



Institution for Development of the Poor

ANNUAL REPORT
AND
FINANCIAL STATEMENTS
2015-16

GRAMA

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MESSAGE

Your relentless untiring effort to empower women has impressed me I am sure that you will be making a dent in the lives of women in your working area. Best wishes.

D.M.Girijamma Rudraiah
Chief Functionary
GRAMA



FOREWORD

New challenges, new programmes coupled with ambition to scale up the activity was the key driver for GRAMA Team, which marked the period 2015-16. Empowering women from economic perspective is gaining ground in GRAMA. The stage has been set by associating with other NGOs in skill development of women in leather stitching, which was initiated during this period. GOI is highlighting the importance of Skill India and a separate Ministry is now in charge.

Social mobilisation through Institution building process was effective and the present thinking among the cadres is to develop strategies to put in place a self sustainable system for sustaining the process. Micro Finance, Micro Insurance and skill development took centre stage and the need for marketing support and providing employment opportunities is recognised and in the coming years tech driven systems to support these initiatives will be in focus.

We are confident about mobilising human and capital resources and provide required intellectual architecture by involving qualified experts to fulfil aspirations of the GRAMA Team.

D.M.Sridhar
Governing Board member
GRAMA

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1. INTRODUCTION

GRAMA has provided an opportunity for post-graduation students of SP Jain Institute of Management and Research, Mumbai one of India's premier Business Schools to do their internship. During current fiscal, SPJIMR students during their internship has filed an application for Trade mark registration which is under process and after this, TM symbol can be used next to the logo/brand name.

During the current period, GRAMA focused on Women Empowerment through Skill Development Programme (PMKVY) and marketing of bags manufactured by SHGs. With rising aspirations of the Indian population to seek better jobs and 54% of its population under 25 years of age being the demographic profile, the focus is on skill development in India. The Ministry aims to provide this on a large scale with speed and high standards in order to accomplish the overarching vision of a 'Skilled India'.

The National Skill Development Corporation India, (NSDC) is a Public Private Partnership in India. It promotes skill development by catalysing formation of large, quality, for-profit occupational institutions.

Pradhan Mantri Kaushal Vikas Yojana (PMKVY) is the flagship outcome-based skill training scheme of the new Ministry of Skill Development & Entrepreneurship (MSDE). Its objective being: Providing skill certification and reward scheme to enable and mobilize a large number of Indian youth to become employable and earn their livelihood. Under the scheme, financial reward would be provided to trainees who are successfully trained, assessed and certified in skill courses run by affiliated training providers.

GRAMA has entered into an MOU with Labour Net and has provided this training to the SHG groups in and around Chitradurga and Challakere. As at end of March 2016, they have trained around 337 people in leather and bag stitching. These trainings run for a month and to motivate more people to take it up, the program also provides each one with a bank account and an amount of Rs.1200/- on the completion of the training certification. These women are motivated to work and generate an income and contribute to the upbringing of their respective families. During the course of this training, GRAMA also takes care of all the expenditures such as travel expenses from their village to the NGO where the trainings are given, food expenses etc.

The learning environment in rural areas is not conducive for children to take to studies voluntarily resulting in school dropouts on a large scale particularly among girl children. This situation is common in all rural areas. The external as well as the classroom environment acts as disincentive for children to take to studies. An unfriendly teacher contributes for children's lack of interest in studies. Further, parent's inability to support children in their attending to homework and consequent humiliating atmosphere in the classroom worsens the situation. Few lucky ones who can overcome and reach upto college level generally lack efficiency in English, Mathematics and Computer Science thereby unable to compete with the urban counterparts.

In this context, it is necessary to develop situations for children to take interest voluntarily and the environment that needs to be created can be done with research input from educationists and child psychologists. This also calls for identifying teachers and training them with required skills. Almost every village in the country is suffering from this kind of situation. Hence the magnitude of the problem. Therefore, there is a need to develop the informal education system (IES) which should be a Replicable and Sustainable" model. In this regard GRAMA is making sincere effort in coordination with Christ University, Bangalore to develop a suitable model to put in place an informal education system.

GRAMA is making sincere effort in coordination with Christ University, Bangalore to develop a suitable model to put in place an informal education system. In this background GRAMA has signed MOU with Christ University, Bangalore on 28th August 2015.

GRAMA initiated discussion with Life Insurance Corporation to take the micro fiscal products to a bigger outreach. Accordingly, GRAMA has signed an MOU with LIC, Shimoga on 16th July 2015. As at the end of March 2016, 405 people have been benefited under this programme.

2. PROGRAMMES AND PROJECTS

A. Institution Building

Institution Building being the core competency of GRAMA, the process of forming Community

Based Organisations (CBOs) under Natural Resources Management and Organic Farming activities continue . The total Self Help Groups (SHGs) as at the end of March 2016 are at 1295 with 19072 members with a total saving of Rs.1554 lakhs. Self Help Groups promoted by GRAMA with the concept of savings first and spending later and use of loan received for economic improvement of women is having a lasting impact on the lives of rural women.

Institution Building Activity as on 31/03/2016 - SHGs										
Sl. No	GRIC Location	S.H.G			Total Members			Total Savings (Rs. in lakhs)		
		Upto 2014-15	During 2015-16	Total No of SHG (Progressive)	Upto 2014-15	During 2015-16	Total Members	Upto 2014-15	During 2015-16	Total Savings
1	Mardihalli (Hiriyur Tq)	52	0	52	1012	0	1012	98.91	7.37	106
2	Thuruvnur (CT Tq)	85	0	85	1143	0	1143	62.26	11.9	74.16
3	T. N Kote-Siddapura(Challakere Tq)	80	0	80	1193	0	1193	136.54	19.68	156.22
4	J.N.Kote (CTA Kasaba)	50	0	50	723	0	723	44.31	4.06	48.37
5	Molakalmur Tq	171	0	171	1904	0	1904	79.48	24.2	103.68
6	Chitradurga Kasaba	75	0	75	1373	0	1373	68.65	8.8	77.45
7	Gubbi Taluk	40	0	40	735		735	128.96	6.6	135.56
8	Sanikere (Challakere Tq)	39	0	39	495	0	495	65.06	69.03	134.09
9	Gopanahalli (Challakere Tq)	35	0	35	474	0	474	50.39	5.71	56.1
10	Kuradihalli (Challakere Tq)	57	0	57	855	0	855	77.3	9.07	86.37
11	Dharampura (Hiriyur Tq)	127	0	127	1800	0	1800	79.75	18.9	98.65
12	Guyilalu (Hiriyur Tq)	111	0	111	1590	0	1590	89.56	100.5	190.06
13	Hiriyur Kasaba	44	0	44	660		660	13.73	6.9	20.63
14	Doddachallure (Challakere Tq)	44	0	44	866	0	866	55.21	6.34	61.55
15	Chikkajajoor-(Holakere Tq)	38	0	38	637	0	637	59.17	6.55	65.72
16	Ballasamudra-(Hosadurga Tq)	40	0	40	648	0	648	24.05	2.38	26.43
17	Hemadala (Hiriyur Tq)	68	0	68	959	0	959	82.97	10.25	93.22

18	Gidahobanahalli (Hiriyur Tq)	11	0	11	139	0	139	3.54	1.4	4.94
19	Hosur (Hiriyur Tq)	2	0	2	25	0	25	0.29	0.3	0.59
20	Harlikatte (Hiriyur Tq)	4	0	4	52	0	52	0.29	0.47	0.76
21	T.c.Halli (Hiriyur Tq)	6	0	6	87	0	87	0.26	0.32	0.58
22	Obanahalli (Challakere Tq)	15	0	15	241	0	241	2.43	2.45	4.88
23	Rudrammanahalli	6	0	6	91	0	91	0.44	0.84	1.28
24	Obannanahalli(challak eri Taluk)	27	0	27	387	0	387	1.52	2.77	4.29
25	Gubbi Taluk New SHG	0	68	68	0	983	983	0	2.31	2.31
Total		1227	68	1295	18089	983	19072	1225.07	329.1	1554

The total number of other CBOs such as Executive Committees, Village Watershed Committees and Tank User Groups are 88 with total members of 1558 and a total savings of Rs.2861.12 lakhs. The total savings of all the people's institutions nurtured and promoted by GRAMA works out to Rs.4424.92 Lakhs (including Rs 980 lakhs provided by NABFINS upto 2015-16), which forms a strong foundation for setting up an independent micro finance institution under the aegis of GRAMA.

B Financial Inclusion

Although the major development initiatives were aimed at urban and rural poor, the benefits of the financial and social security institutions in the country were to a large extent catered to middle class, upper middle class and affluent sections of the society. The Planning Commission of India's Press Note release during July 2013 for the year 2011-12 puts the estimate of people under Below Poverty Line (BPL) at 26.97 crores. In Karnataka, as against the total population under BPL category of 1.29 crores, the people in the Rural area stands at 0.92 crores. However, the vulnerable population has been miserably left out of the fiscal benefits available under formal financial systems in the country and thereby leaving them at the mercy of informal money lending system, which has to a large extent contributed for untimely death of the farmers.

GRAMA team, has indulged in several brainstorming sessions to address to this issue and working on three programmes aimed at bringing the vulnerable sections within the fiscal main stream of the Country.

i. Savings and Credit Programme

Savings and Credit Programme as an activity in the Self Help Groups (SHGs) is taken up as an entry level as well as ongoing activity, which has effectively catered to the consumption loans of the group members(mainly women). This programme has laid down the foundation for the Institution Building process of 1295 SHGs formed by GRAMA. The total savings of Rs.1554 lakhs by 19072 members till March 2016 shows the potential of the capitalisation capability of the SHGs.

The importance of Savings and Credit activity lies in the fact that members will have the opportunity to come together at regular frequency, which will facilitate involvement of group members for a better exposure to the outside world, and participation in the political process and facilitating enhancement of negotiating skills and freeing from the clutches of informal money lending system.

i. Micro Finance

The demand for enhanced credit facility in the areas of meeting social obligations like marriages, family health and children education; to improve living environment by repairing the old houses and improving the sanitation facilities and taking up Income Generation Activities (IGAs) like sheep rearing and petty business was taken care by providing micro finance through NABARD Financial Services (NABFINS). During March 2016 total amount disbursed is at Rs.980.20 lakhs from 3528 members of 274 SHGs (refer to table). The present absorption capacity of these groups will be enhanced by upgrading to A & B Category in the coming years. Microfinance is also seen as engineering the growth of the economic activity by creating clusters of goods and services in the coming days.

Micro Finance Activity as on 31-03-2016														
Sl. No	Taluk	Number of SHGs			Number of Beneficiaries			Amount Disbursed (Rs. in lakhs)			Repayment (Rs. in lakhs)			Balance to be recovered as on 31-03-2016
		Upto 2014-15	During 2015-16	TOTAL (Progressive)	Upto 2014-15	During 2015-16	TOTAL (Progressive)	Upto 2014-15		TOTAL (Progressive)	Upto 2014-15	During 2015-16	Total Progressive	
1	Challakere	110	61	171	1320	793	2113	382.2	242.55	624.75	174.24	263.45	437.69	187.06
2	Hiriyur	50	13	63	700	195	895	152.2	47.85	200.05	46.17	112.34	158.51	41.53
3	Gubbi	40	0	40	520	0	520	155.4	0	155.4	65.38	74.31	139.69	5.7
	TOTAL	200	74	274	2540	988	3528	689.8	290.4	980.2	285.79	450.1	735.89	234.29

iii. Micro Insurance

Poverty without social security support plays a devastating effect on 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.

GRAMA initiated discussion with Life Insurance Corporation to take the micro fiscal products to a bigger outreach. Accordingly, GRAMA has signed an MOU with LIC, Shimoga on 16th July 2015. As per Micro Insurance Regulations, 2005, GRAMA is acting as Micro Insurance Agent for LIC in relation to the Micro Insurance Products as envisaged and modified from time to time by IRDA (Insurance Regulatory and Development Authority) and instructions issued by LIC in accordance with the same. Initially micro insurance products was introduced in Self Help Groups and other community organisations and beneficiaries are 405 people, paying 5.37 lakhs yearly premium amount paid by 405 beneficiaries is Rs.5.37 lakhs as on 31st March 2016.

Micro Insurance Activity as on 31-03-2016					
Sl. No	Taluk	Number of beneficiaries during 2015-16	Premium Amount (Rs. in lakhs)	Quarterly / Half Yearly / Yearly	Sum Assured (Rs. in lakhs)
1	Hiriyur	40	0.54	Yearly	7.45
2	Challakere	352	4.66	Yearly	64.53
3	Chitradurga	11	0.15	Yearly	1.92
4	Others	2	0.02	Yearly	0.28
	TOTAL	405	5.37		74.18

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.

i. Watershed Management

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

ii. 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 539.33 hectares involving 410 farmers with a total investment of Rs.71.12 lakhs.

Achievement under Organic Farming as on 31-03-2016

Sl No	Project	Program Sponsor	Taluk/ Hobli / Village	Physical (Area treated in Hectares)			Financial GRANTS and admn cost (Rs. in lakhs)			No of Beneficiaries		
				Upto 2014 -15	Duri ng 2015 -16	Progressi ve	Upt o 201 4-15	Duri ng 2015 -16	Progressi ve	Upt o 201 4-15	Duri ng 2015 -16	Progressi ve
1	Savaya Bhaya Yogane	Dept. of Agriculture Govt. of Kartataka	CLK/PRP/Nagagondanahalli	127.12	0	127.12	6.72	5.52	12.24	100	0	100
2	Savaya Bhaya Yogane	Dept. of Agriculture Govt. of Kartataka	CLK/TLK/Thimmananahalli	100	0	100	6.72	5.52	12.24	95	0	95
3	Savaya Bhaya Yogane	Dept. of Agriculture Govt. of Kartataka	CLK/CLK/Baramasagara	112.21	0	112.21	6.72	5.52	12.24	83	0	83
4	Organic Farming	Dept. of Agriculture Govt. of Kartataka	CLK/NKH/N Gowripura (closed)	100	0	100	20.78	0	20.78	71	0	71
5	Organic Farming	Dept. of Agriculture Govt. of Kartataka	CLK/NKH/N Chowlur (closed)	100	0	100	14	0	14	61	0	61
Total				539.33	0	539.33	54.56	16.56	71.12	410	0	410

Total Grants released to sanghas for the year 2015-16 is Rs1200000 for three villages(400000 for each village) and Total Admin cost to GRAMA is Rs 456000 for three villages (Rs. 152000 for each village)

D CAPACITY BUILDING

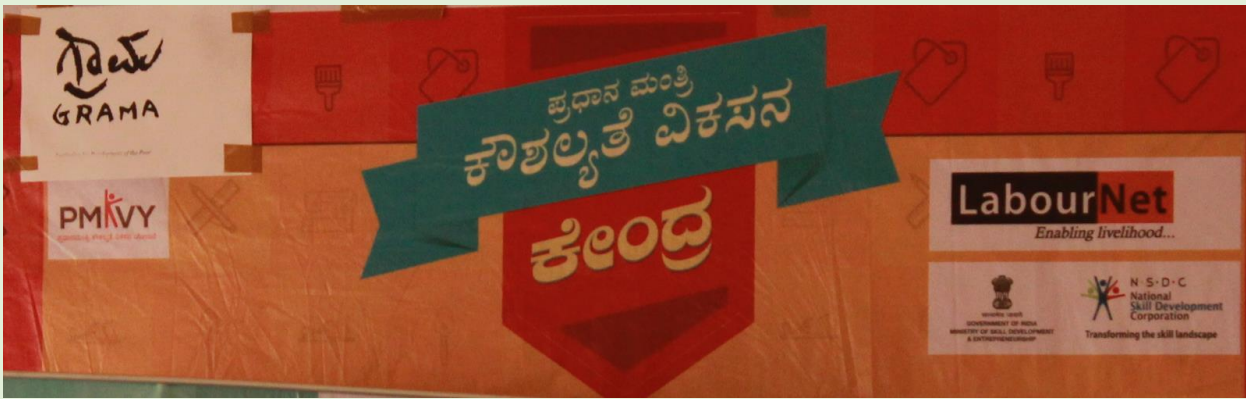
Strengthening of Community Based Organisations (CBOs) including Rural based Federations, Self Help Groups (SHGs), Tank Users Group (TUG), Village Watershed Development Committees, Farmers Groups etc with a view to develop them as a self sustainable grassroots level organisations is undertaken under different programmes. 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 33125 rural men and women with an investment of Rs.125.74 lakhs till the end of March 2016.

Details of Capacity Building/ EAP/EDP/Exposure/Training/Demonstration activities as on 31-03-2016								
Sl No	Project	Programme Sponsoror	Financial (Rs. in lakhs)			No of Beneficiaries		
			Upto 2014- 15	During 2015-16	Progressive	Upto 2014- 15	During 2015-16	Progressive
1	Bommakkana halli (NRM)	GRAMA	0.3	0	0.3	100	0	100
2	Ashok Siddapura (NRM)	Sujala I PHASE II	6.06	0	6.06	2021	0	2021
3	Maradi halli (NRM)	Sujala I PHASE III	10.39	0	10.39	3465	0	3465
4	Laxmipura (NRM)	Sujala II RIDF	6.99	0	6.99	1737	0	1737
5	Sanikere (NRM)	NABARD	10.2	0	10.2	725	0	725
6	Gopana halli (NRM)	NABARD	7.33	0	7.33	1534	0	1534
7	Ambalgere (NRM)	NWDPR	5.34	0	5.34	1360	0	1360
8	Billarathi	NABARD	9.07	0	9.07	411	0	411
9	Parushurampura (CBTM)	JSYS	5.5	0	5.5	2233	0	2233
10	Pavagada (CBTM)	JSYS	3.89	0	3.89	2289	0	2289
11	LWS project (HIV AIDS)	KHPT	3.45	0	3.45	106	0	106
12	GRAMA facilitated	DTC, Chitradurga	5.37	0	5.37	1395	0	1395
13	Institution building	GRAMA	25.34	0	25.34	3850	0	3850

14	Bommakkana halli (NRM)	GRAMA	4.83	0	4.83	6303	0	6303
15	Gowripura (Organic farming)	Dept. of Agriculture Govt. of Kartataka	0	0	0	0	0	0
16	Savaya Bhagya Yogane	Dept. of Agriculture Govt. of Kartataka	0.25	0	0.25	500	0	500
17	Savaya Bhagya Yogane	Dept. of Agriculture Govt. of Kartataka	0.25	0	0.25	550	0	550
18	Savaya Bhagya Yogane	Dept. of Agriculture Govt. of Kartataka	0.25	0	0.25	625	0	625
19	Abdul Nazir Saba training	Govt. of Kartataka	2.57	0	2.57	728	0	728
20	Chaitanya India	Private Organization	2.69	0	2.69	760	0	760
21	Sama Foundation	Private Organization	0.32	0	0.32	45	0	45
22	Labour.Net (PMKVY) at Rampura, Challakere & Chitradurga	Government of India	0	0	0	0	337	284
23	Asha,Health Department	Health Department Chitradurga	0	8.94	8.94	0	878	878
24	ANM Health Department	Health Department Bangalore	0	2.87	2.87	0	728	728
25	Zillapachayathi Chitradurga	Abdul Nazir Sab Institute, Mysore	0	1.8	1.8	0	100	100
26	Taluku Pachayathi	Zillapachayathi. Chitradurga	0	0.36	0.36	0	90	90
27	Christ University	Christ University.Bangalore	0	0.78	0.78	0	200	200
28	Sericulture	Chitradurga	0	0.5	0.5	0	100	100
29	S P Jain Institute of Management & Research	Mumbai	0	0.1	0.1	0	8	8
Total			110.39	15.35	125.74	30737	2441	33125

E Pradhana Mantri Kaushal Vikas Yojana (PMKVY)

Pradhan Mantri Kaushal Vikas Yojana (PMKVY) is the flagship outcome-based skill-training scheme of the new Ministry of Skill Development & Entrepreneurship (MSDE). The objective of this skill certification and reward scheme is to enable and mobilize a large number of Indian youth to take up outcome based skill training and become employable and earns their livelihood. Under the scheme, monetary reward would be provided to trainees who are successfully trained, assessed and certified in skill courses run by affiliated training providers.



PMKVY programme at GRAMA

Under this programme 'GRAMA' has entered into an MOU with 'Labour Net' and has trained women of the SHGs (Self Help Groups) from various villages in and around Chitradurga and Challakere Taluk in leather stitching. Around 337 women have been trained under this programme upto 31/03/2016 involving financial of Rs.4.05 lakhs.

Skill Development Activity (PMKVY) as on 31-03-2016						
Sl. No	Taluk	Number of batches	Number of Members	Fees collected (Rs. in lakhs)	Sourcing & Training charges (Rs. in lakhs)	Transportation charges (Rs. in lakhs)
1	Challakere	5	284	3.41	0	0
2	Molakalmuru	1	53	0.64	0	0
	TOTAL	6	337	4.05	0	0

3.CASE STUDIES

Case study-1

Mulching Harvesting Many Benefits in Arecanut Garden

Mr. Shivananda reddy s/o Thippeswamy, Bharmasagara village in Challakere Taluk, an arecanut growing progressive farmer has 0.60 hectare is a member of S B Y project. He attended training and exposures regarding organic farming particularly Mulching harvesting. By seeing the organic practices during exposure, he discarded many practices of using chemical inputs and slowly move towards eco-friendly and low cost cultural practices which reduce the cost of inputs in cultivation and maximized yield.

Trees such as Teak, Curry leaf, Neem and other fruits and trees were grown for providing shade. These trees are pruned before and onset of monsoon. He pruned the trees during the end of monsoon to minimize the damage caused to tillers, by falling twigs / branches. Since the soil is fertile and heavily mulched the roots are not exposed to external temperature in summer. Hence the roots are not affected instead new shoots emerge in large numbers. Tall trees facilitate better aeration as well as allow copions in better photosynthesis and reduced canopy temperature facilitating growth of tillers, better panicle capsule and fruit set. Farmer Shivananda reddy observed that those where soil is covered with fallen leaves of trees the crop stand was good with less pest and disease incidence the fallen leaves twigs is made into a thick caves of mulch over the soil. He also observed the fertility of soil on his farm and found that organic carbon/ humus is higher in his garden compared to other plantation. Mulching resulted in several advantages. The plant growth is healthy and damages due to thrips and stem borer is negligible. There is no need for weeding as the soil is not exposed and shade of trees discharges weed growth. By practicing mulching and other soil fertility enhancement practices, farmer was successful in harvesting good yield. Farmers also have other benefits like lesser cost of cultivation as labour costs reduced.





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.



4. ANNEXURES

Statutory Information

Sl. No.	Details	Particulars
1	Name of the Organization	GRAMA -Grameena Abhivrudhi Mathu Adhyayana Kendra (GRAMA)
2	Administrative Office	'CHETHANA', 2nd Cross V.P.Extension Chitradurga – 577501 Karnataka, India
3	Registered office	“Vani Nilaya”, III Cross, V P Extension, Chitradurga - 577501
4	Details of contact person	Mr.D.M.Sridhar Trustee

		08194-231539 +91-9880399560 +91-9611509848 ggramaindia@gmail.com www.gramachitradurga.org
5	Status of the Institution	NGO (Trust)
6	Registration details	Registered as Trust vide No.20/1989-90 Registration Date: 02.07.1989
7	PAN number	AAATG2191E
8	TAN number	BLRG04321C, OFFICE Of the Director of Income Tax (Exemption) Chowgle House 18 Crescent Road Bangalore-560001.
9	Service tax registration certificate	AAATG2191EST001
10	Professional tax registration certificate	50010724
11	FCRA No.	094490009 Dated:27 Aug 1993
12	FCRA Bank Details	Canara Bank Chitradurga Branch A/C No: 0479101024134
13	PAN number	AAATG2191E
14	Area of Operation	Chitradurga And Tumkur Districts
15	Largest Projects implemented	Novib, Netherlands Project, World Bank assisted-two Sujal Projects, World Bank Funded- two Community Based Tank Development Projects. NABARD Funded three Projects, GTZ Germany Funded Social Benefits to unorganized labours

GOVERNING BOARD MEMBERS

Sl. No	Name	Designation	Occupation	Address
1	Mrs. D. M. Girijamma Rudraiah	Trustee and Chief Functionary	Social Worker	Vani Nilaya, 3rdCross V.P.Extension Chitradurga – 577501
2	Mr. D. M. Sridhar	Trustee	Additional Commissioner of Commercial Taxes(Retd) Bangalore	“Chetana”, 2ndCross, V.P.Extension Chitradurga – 577501
3	Dr. Majan Mulla	Trustee	Chairperson, Dept. of Studies in Foreign Languages and Dean, Faculty of Arts, Member of Syndicate Karnataka University, Dharwad	AMN, 3rdCross Keshava Nagar Dharwad
4	Mr. C. M. Kumara Swamy	Trustee	High School Teacher	Upparahalli Main Road,4thCross, Shivamokambika Nagara, Tumkur-572102
5	Dr. M. V. Kotturaiah	Trustee	Homeopathy Doctor	T.N.Kote(Post) Challakere Taluk, Chitradurga District
6	Mr Doddachellur Matada Chandan	Trustee	Software Engineer	ET Express, S.R. Complex # 2, 1 st Floor, Tavarekere Main Road, S.G. Palya, DRC Post, Bangalore-560 029.

GRAMA INFRASTRUCTURE

Sl.No	Description	Quantity
1	Building Dimension:	1. Chitradurga 100X80 feet 2. Challakere: 150X120 feet
2	Training hall with Capacity Dimension(in sq.ft)	Challakere : 912.5 Chitradurga: 577.75
3	Boarding & Lodging	Dimesion(insq.ft) Challakere : 7100 Chitradurga : 3830 No of Room Available Challakere : 05 Chitradurga: 04 Accommodation Capacity(No of People) Challakere : 120 Chitradurga: 50 No of Bathrooms Challakere : 11 Chitradurga: 06 No of Toilets Challakere : 14 Chitradurga: 06
4	Projector	1 LCD & OHP
5	Screen	2
6	T.V	2
7	Mike System	2
8	Conference hall with Internet facility	Well Furnished
9	Telephone	2
10	Owned Vehicle in the Organization	1 Four wheeler 1 Two wheeler

PROGRAMMES AND PARTNERS

Institution Building

GRAMA's internal resources

Micro Finance

Nabard Financial Services Limited (NABFINS)

Watershed Development

Rural Infrastructure Development Fund, Government of Karnataka & NABARD

Organic farming

Government of Karnataka, Department of Agriculture

Community based Tank Management Projects

Jala Samvardhana Yojana Sangha, Bangalore

Entrepreneurship Awareness Development Programme, Institution Building and Micro Enterprise Development.

National Bank for Agriculture and Rural Development (NABARD), Government of Karnataka

Skill Development Programme

Pradhana Manthri Koushal Vikasa Yojana (PMKVY)- Labour.net

Informal Education System

Christ University, Bangalore

Micro Insurance

LIC Shimoga

LEGAL ADVISORS

Mr. C.M.Veeranna and Associates, Advocates, Chitradurga – 577522
Prof E. Chitrashekar. Executive Director, SJM Vidyapeeta, Chitradurga - 577522

AUDITOR

Mr. T.Suresh, Chartered Accountant, KPMCG Associates, Basavangudi
Bangalore – 560009

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

Consolidated Income and Expenditure Account for the period ended 31.03.2016

Expenditure	Amount(Rs)	Income	Amount(Rs)
Audit Fees	91,600	Income from Training Centre	1,758,371
Salary	3,612,537	<u>Grants Received</u>	
Bank Charges	4,742	- ADA	189,800
Computer Maintenance	8,672	- NABARD	688,426
Office Maintenance	13,421	- DWDO	749,139
Postage & Courier	7,581	- JDAC	2,469,945
Training Expenses	731,460	Interest from Bank	10,534
Electricity Charges	72,402	Interest on IT Refund	62,144
Cleaning charges	30,210		
Honorarium to CF	221,500		
News paper and Periodicals	5,760		
Printing & Stationary	77,428		
Organisation Development	29,194		
Water charges	24,617		
OD Interest	60,245		
Rent	172,000		
Telephone Charges	31,718		
Travelling Expenses	533,881		
Repairs & Maintenance	100,187		
Depreciation	256,107		
Staff Welfare	28,465		
		Excess of Expenditure over Income	
		Transferred to Balance sheet	185,368
Total	6,113,727	Total	6,113,727

For Grameena Abhivrudhi Mathu Adhyayana Kendra Trust (GRAMA)

Smt Girijamma Rudraiah
[Trustee]


Sri D. N. 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:10/10/2016
Place: Chitradurga



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

Consolidated Receipt and Payment Account for the period from 01.04.2015 to 31.03.2016

Receipts	Amount(Rs)	Payments	Amount(Rs)
Opening Cash and Bank Balances		Staff Salary	3,609,098
Cash in hand	159,284	Bank Charges	4,742
Canara Bank-25641	8,193	Travelling expenses	533,881
SBI-64988	99,587	OD interest	60,245
UBI-11248	22	Cleaning Charges	30,210
UBI-11250	29	Computer Maintenance	8,672
UBI-18815	21,097	Courier Charges	7,581
UBI-20519	45,735	Electricity Charges	72,402
UBI-32197	100,861	Honorarium	225,500
UBI-4041(OD)	(504,802)	Newspaper & periodicals	5,760
UBI 16249	1,645	Office maintenance	13,421
GTZ-FCRA-CB-24134	10,336	Organisation development	29,194
NABARD-UBI-11249	766	Printing & stationery	77,428
Sujala-PGB-22732	2,472	Rent	172,000
		Repairs & Maintenance	100,187
		Staff Welfare	28,465
Receipts		Telephone charges	31,718
Grants Received	3,741,395	Training Expenses	731,464
SB Interest	10,534	Water charges	24,617
Nab-Fins	82,038	Labour Net-Candinet Fees	72,000
Training Income	1,758,371	Deposit	80,000
IT refund	793,290	Loans and Advances (Assets)	135,000
EMD	248,000	Fixed Assets purchase	182,588
Labour Net-Candinet Fees	72,000	TDS Receivable	6,847



Grameena Abhivrudhi Mathu Achyayana Kendra Trust(Grama)

Chetana, 2nd Cross, V.P. Extension

Chitradurga

Consolidated Balance Sheet as on 31.03.2016

Sl No	Liabilities	Sch	Amount Rs	Amount Rs	Sl No	Assets	Sch	Amount Rs	Amount Rs
1	Capital Fund		5,266,565		1	Fixed assets	D	2,594,670	
	Less: Excess of expenditure		(185,368)	5,081,197		Less: Dep		256,107	2,338,563
2	Loan Funds				2	Investments			
	-Secured Loans	A		464,186					
	-Unsecured Loans	B		348,000	3	Current Assets, Loans & Advances			
3	Current Liabilities & Provisions				a)	Advances	E		985,016
	a) Current Liabilities	C		287,600	b)	Deposits	F		194,723
					c)	Cash and Bank Bal	G		872,018
					d)	Other Current assets	H		1,790,564
	Total			6,180,984		Total			6,180,984


For Grameena Abhivrudhi Mathu Achyayana Kendra Trust (GRAMA)

As per our report of even date

For KPMS & Associates

Chartered Accountants

Smt Girijamma Rudraiah
[Trustee]


Sri D. M. Sridhar
[Trustee]


B. V. Maddanaswamy
[Partner]

M.No.023589

Firm Reg No. 01209CS

Date: 10/10/2016

Place: Chitradurga



