

GRAMA

ANNUAL REPORT - 2016-17

1. INTRODUCTION

Strategic Alliance with the premier Institutions like SP Jain Institute of Management and Research (Mumbai), Christ University (Bangalore), NABARD, Nabard Financial Services (NABFINS) has improved the qualitative intervention and the scale of operation of GRAMA.

Between April 2016 and March 2017, the theme of Women Empowerment through Skill Development Programme under Pradhan Mantri Kaushal Vikas Yojana Projectwomen were given training in leather stitching. The project was completed in association with Labour.net, Bengaluru. This gave an opportunity to look at 20,000 and odd women organised in over 1500 Self Help Groups to be trained in a phased manner to improve the social and economic status of their families.

The initiative to support rural children in taking interest in studies by putting place an informal education system with the research support of Christ University, Bengaluru was a successful programme and children and parents of Gopahalli Village, Challakere Taluk were fully satisfied and they demanded continuation in the subsequent years also. The future of the programme will depend upon the factor of meeting the cost of running the schools by the villagers themselves as the whole project was conceived to be a sustainable and replicable model.

Social Security measures in safeguarding the Self Help Group Members who obtained loan under the Micro-Finance Project was identified as a critical factor and Life Insurance Corporation of India took up the challenge of providing micro insurance product at an affordable premium to the loanees to meet the exigencies.

KFW, Germany and NABARD came up with a programme which was similar to the one conceived by GRAMA as Land as eco-friendly Wealth creating Asset (LeWA) to ensure that the farming practices and livelihood sustainability of the farmers and called it by name Climate Change Adaptation (CCA) Project which will be implemented in Gopanhalli and Sanikere Villages in Challakere Taluk.

GRAMA was part of another similar initiative by NABARD focussing mainly on improving the quality of the soil by establishing demonstration units and engaging the farmers of Billarthinala under various trainings for the purpose. Although the project is a smaller one in fiscal terms, it has a very good impact in spreading the knowledge of managing qualitative farming.

2. PROGRAMMES AND PROJECTS

A. Institution Building

To strengthen the Institution Building process its imminent that the members of the Community based Organisations and Self Help Groups should effectively participate in the proceedings of the People's Institutions and these Institutions can see active participation of the Members if they can find a valid reason for continuing to be part of their institutions. GRAMA strategically engages people in socio, political and economic areas through the People's Institutions.

The total number of 1445 Self Help Groups in six Taluks of Chitradurga District have a membership of 20925 women and their savings as of March 2017 is at Rs. 579.89 lakhs .Other Community based Organisations such as Watershed Development Committees and Farmers Groups are . 88 with a Membership of 1558 and their total capitalisation is at Rs 4253 lakhs The combined capitalisation of Self Help Groups and Community Based Organisation which includes the member savings, interest earned on group lending, resources mobilized from the financial institutions etc is at Rs 4832.89 lakhs.

B. Financial Inclusion

As a part of extending credit facility GRAMA has been working with the Self Help Groups,

Community based Organisations and Financial Institutions to reach out to the vulnerable sections and enabling them to access credit on easy terms with reasonable rate of interest having minimal procedural requirements.

Informal lending by the Self Help Groups to their own members and repayment is at Rs. 579.89 lakhs

Microfinance lending in association with NABINS was given special focus during the current year. The total number of Self Help Groups and members covered by micro finance was at 411 and 5606.respectively. The total lending and repayment is at Rs 1515.5 lakhs and Rs 1139.52.lakhs respectively.

Micro Finance Activity as on 31-03-2017														
Sl. No	Taluk	Number of SHGs			Number of Beneficiaries			Amount Disbursed (Rs. in lakhs)			Repayment (Rs. in lakhs)			Balance to be recovered as on 31-03-2017
		Upto 2015-16	During 2016-17	TOTAL (Progressive)	Upto 2015-16	During 2016-17	TOTAL (Progressive)	Upto 2015-16	During 2016-17	TOTAL (Progressive)	Upto 2015-16	During 2016-17	Total Progressive	
1	Challakere	171	60	231	2113	840	2953	624.75	260.5	885.25	437.69	279.31	717	168.24
2	Hiriyur	63	15	78	895	240	1135	200.05	75.35	275.4	158.51	88.46	246.97	28.42
3	Gubbi	40	0	40	520	0	520	155.4	0	155.4	139.69	0	139.69	0
4	Molakalmuru	0	34	34	0	578	578	0	108	108	0	14.32	14.32	93.67
5	Chitradurga	0	28	28	0	420	420	0	91.45	91.45	0	21.54	21.54	69.9
	TOTAL	274	137	411	3528	2078	5606	980.2	535.3	1515.5	735.89	403.63	1139.52	360.23

Social security support is critical for the individuals and the families during mishaps and other exigencies like deformation and death during accidents, ill health etc. Social Security measures with

affordable financial products from the formal fiscal institutions has not made a big dent in the lives of the poor. NABFINS covers all loanees with micro insurance product to mitigate the risk in case of any exigent circumstances.

C. Natural Resources Management

Environmental pollutions and destruction of forest cover has caused imbalance in the environment resulting in scanty rainfall. Central part of Karnataka including Chitradurga district experiences untimely rainfall with drought prone conditions. Adding to this, farmers practice unscientific methods resulting in increasing the gravity of the situation. From past one decade GRAMA in coordination with Central Government, Government of Karnataka and NABARD has been implementing watershed development programmes. The watershed development concept adopted includes integrated approach of afforestation, horticulture, land treatment, animal husbandry and also cover the landless families with income generation activities to make them economically strong.

In the farmer's land different development works like water wares, check dams, bundings etc are undertaken depending upon the land right from the upper reach to the lower reach thereby water and soil are conserved and also the fertility of the land is enhanced. The small farmers and landless labourers are given intensive training to increase their income by involving them in Entrepreneurship Awareness Programme (EAP) and Entrepreneurship Development Programme (EDP).

Awareness creation among the villagers, farmers, landless labourers and the members of the Self Help Groups has been implemented over a period of time through Grama Sabhas, Jathas, street plays and exposure to Watershed Development Programme. The farmers have been shown practically the different activities which reflect controlling erosion of fertile soil by constructing soil bunds, check dams, formation of water bodies, scientific methods of enhancing the income from the farming activity.

A. Watershed Management

GRAMA in association with Government of Karnataka and NABARD has taken up a

programme of developing watershed areas in Chitradurga District. Under various watershed development programmes 33765.31 hectares of land has been treated with financial implication of Rs.24.89 crores benefiting 15089 people in the watershed areas. The importance of integrated approach takes into account the landless labourers, women and the youth. The essence of these programmes is to ensure people's participation right from planning, implementation and post project management. Although, theoretically post project management by the CBOs sounds good, GRAMAs experience shows need for continuous interaction with the people is necessary.

Achievement under Natural Resources Management Projects as on 31-03-2017												
Sl No	Project	Programme Sponsor	Unit	Physical (Area treated in Hectares)			Financial (Rs. in lakhs)			No of Beneficiaries		
				Upto 2015-16	During 2016-17	Progressive	Upto 2015-16	During 2016-17	Progressive	Upto 2015-16	During 2016-17	Progressive
I	Completed NRM Projects			30913.31	0	30913.31	2407.11	0	2407.11	12722	0	12722
II	Ongoing Projects											
1	Sanikere-CCA Proj	NABARD	Ha	770		770	26.86	1	27.86	924		924
2	Gopana halli-CCA Proj	NABARD	Ha	1089		1089	34.63	1	35.63	776		776
3	Billarthinala-SDP	NABARD	Ha	993		993	21.28	0	21.28	667		667
				2852	0	2852	82.77	2	84.77	2367	0	2367
	Total I&II			33765.31	0	33765.31	2489.88	2	2491.88	15089	0	15089

B. Organic Farming

Organic farming is a system involving sustainable activities and promotes production of healthy, nutritious and quality products. This ranges from production of dairy products, horticultural produce, farm products like cereals, pulses and oil seeds. The main concept under organic farming is the total elimination of dependency on chemical fertilizers and chemical pesticides thereby production of sustained, conserved, nutritious and quality food and also results in long term benefit of healthy flora fauna, human beings and the entire gamut of natural resources in a sustained manner.

In this background, the Government of Karnataka, in order to encourage organic farming practices has formed an Organic Farming Policy which is being implemented from 2004-05. Pursuant to this Policy, GRAMA has been working with Agriculture Department in engaging farmers in farming organic produce and forming Organic Farmer's Societies, establishing retail outlets of organic produce and also duly certifying their produce by recognised certifying agencies. GRAMA has so far developed 539.51 hectares involving 410 farmers with a total investment of Rs 78.56 lakhs.

Achievement under Organic Farming as on 31-03-2017												
Sl No	Project	Programme Sponsor	Taluk/ Hobli / Village	Physical (Area treated in Hectares)			Financial GRANTS and admn cost (Rs. in lakhs)			No of Beneficiaries		
				Upto 2015 -16	Duri ng 2016 -17	Prog ressi ve	Upto 2015 -16	Durin g 2016- 17	Prog ressi ve	Upto 2015 -16	Duri ng 201 6-17	Prog ressi ve
I	Completed Projects			200	0	200	34.4	0	34.4	132	0	132
II	Ongoing Projects											
1	Savaya Bhagya Yogane	Dept. of Agricultur e Govt. of Kartataka	CLK/P RP/Nag agondan ahalli	127.3		127.3	6.72	8	6.72	100		100

2	Savaya Bhagya Yogane	Dept. of Agricultur e Govt. of Kartataka	CLK/T LK/Thi mmanna nhalli	100		100	6.72	8	6.72	95		95
3	Savaya Bhagya Yogane	Dept. of Agricultur e Govt. of Kartataka	CLK/C LK/Bar amasaga ra	112.2 1		112.2 1	6.72	8	14.72	83		83
				339.5 1	0	339.5 1	20.16	24	44.16	278	0	278
		Total I&II		539.5 1	0	539.5 1	54.56	24	78.56	410	0	410

D CAPACITY BUILDING

Human resource development is an essential process in the development initiative. GRAMA undertook empowering women by engaging them in discussions on various development issues during the meetings of the Self Help Groups and other people's institutions. These informal institution members are given trainings / exposures in the various Government Schemes available to them and help them to make use of resources available within the System and become self sustainable. Capacity Building is an important factor in development and to improve the skills for which GRAMA has engaged about 34716 rural men and women with an investment of Rs.187.8 Lakhs lakhs till the end of March 2017.

<p>Details of Capacity Building/ EAP/EDP/Exposure/Training/Demonstration activities as on 31-03-2017</p>
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Sl No	Project	Particulars	Programme Sponsor	Financial (Rs. in lakhs)			No of Beneficiaries		
				Upto 2015-16	During 2016-17	Progressive	Upto 2015-16	During 2016-17	Progressive
I	Completed Projects		GRAMA,Sujala I PHASE II,Sujala I PHASE III,Sujala II RIDF,NWDPRA,NABARD.JSYS.KHPT DTC, Chitradurga,GRAMA,Dept . of Agriculture Govt. of Karnataka	104.06		104.06	27529		27529
II	Ongoing Programs								
1	Savaya Bhagya Yogane N.G.Halli	EAP/EDP	Dept. of Agriculture Govt. of Karnataka	0.25	8	8.25	500	100	600
2	Savaya Bhagya Yogane Baramasagara	EAP/EDP	Dept. of Agriculture Govt. of Karnataka	0.25	8	8.25	550	83	633
3	Savaya Bhagya Yogane Thimmanahalli	EAP/EDP	Dept. of Agriculture Govt. of Karnataka	0.25	8	8.25	625	95	720
4	Abdul Nazir Saba training Institute,Mysore	Skill/BFT	Govt. of Karnataka	2.57	17.92	20.49	728	224	952
5	Chaitanya India	Skill	Private Organization	2.69	0.5	3.19	760	50	810
6	Sama Foundation	EAP	Private Organization	0.32		0.32	45		45
7	Labour.Net (PMKVY) at Rampura, Challakere & Chitradurga	Skill	Government of India	0		0	337		337

8	Asha,Health Department	CB	Health Department Chitradurga	8.94	17.52	26.46	878	682	1560
9	ANM Health Department	CB	Health Department Bangalore	2.87	0.3	3.17	728	65	793
10	Zillapachayathi Chitradurga	CB	Abdul Nazir Sab Institute, Mysore	1.8		1.8	100		100
11	Taluku Pachayathi	CB	Zillapachayathi. Chitradurga	0.36		0.36	90		90
12	Christ University	Exposure	Christ University.Bangalore	0.78	0.8	1.58	200	160	360
13	Sericulture	Skill	Chitradurga	0.5	0.3	0.8	100	50	150
14	S P Jain Institute of Management & Research	Exposure	SPJIMR.Mubai	0.1		0.1	33	4	37
	Total I			21.68	61.34	83.02	5674	1513	7187
	Total I&II			125.74	61.34	187.08	33203	1513	34716

Informal Education System:

GRAMA in association with the Christ University, Bengaluru which initiated the process of putting in place replicable and sustainable model of informal education system in the rural areas started an informal school on a pilot basis in Gopanahalli village of Challakere Taluk. The school functioned effectively and the teachers of Government Schools, parents and the wards overwhelmingly expressed the benefits seen in terms of the impact it created. However the future sustenance of this informal system has to be seen in the following year by the response of the parents in terms of meeting the cost of running the school.

3.CASE STUDIES

Case study-1



Case study-2

BIODIGESTER INCREASED FERTILITY ACT AS GROWTH PROMOTER REDUCES PEST AND DISEASES.

Yogananda reddy, farmer of Bharmasagar village, Challakere taluk, a member of Savayava Bhagya Yojane has 3 acres of Arecanut mixed plantation. He spent thousands together for supplying materials. It was difficult to get back invested money and also to meet the family expenditures. He attended trainings and exposures visits organized by GRAMA, NGO, Chitradurga under Savayava Bhagya Yojane project. After returning back to village he collected information about construction of BIODIGESTER and its importance. Slowly moved towards construction of BIODIGESTER TANK under Savayava Bhagya Yojane project. The materials used for preparation are cowdung, urine, plant residues and medicinal value plants available locally. He left 15 days for fermentation. Whatever liquid comes from the tank was used for plant protection. Once in a month, farmer observed the changes where he used this method, the standing crop was good, increased the organic matter in the soil. By continuing use of liquid he was successful in getting good yield and found negligible pest and diseases. He also found the benefits of using bio digester. It minimized the cost of inputs. By seeing his farm, other farmers are interested to construct bio digester tank.



Case Study - 3

MICRO FINANCE

Onkamma w/o Obanna, a landless woman lives with her husband in Sanikere, Challakere taluk. She used to go to others fields for labour to earn her bread and butter. But this income was not sufficient for leading comfortable life. Onkamma joined Sri Kanaka SHG and attended IGA training program and subsequent exposure conducted by GRAMA under NABARD project. She availed loan of Rs.20,000 out of Rs.2 lakhs fund given by NABARD to SHG and purchased a milching cow. Onkamma is selling 6 ltrs of milk a day and earning Rs.150 per day and Rs.4500 per month. After meeting all the expenses incurred towards maintenance of cow, Onkamma has repaid loan amount along with interest. Net Profit of Rs.11,000 was utilized for her daughters education. Now Onkamma is economically independent and she is proud of NABARD project. The successful story of Onkamma is an example to others who are economically weak and dependent.



Case Study 4

MICROFINANCE

Smt N P Umadevi, who lives in Hottapannahalli, Challakere joined Varamahalakshmi SHG and attended IGA training program and subsequent exposure conducted by GRAMA under NABARD project. She availed loan of Rs.35,000 out of Rs.5 lakhs fund given by NABARD to SHG and purchased tailoring machine. Umadevi used to stitch 4 blouses per day for Rs.100 each and used to earn Rs.400 per day and Rs.12,000 per month. Out of this amount, Umadevi has repaid loan amount along with interest. Net Profit was utilized for her children education.

Once again for second time loan of Rs.6 lakhs was sanctioned to SHG and out of this Umadevi once again availed loan of Rs.50,000-00 which was used for her daughter's education. Now Umadevi is economically independent and she is proud of NABARD project for which she was able to receive loan amount at simple interest within short time at her doorstep.



Auditors Report
and
Financial Statements
2016-17

Certificate to be given by Chartered Accountant

We have audited the accounts of GRAMEENA ABHIVRUDHI MATHU ADHYAYA NA KENDRA TRUST (GRAMA) having registered office atno. 1, Chelana 2nd Cross, V.P. Extension, Chitradurga, 577 501, Karnataka (name of Association and its full address including State, District and Pin Code, if registered society, its registration number and State of registration) for the financial year ending the 31st March, 2017 and examined all relevant books and vouchers and certify that according to the audited account:

- (i) the brought forward foreign contribution at the beginning of the financial year was Rs.1,32,280.00
- (ii) foreign contribution of / worth Rs.NIL was received by the Association during the financial year 2016-17.
- (iii) interest accrued on foreign contribution and other income derived from foreign contribution or interest thereon of/worth Rs.3,413.00 was received by the Association during the financial year 2016-17
- (iv) the balance of un utilised foreign contribution with the Association at the end of the financial year 2016-17 was Rs.2,693.00
- (v) Certified that the Association has maintained the accounts of foreign contribution and records relating thereto in the manner specified in section 19 of the Foreign Contribution (Regulation) Act, 2010 (42 of 2010) read with rule 17 of the Foreign Contribution (Regulation) Rules, 2011.
- (vi) The information in this certificate and in the enclosed Balance Sheet and statement of Receipt and Payment is correct as checked by me/us.
- (vii) The association has utilized the foreign contribution received for the purpose(s) it is registered/ granted prior permission under Foreign Contribution (Regulation) Act, 2010

Place: Bangalore
Date: 11-10-2017



Signature of Chartered Accountant
(Seal, Address and Registration number)

CA SURESHA.T
PARTNER
K P M S & ASSOCIATES
CHARTERED ACCOUNTANTS
No. 37, M.N. Krishna Rao Road
Opp. Lalbagh West Gate
Basavanagudi, Bangalore-560 004
MEMBERSHIP No. 213171

Grameena Abhivrudhi Mathu Adhyayana Kendra Trust(Grama)
Chetana, 2nd Cross, V.P. Extension
Chitradurga

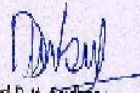
Consolidated Balance Sheet as on 31.03.2017


Sl No	Liabilities	Sch	Amount Rs	Amount Rs	Sl No	Assets	Sch	Amount Rs	Amount Rs
1	Capital Fund		5,081,191		1	Fixed assets	D	2,767,110	
	Less: Excess of expenditure		(129,657)	4,951,534		Loss: Dup		307,389	2,450,021
2	Loan Funds				2	Investments			
	-Secured Loans	A		512,405					
	Unsecured Loans	B		273,000	3	Current Assets, Loans			
3	Current Liabilities B					-b Advances			
	- Provisions				a) Advances	E		963,220	
	a) Current Liabilities	C		223,588	b) Deposits	F		194,723	
					c) Cash and Bank Bal	G		1,151,164	
					d) Other Current assets	H		1,191,399	
	Total			5,960,527	Total				5,960,527

For Grameena Abhivrudhi Mathu Adhyayana Kendra Trust (GRAMA)

As per our report of even date
For KPHS & Associates
Chartered Accountants

Smt. Girijamma Rudraiah
[Trustee]


Sri D. M. Sridhar
[Trustee]


B. V. Maddanaswamy
[Partner]
M.No.023589
Firm Reg No. 0120905



Date: 11/10/2017
Place: Chitradurga


Grameena Abhiyudhi Mathu Adhyayana Kendra Trust(Grama)
Chetana, 2nd Cross, V.P. Extension
Chitradurga

Consolidated Income and Expenditure Account for the period ended 31.03.2017


Expenditure	Amount(Rs)	Income	Amount(Rs)
Audit Fees	-	Income from Training Centre	4,469,107
Salary	4,293,979	<u>Grants Received</u>	
Bank Charges	8,031	- ADA	303,567
Computer Maintenance	1,650	- NABARD - CCA Project	1,166,400
Office Maintenance	26,598	- NAB Financial Services	676,819
Postage & Courier	5,785	- IIVDO	1,179,612
Training Expenses	1,098,570	- JDAC	471,779
Electricity Charges	95,158	Interest from Bank	14,363
Cleaning charges	18,910	Interest on IT Refund	50,908
Honorarium to CF	186,000		
News paper and Periodicals	3,563		
Printing & Stationary	36,261		
Consultancy	307,400		
Water charges	39,862		
OD Interest	75,381		
Rent	181,000		
Leaschold Premises	250,000		
Telephone Charges	73,808		
Travelling Expenses	519,190		
Training Conduct Fees	675,714		
Repairs & Maintenance	111,608		
Depreciation	307,389		
Staff welfare	15,057		
Genral insurance	88,165		
Bulding municipal tax	43,139		
		Excess of Expenditure over Income	
		Transferred to Balance sheet	120,657
Total	8,462,212	Total	8,462,212

For Grameena Abhiyudhi Mathu Adhyayana Kendra Trust (GRAMA)

Smt Girijamma Rudraiah
 [Trustee]


 Sri D.M. Sridhar
 [Trustee]

As per our report of even date
 For KPMS & Associates
 Chartered Accountants


 B.V. Maddanaswamy
 [Partner]
 M.No.023589
 Firm Reg No. 0120905

Date:11/10/2017
 Place: Chitradurga



Grameena Abhiyudhi Mathu Adhyayana Kendra Trust (GRAMA)
 Chitradurga


Consolidated Receipt and Payment Account for the period ended 31.03.2017

Receipts
Opening Cash and Bank Balances
Cash in hand
Canara Bank-25641
SBI-64988
UBI-11248
UBI-11250
UBI-18815
UBI-20519
UBI-32197
UBI-40411001
UBI-16249
GTZ-FCRA-CB-24134
NABARD-UBI-11249
Sujala-NCB-22732
UBI-205782
Receipts
Grants Received
SB Interest
Web-Cms
Training Income
IT refund


		Closing Cash and Bank Balances	
		Cash in hand	111,550
		Canara Bank-25641	4,818
		SBI-64938	12,518
		UBI-11248	24
		UBI-11250	32
		UBI-18815	17,718
		UBI-70519	57,297
		UBI-32197	5,104
		UBI-4041(OD)	1506,127
		UBI-16249	2,250
		GTZ-FCRA-CB-24131	2,692
		NABARD-UBI-11249	909,732
		Sujala-PUR-22732	2,472
		UBI-205/82	30,457
		UBI-205/91	16,776
Total	9,339,652	Total	9,339,653

For Grameena Abhivrudhi Mathu Adhyayana Kendra Trust (GRAMA)

Smt Girijamma Rudreiah
[Trustee]


Sri D.M. Sri
[Trustee]

As per our report of even date
For KPMS & Associates
Chartered Accountants


B.V. Madduradaswamy
[Partner]
M.No.023589
Firm Reg No. 0120905

Date: 11/10/2017
Place: Chitradurga

