesan Social Service Societies; our generous funding partners; government departments; collaborating organisations; religious congregations; the dedicated staff of SIGN; and above all the communities who continue to inspire us every day. Your trust and partnership make this journey possible.

May this Annual Report encourage each one of us to continue walking together as Pilgrims of Hope, building communities that are empowered, institutions that are accountable, and a society where every person can live with dignity, justice and peace.



Fr. Bipin Kumar Pani
Secretary
Social Initiatives for Growth and Networking (SIGN)

Our Reach this YEAR at a Glance



District
12

Blocks
34

Panchayats
61

Villages
170

District covered	12
Blocks working in	34
Panchayats reached	61
Villages reached	170
Families Benefited	6433
Farmers trained	3830
SHGs strengthened	102
Women Empowered	2702
Children supported for Education	11858
Teachers trained	204
Community leaders trained	618
Gram Sabha Strengthened	105
Training conducted	183



EDUCATION

Every child we educate is a life transformed, a family strengthened, and a community empowered

Hope Wears a School Uniform

Every child deserves an opportunity. Every opportunity can change a life.

For many children, poverty is not simply about having less-it is about the fear of leaving school because their family cannot afford the next fee, the next uniform, or the next set of books. Behind every child who struggles to remain in school is a family striving to provide a better future despite limited resources. Yet when one child receives the opportunity to learn, an entire family's future begins to change.



This simple belief continues to guide the Children's Sponsorship Programme, implemented by SIGN in partnership with Fondazione Fratelli Dimenticati, Italy. For more than two decades, the programme has accompanied children and their families with one clear purpose: ensuring that no child is denied education because of poverty. More than financial assistance, it



provides encouragement, protection, and the confidence that every child deserves the chance to dream.

During 2025-2026, the programme supported 11,858 children-6,607 boys and 5,251 girls-through 37 Sponsorship Centres across Ranchi, Lohardaga, Gumla, Simdega, and Khunti. Through its partnership with REDS, it also reached children living in the urban slums of Ranchi, where education often becomes the first step towards breaking the cycle of poverty.

Every Sponsorship Centre functions as a place of care and hope. Working closely with parents, schools, religious congregations, and local communities, the programme provides school fees, uniforms, books, educational materials, nutritious food, medicines, and other essential support according to each child's needs. Parents are encouraged to become active partners in their children's education, recognising that lasting change begins at home.

The year also provided an opportunity to strengthen the programme itself. Sponsorship Centre-in-Charges gathered at SIGN for orientation and reflection, renewing their commitment to serve every child with compassion, transparency, and responsibility. Inspired by the Jubilee Year theme, "Pilgrims of Hope," they resolved to make every Sponsorship Centre a true "Home of Hope." The gathering also paid heartfelt tribute to the late Mr. Samuel Prandina, whose dedication touched the lives of thousands of sponsored children across Jharkhand.

The real success of the programme, however, is not found in numbers alone. It is reflected in children who complete their education despite hardship, in young people who discover their talents, and in families who regain confidence because someone believed in their children's future. Every child who remains in school, every examination passed, and every dream kept alive becomes another reminder that education remains one of the most powerful instruments of social transformation.

The challenges continue. Rising educational expenses, migration, and financial uncertainty still place many children at risk of dropping out of school. Yet the experience of this year once again proves that when families, schools, sponsors, and communities walk together, poverty need not determine a child's destiny.

Every school uniform worn with pride tells a story of hope. Every classroom entered with confidence reflects the generosity of countless people who believe in the power of education. Because when a child is given the opportunity to learn, hope does not stop with one student-it reaches an entire family, inspires a community, and begins shaping a better future for all.



Learning Beyond the Classroom

Where Future Social Workers Discover the Meaning of Development



Real learning begins when students step beyond the classroom and into the lives of people. While books teach theories and development models, it is in villages that these lessons come alive. Every family has a story, every challenge has a human face, and every community carries strengths that no textbook can fully explain.

At SIGN, we believe that effective social work is learned not only through lectures but through meaningful engagement with communities. Every year, students from universities and colleges join SIGN for exposure visits and internships, gaining first-hand experience of grassroots development while learning the values of participation, compassion and social justice.

During the year, SIGN welcomed postgraduate Social Work students from Holy Cross College, Tiruchirappalli, for an exposure programme. The visit also marked the signing of a Memorandum of Understanding (MoU), strengthening collaboration in field education, research and student learning. SIGN also hosted interns from St. Xavier's College, Ranchi, who actively participated in programmes on climate-adaptive agriculture, women's empowerment, tribal heritage, Gram Sabha institutions and community-based development.

Rather than being passive observers, the students became part of the development process. They visited villages, interacted with Self-Help Groups and Farmers' Clubs, participated in Gram Sabha meetings, observed climate-resilient farming practices, documented community stories and supported awareness programmes. These experiences gave them a deeper appreciation of tribal culture, rural livelihoods and the importance of listening to communities before proposing solutions.



The internship became a journey of mutual learning. Students brought fresh ideas, academic insights and enthusiasm, while SIGN's field team shared practical wisdom gained through years of working alongside rural communities. The communities themselves became the greatest teachers, demonstrating resilience, cooperation and an extraordinary ability to overcome challenges with limited resources.

Many students reflected that the experience transformed their understanding of development. They discovered that sustainable change cannot be imposed from outside; it grows when communities are empowered to recognise their own strengths, make informed decisions and shape their own future. Along the way, they also strengthened their

skills in communication, research, documentation, facilitation and community mobilisation.

For the communities, the presence of young interns brought fresh energy and meaningful interactions, especially with children, youth and women's groups. These exchanges created an atmosphere of shared learning, curiosity and mutual respect.

At SIGN, internships are more than academic requirements-they are opportunities to nurture compassionate professionals who combine knowledge with humility and service. Many students leave not only with practical skills but with a renewed sense of purpose and a lifelong commitment to building a more just, inclusive and sustainable society.

Every internship may last only a few weeks, but the lessons learned often last a lifetime. By opening its doors to young learners, SIGN is investing in the next generation of development professionals who will carry forward the values of participation, dignity and hope into the communities they serve.




MEDICAL CAMP























COMMUNITY LIVELIHOODS

Together, we are creating more than livelihoods
we are restoring dignity, nurturing self-reliance, and
building resilient communities for generations to come.

From Chemicals to Confidence

A Journey Towards Climate-Resilient Agriculture

For every farmer, the land is more than a source of livelihood-it is a mother who nourishes the family generation after generation. Like every parent, farmers dream of better harvests, higher incomes, and a brighter future for their children. In pursuit of these dreams, many gradually became dependent on chemical fertilisers and pesticides. While these inputs initially promised higher yields, they also carried hidden costs. The soil slowly lost its natural fertility, cultivation became increasingly expensive, and farming families began to worry about the impact of excessive chemicals on their health, their environment, and the land they lovingly call Mother Earth.



It was this growing concern that inspired SIGN to promote a different approach-one that combines the wisdom of traditional farming with scientifically proven climate-resilient practices. Rather than asking farmers to abandon familiar methods, the programme encouraged them to rediscover sustainable farming techniques that protect natural resources while improving productivity and livelihoods. The message was simple: healthy soil produces healthy crops, healthy crops nourish healthy families, and healthy families build resilient communities.



Working across 65 villages, SIGN continued to accompany farming communities through a comprehensive programme of capacity building, technical guidance, field demonstrations, exposure visits, and continuous mentoring. Farmers received practical training on climate-adaptive agriculture, organic farming, the System of Rice Intensification (SRI), upland and lowland cultivation, improved paddy production, lac cultivation, vegetable farming, soil health management, and value addition. The emphasis was not merely on transferring knowledge but on enabling farmers to experiment, learn from one another, and confidently adopt sustainable agricultural practices suited to local conditions.



The results are becoming increasingly visible. More and more farmers are reducing their dependence on chemical inputs and adopting organic manures and environmentally friendly farming practices that restore soil fertility and reduce cultivation costs. Improved agronomic practices have enabled farmers to enhance productivity while conserving natural resources. The expansion of Rabi cultivation has further strengthened household food security by allowing families to cultivate crops beyond the traditional monsoon season, creating additional opportunities for income generation.

Partnerships have further strengthened the programme's impact. In collaboration with the Indian Council of Agricultural Research (ICAR), Ranchi, farmers received improved paddy seed varieties along with technical guidance on scientific cultivation methods. At the same time, many farming families continued cultivating indigenous paddy varieties that have long been valued for their resilience, nutritional qualities, and adaptability to local climatic conditions. The programme demonstrated that modern scientific knowledge and traditional agricultural wisdom can complement one another to create sustainable and productive farming systems.



The adoption of the System of Rice Intensification (SRI) has further encouraged farmers to rethink conventional farming practices. By using fewer seeds, better spacing,

and improved water management, farmers have demonstrated that productivity can be increased while reducing input costs. These experiences have reinforced an important lesson-that sustainable agriculture is achieved not by using more external inputs but by using available resources more efficiently and wisely.

Crop diversification has also emerged as an important strategy for strengthening livelihoods. Farmers have expanded the cultivation of vegetables, pulses, tomatoes, and lac alongside traditional crops, creating multiple sources of income and reducing the risks associated with dependence on a single crop. By making productive use of locally available resources and adopting improved cultivation techniques, farming families are steadily building more resilient livelihoods capable of withstanding changing climatic conditions.

One of the most significant achievements of the year has been the strengthening of collective action among farmers. SIGN facilitated the formation and strengthening of 63 Farmers' Clubs comprising 1033 members across the 65 project villages. These clubs have become vibrant platforms where farmers regularly meet to exchange experiences, discuss agricultural challenges, access technical guidance, plan seasonal activities, and learn from one another. More importantly, they have fostered a spirit of cooperation and collective responsibility that is essential for building climate-resilient communities.

A particularly inspiring example emerged from Edadon village, where SIGN, under the Missio-supported Climate Adaptive Agriculture Project, motivated farmers to explore the benefits of collective farming. Following a series of training programmes, 19 farmers formed the Haryali Farmers' Club, Edadon. Encouraged by the idea of working together, ten members decided to jointly cultivate chilli, cabbage, and tomato instead of farming individually. Together they planned their cultivation schedule, shared labour and resources, coordinated production, and marketed their harvest collectively. For many of them, it was the first experience of collective farming. The initiative not only improved coordination and market access but also demonstrated that cooperation can enhance productivity, reduce costs, strengthen bargaining power, and increase farmers' confidence in adopting innovative agricultural practices.

Perhaps the greatest transformation has taken place not only in the fields but also in the minds of farmers. Increasingly, they recognise that agriculture is not simply about producing more-it is about producing wisely. It is about conserving soil fertility, protecting water resources, reducing unnecessary expenditure, adapting to climate change, and ensuring that future generations inherit land that is healthier, more productive, and environmentally sustainable.

Across the 65 villages, every field enriched with organic manure, every farmer adopting climate-resilient practices, every Farmers' Club meeting, and every successful harvest tells the same story-a story of farming communities rediscovering confidence through knowledge, cooperation, and sustainable agriculture.



At SIGN, we believe that climate-resilient agriculture is much more than a farming technique; it is an investment in people, communities, and the future. By helping farmers work in harmony with nature and with one another, we are nurturing stronger livelihoods, healthier ecosystems, and resilient rural communities. The journey from chemicals to confidence continues, but with every season, the seeds of sustainability are taking deeper root across the 65 villages we serve.























Women Building Stronger Families and Communities



The history of women is one of extraordinary resilience. Across generations, women have faced poverty, discrimination, and social exclusion, yet they have continued to nurture their families and communities with remarkable courage. While opportunities for economic advancement have expanded over the years, they have often been accompanied by new challenges. Today, many women seeking financial independence find themselves caught in cycles of easy credit and mounting debt rather than experiencing genuine and lasting empowerment.

For decades, the Self-Help Group (SHG) movement has been one of rural India's most successful models of women's empowerment. Built on the principles of regular savings, mutual trust, collective responsibility, and shared leadership, SHGs have transformed countless families. However, the rapid expansion of easy loans from financial institutions has gradually shifted the focus from savings to borrowing, weakening the original spirit of the movement. True empowerment cannot be built on credit alone. It grows through financial discipline, collective action, informed decision-making, and confidence.



Recognising this changing reality, SIGN has been working with women across 65 villages to revive the true spirit of the Self-Help Group movement. Rather than focusing solely on access to credit, the programme strengthens women's institutions through regular savings, good governance, leadership development, entrepreneurship, value addition, and sustainable livelihoods. The objective is not merely to increase household incomes but to enable women to become confident leaders who actively contribute to the social, economic, and democratic life of their communities.

During the reporting year, 102 Self-Help Groups (SHGs), comprising 2702 women members, were actively functioning across the project villages. Through continuous mentoring and capacity-building, the groups strengthened their institutional systems by conducting regular meetings, maintaining by-laws and financial records, practising transparent decision-making, promoting internal lending, and nurturing collective leadership. All 102 SHGs have established bank linkages and have collectively accumulated savings of over INR 21.06 lakh, reflecting not only financial discipline but also the trust, solidarity, and collective strength that define the SHG movement.



The SHGs have become much more than savings groups. They have evolved into vibrant community institutions that promote mutual support, financial inclusion, and women's leadership. Through regular savings and internal lending, members are increasingly able to meet household needs, invest in agriculture and small livelihood activities, support children's education, meet healthcare expenses, and reduce their dependence on informal moneylenders. The programme has strengthened women's confidence in managing finances while creating a culture of collective responsibility and self-reliance.



One of the most inspiring moments of the year was the celebration of International Women's Day, where nearly 300 women from the project villages gathered to celebrate their achievements and aspirations. More than a cultural event, it became a platform for learning and empowerment. Resource persons from five government departments interacted with the participants on government welfare schemes, women's rights, leadership, entrepreneurship, financial literacy, and livelihood opportunities. The programme encouraged women to see themselves not merely as beneficiaries of development initiatives but as informed citizens and community leaders capable of influencing positive change.

Visible changes are emerging across the project villages. Many SHGs have voluntarily adopted a common dress code during meetings, symbolising unity and collective identity. Regular meetings have become more participatory, savings habits have strengthened, and women are contributing more confidently to household financial decisions as well as discussions on village development.

Economic empowerment has also taken practical shape through local entrepreneurship. SHG members have successfully ventured into producing and marketing Sakhua leaf plates (Pattal), Jhalmuri, and rice laddus, transforming locally available resources into sustainable livelihood opportunities. These enterprises not only supplement household incomes but also demonstrate how value addition can convert traditional knowledge into profitable rural businesses.



Beyond economic progress, women are increasingly emerging as active community leaders. SHG members regularly participate in Gram Sabha meetings, raise issues affecting women and children, facilitate access to government welfare schemes, contribute to agricultural planning, and engage in local development initiatives. Their growing participation reflects a profound transformation-from passive recipients of development programmes to active partners in local governance and social change.

Across the 65 villages, a quiet yet powerful transformation is unfolding. Every SHG meeting held, every rupee saved, every internal loan responsibly repaid, every enterprise established, and every confident voice heard in the Gram Sabha reflects women reclaiming control over their lives and shaping a better future for their families and communities.



At SIGN, we believe that sustainable development begins when women discover their own collective strength. The strengthening of 102 Self-Help Groups with 2702 women members demonstrates that lasting empowerment is built not on easy credit but on savings, solidarity, leadership, enterprise, and shared responsibility. As these women move from savings to self-reliance, they are not only improving their livelihoods but also building stronger families, more resilient communities, and a more hopeful future for generations to come


महिला























TRIBAL IDENTITY & DEVELOPMENT

Safeguarding the soul of tribal communities—our shared commitment to generations yet to come.

Preserving Identity, Strengthening Self-Governance

A Journey Towards Climate-Resilient Agriculture

The sun had just begun to rise over a small tribal village in Jharkhand when the elders, women, and youth slowly gathered beneath a centuries-old banyan tree. There was no official summons, no government official waiting to address them. They had come because it was Gram Sabha Day-a tradition as old as the community itself. As discussions began, voices that had long remained unheard found expression. The community deliberated on protecting the sand of the Koel River from indiscriminate extraction, safeguarding their forests, and planning for the future of their village. It was more than a meeting; it was a community rediscovering its identity and reclaiming its right to decide its own future.



This is the story that unfolded repeatedly across 105 villages in seven districts of Jharkhand during the year 2025-2026 through SIGN's Tribal Heritage and PESA Programme.

For generations, the tribal communities of Jharkhand have lived in harmony with nature, guided by the timeless values of equality, fraternity, collective responsibility, and respect for Jal, Jungle and Jameen-water, forests, and land. Their traditional systems of governance were built on consensus rather than conflict, participation rather than domination, and community welfare rather than individual gain. Yet, rapid social change, migration, industrialisation, and declining awareness of customary institutions have gradually weakened these foundations.



Recognising the urgent need to preserve this rich heritage, SIGN continued its efforts to strengthen indigenous identity while promoting the effective implementation of the Panchayats (Extension to Scheduled Areas) Act, 1996 (PESA). Working across the dioceses of Ranchi, Khunti, Gumla, Simdega, and Daltonganj, the programme brought together traditional leaders, village elders, youth, women, teachers, catechists, and community members to rediscover the wisdom embedded in their own culture and governance systems.



Through village-level awareness programmes, workshops, leadership training, and continuous dialogue, communities reflected on their history, language, customs, and constitutional rights. Gradually, the Gram Sabha regained its rightful place-not merely as a statutory institution, but as the heart of community life where every voice matters and every decision belongs to the people.

The transformation became visible in many villages. One hundred and five traditional Gram Sabhas were formed and revitalised according to customary tribal practices. More encouragingly, 92 Gram Sabhas have now developed the confidence and capacity to conduct their meetings independently, while 46 Gram Sabhas are successfully resolving village-level issues through dialogue and consensus. These are not merely statistics; they are signs of communities rediscovering the confidence to govern themselves.

The impact of this renewed confidence extended beyond meetings. In Lohardaga, villagers united to protect the sand resources of the Koel River from unsustainable exploitation. In Garhwa, the Gram Sabha collectively decided to initiate fish farming in the village pond through small household contributions, ensuring that the benefits would be shared equally by every family. Similar stories of collective planning, resource conservation, and responsible leadership began emerging from several project villages.



Equally significant has been the growing awareness among tribal communities regarding their constitutional rights under the PESA Act. Communities have renewed their commitment to preserving their languages, customs, traditional institutions, and natural resources. Local leadership has grown stronger, and many villages now approach development with greater confidence, recognising that lasting progress is possible only when

people participate in shaping their own future.



Yet, every journey of transformation encounters obstacles.

Mobilising communities for regular Gram Sabha meetings continues to be challenging, particularly in areas affected by migration, livelihood pressures, and alcohol addiction. Participation of women and youth, although steadily improving, still needs to be strengthened. In many villages, people continue to associate development primarily with government schemes rather than appreciating the wider role of the Gram Sabha in protecting community rights and promoting participatory governance.

New challenges have also emerged. In some villages, vested interest groups attempt to influence community decisions for personal or political gain, weakening the spirit of collective governance. More concerning are attempts to divide villages along religious lines, threatening the social harmony that has traditionally been the strength of tribal society. Such developments remind us that preserving tribal heritage is not only about protecting culture but also about safeguarding unity, mutual respect, and the collective wisdom that has sustained these communities for generations.

Despite these challenges, the journey continues with renewed hope. Every active Gram Sabha, every young leader who chooses dialogue over conflict, every community that protects its forests and rivers, and every family that proudly speaks its mother tongue becomes a living testimony that indigenous identity is not fading-it is finding new strength.

At SIGN, we believe that preserving tribal heritage is not merely about remembering the past; it is about enabling communities to shape their future with dignity, confidence, and self-reliance. By strengthening the Gram Sabha, nurturing local leadership, and encouraging communities to reclaim their constitutional and traditional rights, we are helping build villages where development is guided not only by policies but also by the wisdom, values, and aspirations of the people themselves.

The story of these 105 villages reminds us that when communities rediscover their roots, they also discover the strength to determine their own destiny.



























NO ONE IS FORGOTTEN

Hope is most visible when no one is left behind.

Reaching the Forgotten, Restoring Hope

Standing with Those Who Need Care the Most

At SIGN, development is not measured only by the number of projects implemented or communities reached. It is also measured by our willingness to walk alongside those who are often forgotten—the poor, the vulnerable, the differently abled, and the marginalised. We believe that every person is created with inherent dignity and deserves to experience love, respect and hope. While our long-term programmes strengthen livelihoods, education and community institutions, we remain equally committed to reaching out with compassion to those who need it most.



During the year, this commitment found expression through two special Christmas outreach initiatives that reflected the human face of SIGN's mission.

In partnership with Caritas India, SIGN organised the



Chetna Campaign-cum-Christmas Gathering, bringing together differently abled children from Cheshire Home, Koshish and Shrijan Help. The celebration was much more than a festive occasion. It became a joyful affirmation that every child is gifted, valued and worthy of equal opportunities.

The children lit up the gathering with inspiring cultural performances, music and dance, while a meaningful skit by the students of St. John Mary Vianney, Chanho, challenged society to move beyond sympathy and embrace genuine inclusion. The programme brought together Church leaders, government officials and development professionals, united by the conviction that a truly inclusive society leaves no one behind.

SIGN's outreach also extended to Omenburu, home to Birhor families, one of Jharkhand's Particularly Vulnerable Tribal Groups (PVTGs). Living in remote settlements with limited access to basic services, many families face immense hardship, especially during the harsh winter months. With the generous support of well-wishers, SIGN distributed warm blankets to 48 Birhor families.

Yet the visit offered far more than material assistance. Through Christmas prayers, carols and simple moments of fellowship, the team shared warmth, companionship and the reassuring message that these families are remembered and valued. The smiles on their faces reflected the power of human presence and solidarity.

These initiatives illustrate a principle that guides SIGN's work throughout the year: development must always have a human face. Empowering communities is important, but so is standing beside those who may never appear in statistics or development reports. Real transformation begins when people experience that they are seen, respected and loved.

Whether supporting children through education, strengthening farmers and women's groups, preserving tribal heritage, or reaching out to the poorest families, SIGN seeks to build communities where dignity is protected and hope is renewed. Our mission goes beyond implementing programmes—it is about accompanying people on their journey towards a better future.

For SIGN, caring for the forgotten is not an occasional act of charity. It is an expression of our identity and our faith in





SIGNS OF HOPE

Behind every story of change is a community that turned hardship into hope and challenges into opportunities

From Silent Strength to Successful Entrepreneurs

Women of Serengtoli Rediscover the Power of Unity

In the quiet village of Serengtoli under Lali Gram Panchayat in Namkum Block, the women have always believed that true strength comes from standing together. In 2006, fifteen women formed Tara Mahila Samiti, a self-help group that became a symbol of cooperation and compassion. They met regularly, supported one another during the farming season, and even contributed one kilogram of rice each year to care for a poor widow until her family was able to support her. The group was more than an institution-it was a family built on trust.



Over time, however, changing family responsibilities and economic pressures weakened the group, and by 2024 it had become inactive.

A new chapter began in 2025 when SIGN launched its Climate Adaptive Agriculture Project in Lali and Rajaulihatu Gram Panchayats. Through village meetings and a two-day training programme on sustainable agriculture, self-help group

management and entrepreneurship, the women discovered new opportunities to improve their livelihoods.



Inspired by the training, 11 women revived Tara Mahila Samiti, while another 11 women formed the Chanchal Aajeevika Mahila Group. With guidance from SIGN, they learned improved farming practices, financial management and value addition to local produce. More importantly, they gained the confidence to start small businesses.

Using locally available ingredients, the women began preparing and selling rice laddus, roasted gram, pani puri, puri and nutritious finger millet (madua) products in village markets, fairs and community events. Every market day now brings them a net income of INR 600 to INR 1,200. Within a few months, the groups had saved INR 15,000 to INR 20,000. They also earned an additional INR 6,000 by making Sal Leaf Plates (Pattal).

The income has enabled them to buy quality seeds, support their children's education and meet household expenses. But the greatest transformation has been in their confidence.

"Earlier, we never imagined that we could run a business," recalls one member. "Today, we proudly sell our products in the market and contribute to our family's income. SIGN helped us discover our own strength."



Encouraged by their success, the women now plan to diversify into handmade rakhis, artificial flower decorations and more value-added finger millet products. Their journey shows that when women receive knowledge, opportunity and encouragement, they become agents of change not only for their own families but for their entire community.

Today, Tara Mahila Samiti and Chanchal Aajeevika Mahila Group stand as inspiring examples of how collective action, determination and timely support can transform lives and build resilient rural communities.

Growing Hope, One Tomato Plant at a Time

How Knowledge and Determination Helped a Farmer Transform His Life



For years, farming was a constant struggle for Vindeshwar Munda, a 45-year-old farmer from Garurpiri village under Lali Gram Panchayat in Namkum Block, Ranchi district. Owning only a small piece of land, he depended on traditional paddy cultivation and seasonal vegetables to support his family of three. Although he earned around ?1,00,000 a year, most of it was spent on the prolonged cancer treatment of his mother, leaving little to meet the family's daily needs. Farming provided survival, but not security.



A turning point came in June 2025 when SIGN introduced its Climate Adaptive Agriculture Project in the village. During a farmer training programme, Vindeshwar learned scientific methods of tomato cultivation, including the use of grafted seedlings, mulching sheets and improved crop management. The training showed him that agriculture could become a profitable enterprise rather than merely a means of survival.

Inspired by the programme, Vindeshwar decided to cultivate tomatoes as his main livelihood. With technical guidance from SIGN, he prepared his field using scientific methods and received 500 grafted tomato seedlings. Although heavy monsoon rains delayed the arrival of the seedlings and caused anxiety, the continuous encouragement from the SIGN team strengthened his confidence to move forward.

Following the recommended practices, Vindeshwar planted the seedlings on raised beds with mulching sheets, applied organic manure and balanced nutrients, and carefully managed the crop. Within weeks, the field was covered with healthy plants bearing abundant tomatoes. The harvest exceeded his expectations.

In a single season, Vindeshwar earned a net profit of nearly INR 1,00,000 from tomato cultivation alone. The additional income enabled him to support his sister's medical treatment, meet the expenses of his wife's delivery and improve his family's food security. For the first time, farming became a source of hope and financial stability.

His success soon attracted farmers from neighbouring villages, who visited his field to learn about scientific tomato cultivation. Today, Vindeshwar actively shares his knowledge through the local Farmers' Club and encourages others to adopt improved farming practices.

"Earlier, I believed farming could only help us survive," says Vindeshwar. "Now I know that with the right knowledge and support, it can transform our lives."

Encouraged by his success, he plans to expand his cultivation to 1,500 grafted tomato plants in the coming season. Vindeshwar's journey is a powerful reminder that when farmers receive timely training, appropriate technology and continuous guidance, even a small piece of land can become a source of dignity, resilience and lasting change.



From Rag Picking to a Life of Dignity

Ashish's Journey of Hope and New Beginnings



Every child deserves the chance to dream. For Ashish Kumar Mahto, however, childhood was not filled with books and playgrounds. It was spent searching through heaps of waste, collecting rags and recyclable materials to help his family survive. Born into a household burdened by extreme poverty, education seemed like a distant dream, and the future offered little hope.

Everything changed in 2011 when Ashish became part of the Pahari REDS Centre under SIGN's Sponsorship Programme. What he found there was much more than a place to study. He found a family that believed in him. The centre welcomed him with care, encouragement and the assurance that poverty should never decide a child's future.

Through the Sponsorship Programme, Ashish received admission to school, textbooks, uniforms, school supplies and continuous guidance. More importantly, he discovered confidence and the joy of learning. The teachers not only taught lessons from books but also inspired him to believe in himself.

When the REDS Centre shifted to a new location, Ashish's determination was put to the test. Every day he cycled long distances to attend classes, refusing to let hardship stand in the way of his education. His perseverance bore fruit when he scored an impressive 81% in the Class X Board Examination in 2019 from St. Kuldeep School, Harmu.

Although financial constraints prevented him from pursuing higher education, Ashish did not allow disappointment to define his future. Instead, he trained in steel welding, developed professional skills and secured dignified employment. Today, he earns a steady income, supports his family and lives with the confidence that comes from standing on his own feet.

Looking back, Ashish often reflects on how different his life could have been.

"If I had not come to REDS, I might still have been collecting rags," he says. "The centre gave me education, confidence and the courage to dream. It changed my life forever."

With deep gratitude, Ashish thanks the teachers, staff, donors, well-wishers and especially Fondazione Fratelli Dimenticati, whose generous support opened the door to a future he once thought impossible.

Ashish's journey reminds us that every child carries hidden potential. Sometimes, all it takes is someone who believes in that child. Through education, care and opportunity, SIGN continues to help children move beyond poverty-not simply by changing their circumstances, but by restoring their dignity, confidence and hope for a brighter tomorrow.

A Daughter's Dream, A Family's Hope

How Education Changed Saroj's Life Forever



Growing up in the small farming village of Getalsud, Saroj Kerketta knew that life was never easy. As the eldest of four daughters, she watched her parents struggle every day to provide food, education and hope for their children. Her father migrated to Bangalore in search of work, while her mother stayed behind, courageously holding the family together despite constant financial hardship.

There were days when Saroj feared that poverty would force her to leave school. Yet, deep within her heart, she carried a dream-to study, build a better future and one day support her family.

That dream found new life when she was selected for SIGN's Sponsorship Programme at St. Mary's School, Getalsud. The programme covered her school fees, books, uniforms and other educational expenses, lifting a burden her parents could scarcely bear. More importantly, it gave Saroj confidence. For the first time, she felt that someone believed in her potential.

With determination and the continued encouragement of the Sisters and the Sponsorship Programme, Saroj completed her schooling, securing 75.7% in the Class X Board Examination. She then continued her higher secondary education, refusing to let financial hardship stand in the way of her dreams.

Her greatest challenge came when she decided to pursue General Nursing and Midwifery (GNM) in Visakhapatnam. The family had no money to support her education. Yet, believing in her daughter's future, Saroj's mother borrowed money so she could begin her journey. That act of sacrifice became a turning point in Saroj's life.

After successfully completing her nursing course in 2015, Saroj worked as a nurse in Kolkata before returning to Jharkhand. Following further training through IGNOU, she qualified as a Community Health Officer under the National Health Mission. Today, she serves the people of Ramgarh with compassion, providing healthcare to families who face struggles much like her own.

"The Sponsorship Programme did much more than support my education," Saroj says. "It gave me confidence, dignity and the courage to believe that my dreams could come true."

Today, Saroj is not only a healthcare professional but also a source of strength for her family and an inspiration for many young girls in her village. Her journey reminds us that when a child is given the opportunity to learn, dreams become reality. Through education, encouragement and timely support, SIGN continues to nurture hope and empower young people to build lives of dignity and service.



ACKNOWLEDGEMENT

Our heartfelt gratitude to Catholic Charities, Ranchi, for its continous support and enduring commitment to strengthening SIGN's mission.

Our sincere thanks to Hoffman Social Service Society, Khunti, for its continued support in advancing SIGN's mission.

Our heartfelt thanks to Gram Uthhan Kendra, Gumla, for its association and continued partnership in the common mission of SIGN.

Our sincere gratitude to Vikas Kendra, Simdega, for its ever-ready support, spirit of collaboration and wholehearted commitment to SIGN's journey.

Our sincere gratitude to Samaj Vikas Sanstha, Chandwa for being a valued member of the SIGN network and sharing in our mission of integral human development.

Our heartfelt thanks to Jan Vikas Kendra, Hazaribagh, for its thoughtful engagement, constructive insights and committed participation in strengthening our collective mission.

Our sincere appreciation to CCJ/SJVK for its warm hospitality, active participation and unwavering encouragement in SIGN's initiatives.

Our heartfelt appreciation to Dumka Social Educational Society, Dumka, for standing with SIGN through its continued support, cooperation and shared commitment to SIGN's journey

ACKNOWLEDGEMENT

misereor
GEMEINSAM GLOBAL GERECHT

Sincere appreciation to MISEREOR for partnering with SIGN in preserving and promoting indigenous heritage and strengthening tribal communities in Jharkhand

missio

Sincere gratitude to Missio for generously supporting farmers in 50 villages through climate-adaptive agriculture, fostering sustainable practices and resilient livelihoods.

Manos Unidas

Heartfelt gratitude to Manos Unidas for its generous support in empowering farmers and women in 15 villages through climate-adaptive agriculture, value addition and income-enhancing livelihood initiatives.

Caritas® INDIA
The Joy of Service...

With heartfelt appreciation to Caritas India for building our institutional capacity through safeguarding initiatives and strengthening financial accountability.

FRATELLI DIMENTICATI
FONDAZIONE

Heartfelt thanks to Fondazione Fratelli Dimenticati Onlus for giving thousands of underprivileged families the hope that poverty need not stand in the way of their children's education.

FINANCIAL PERFORMANCE

NRV & Associates
Chartered Accountants

INDEPENDENT AUDITOR'S REPORT

We have audited the annexed Balance Sheet of **Social Initiatives for Growth and Networking (SIGN), Social Development Centre, 3rd Floor, Dr. Camil Bulcke Path, Ranchi – 834001 (Jharkhand)** as at 31st March, 2026, the Income and Expenditure Account and Receipt and Payment Account for the year ended on that date. These financial statements are responsibility of management of the Society. Our responsibility is to express our opinion on these financial statements based on our audit.

We conducted our audit in accordance with auditing standards generally accepted in India. These standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatements. An audit also includes examining on a test basis, evidence supporting the amounts and disclosures in financial statements. An audit includes assessing the accounting principles used and significant estimates made by management. We believe our audit provides a reasonable basis for our opinion.

We report that we have obtained all the information and explanation, which to the best of our knowledge and belief were necessary for the purpose of audit.

a) In our opinion the Society has maintained proper books of accounts.

b) The Balance Sheet and Income and Expenditure Account dealing with by this report are in agreement with the books of accounts produced before us.

In our opinion and to the best of our information and according to the explanation given to us the said accounts give a true and fair view.

i) in the case of Balance Sheet of the State of Affairs of the Society as on 31st March, 2026 and

ii) in the case of Income and Expenditure Account of the Excess of Income over Expenditure for the year ended as on 31st March, 2026.

Date : 17-07-2026
Place : Ranchi

NRV & Associates
Chartered Accountants

(CA. Rajesh Nimatsingka, Partner)
M.N. 401880; UDIN – **26401880NPVZNZ8489**

Shyam Bazar Road (Azim Gali), Dumka - 814101 (Jharkhand)
Branch - Kolkata
Mobile - 9431157223, E-mail ID : nrvdumka@gmail.com

Social Initiatives for Growth and Networking (SIGN)

3rd Floor, Dr. Camil Bulcke Path, Ranchi - 834001 (Jharkhand)

Balance Sheet as at 31st March 2026

Ref No.	Particulars	Note No.	As at 31 March, 2026 (Rs.)	As at 31 March, 2025 (Rs.)
A	**SOURCES OF FUNDS**			
1	**Corpus and Capital Fund**			
	(a) Corpus Fund	2.0	56,85,636	56,85,636
	(b) Capital Fund	2.1	44,42,996	40,20,016
2	**Current liabilities**			
	(a) Other current liabilities	2.3	78,11,435	41,00,127
	TOTAL		1,79,40,067	1,38,05,779
B	**APPLICATION OF FUNDS**			
1	**Property, Plant & Equipment**			
	Property, Plant & Equipment	2.2	6,61,024	6,85,654
2	**Current Assets, Loans and Advances**			
	(c) Cash in Hand		37,452	1,328
	(d) Cash at Bank		89,47,560	57,69,546
	(e) Fixed Deposits		82,61,293	73,16,513
	(f) Other current assets		32,738	32,738
	TOTAL		1,79,40,067	1,38,05,779

Significant accounting policies and Notes on accounts 1 & 2

The accompanying notes are integral part of the financial statements.

As per our Report of even date
For M/s NRV & Associates
Chartered Accountants

CA. Rajesh Himatsingka
Partner
M.No.- 401880; UDIN - 26401880NPVZNZ8489
Firm Reg No- 325333E
Place : Ranchi
Date : 17/07/2026

Secretary
Social Initiatives for Growth & Networking
(SIGN)

Social Initiatives for Growth and Networking (SIGN)

3rd Floor, Dr. Camil Bulcke Path, Ranchi - 834001 (Jharkhand)

Income & Expenditure Account For The Year Ending 31st March 2026

Ref No.	Particulars	Note No.	For the year ended 31 March, 2026 (Rs.)	For the year ended 31 March, 2025 (Rs.)
1	**INCOME**			
	Grants / Donations / Other Income			
	Foreign Contribution Account		4,95,75,020	3,90,88,138
	Local Account		18,45,213	15,21,074
3	**Total Income (1+2)**		5,14,20,233	4,06,09,212
4	**EXPENDITURE**			
	(a) Application to Projects Foreign Account		4,95,49,363	3,93,05,747
	(b) Application to Projects & Local Account		14,47,889	14,82,356
	Total Expenditure		5,09,97,252	4,07,88,103
5	**Excess of Income over Expenditure for the year (3 - 4)**		4,22,980	-1,78,891

Significant accounting policies and Notes on accounts 1 & 2

The accompanying notes are integral part of the financial statements.

As per our Report of even date
For M/s NRV & Associates
Chartered Accountants

CA. Rajesh Himatsingka
Partner
M.No.- 401880; UDIN - 26401880NPVZNZ8489
Firm Reg No- 325333E
Place : Ranchi
Date : 17/07/2026

Secretary
Social Initiatives for Growth & Networking
(SIGN)

Social Initiatives for Growth and Networking (SIGN)

3rd Floor, Dr. Camil Bulcke Path, Ranchi - 834001 (Jharkhand)

Receipt & Payment Account for the year ended 31st March 2026

Ref No.	Particulars	For the year ended 31 March, 2026 (Rs.)	For the year ended 31 March, 2025 (Rs.)
I	**RECEIPTS**		
	Opening Balance		
	Cash in Hand	1,328	15,350
	Cash at Bank	57,69,546	64,91,963
	Fixed Deposits	73,16,513	76,77,609
	Total	**1,30,87,387**	**1,41,84,922**
	Grants / Donations / Other Income / Receipts		
	Foreign Contribution Account	5,32,86,327	3,76,41,399
	Local Account	18,45,213	19,20,522
	Total	**5,51,31,540**	**3,95,61,921**
II	**PAYMENTS**		
	Foreign Contribution Account	4,95,38,441	3,91,96,136
	Local Account	14,34,181	14,63,320
	Total	**5,09,72,622**	**4,06,59,456**
	Closing Balance		
	Cash in Hand	37,452	1,328
	Cash at Bank	89,47,560	57,69,546
	Fixed Deposits	82,61,293	73,16,513
	Total	**1,72,46,305**	**1,30,87,387**

As per our Report of even date

For M/s NRV & Associates

Chartered Accountants

CA. Rajesh Himatsingka

Partner

M.No.- 401880; UDIN - 26401880NPVZNZ8489

Firm Reg No- 325333E

Place : Ranchi

Date : 17/07/2026

Secretary

Social Initiatives for Growth & Networking (SIGN)

Social Initiatives for Growth and Networking (SIGN)

Particulars	For the year ended 31 March, 2026 (Rs.)	For the year ended 31 March, 2025 (Rs.)
Note 2.0 - Corpus Fund		
Opening Balance	56,85,636	52,86,188
Add: Fund received during the year	0	3,99,448
	56,85,636	56,85,636
Note 2.1 - Capital Fund		
Opening Balance	40,20,016	41,98,907
Add: Excess of Income over Expenditure during the year	4,22,980	1,78,891
	44,42,996	40,20,016
Note 2.2 - Property Plant & Equipment		
Property Plant & Equipment	7,79,822	8,14,301
Less : Depreciation	1,18,798	1,28,647
Written Down Value	6,61,024	6,85,654
Note 2.3 - Current Liabilities		
Unspent Grant :-		
Unspent Grant of Foreign Projects	78,11,435	41,00,127
	78,11,435	41,00,127

As per our Report of even date

For M/s NRV & Associates

Chartered Accountants

CA. Rajesh Himatsingka

Partner

M.No.- 401880; UDIN - 26401880NPVZNZ8489

Firm Reg No- 325333E

Place : Ranchi

Date : 17/07/2026

Secretary

Social Initiatives for Growth & Networking (SIGN)

SOCIAL INITIATIVES FOR GROWTH AND NETWORKING (SIGN)

Significant accounting policies and notes to financial statements for the year ending 31st March 2026

1 Significant accounting policies

1.1 Basis of preparation

The financial statements have been drawn up under the historical cost convention on cash basis in accordance with applicable accounting standards issued by The Institute of Chartered Accountants of India (ICAI) to the extent possible.

1.2 Use of estimates

The preparation of the financial statements is in conformity with Indian GAAP requires management to make judgements, estimates and assumptions that affect the reported amounts of revenues, expenses,assets and liabilities and the disclosure of contingent liabilities at the end of the reporting period. Although these estimates are based on the management's based knowledge of current events and actions, uncertainty about these assumptions and estimates could result in the outcomes requiring a material adjustment to the carrying amounts of assets or liabilities in future periods.

1.3 Tangible fixed assets

Fixed assets are stated at cost less depriciation. The cost comprises purchase price and directly attributable cost of bringing the asset to its working condition for the intended use. Any trade discounts and rebates are deducted in arriving at the purchase price.

1.4 Depreciation on tangible fixed assets

Depreciation is provided on fixed assets. Cost of fixed assets purchased during the year is being taken as application of income as per the Income Tax Act, 1961.

1.5 *Investment*

Closing value of Fixed Deposits have been increased by Rs.283487 to bring it in alignment with balance confirmation certificate of fixed deposits obtained from bank. Correspondingly interest received on fixed deposits has also been increased by same amount of Rs.283487.00.

1.6 Income Recognition

Project grants are recognised as income in the year disbursed to various projects. Unspent grants at the balance sheet date are carried forward as liablilities. Donations received in kind are not valued or accounted for in the books of account. Dividend / Interest on investmenst (including donated investments) is accounted for when the right to receive the income is established.

1.7 Expenditure

Grants made to projets carried out are accounted for upon the payments made in accordance with the respective agreements.

1.8 Provisions

A provision is recognized when the society has a present obligation as a result of past event and it is probable that there will be an outflow of economic resources to settle the obligation and a reliable estimate can be made of the amount of the obligation.

NRV & ASSOCIATES CHARTERED ACCOUNTANTS

Secretary

Social Initiatives for Growth and Networking SIGN

Social Initiatives for Growth & Networking (SIGN)

WITH GRATITUDE



We sincerely thank Mr. Satyendra Kumar Tudu for his dedicated service and valuable contribution to SIGN. His commitment and quiet dedication will always be remembered.

May God bless him abundantly as he embraces new opportunities and continues to make a difference wherever he serves.

OUR TEAM

Teamwork makes the dream work.



Fr. Bipin Kumar Pani
Secretary-cum-Director



Mr. Walter Z. Kerketta
Regional Coordinator



Chanchal J. Bara
HoD Sponsorship Dept.



Reena Soreng
Senior Accountant



Sujit Kumar
Regional Coordinator



Prabha Nelie Lakra
Regional Coordinator



Archana Prity Kujur
Assistant Accountant



Sunita Lakra
Regional Coordinator



Pricilla Kullu
Support Staff Sponsorship Dept.



Silas Soy
Support Staff



Anmol Rajesh Tigga
Assistant Sponsorship Dept.

A BIG THANK YOU

TO EVERY WELL-WISHERS PARTNERS, AND DONORS WHO SUPPORTED SIGN IN 2025-2026

Social Initiatives for Growth and Networking (SIGN)

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