

MANUVIKASA

Annual Report

2014-15



A Group of Volunteers for Education, Environment and Rural Development

At: Karjagi, Po. Balur Tq. Siddapur, Uttara Kannada, Karnataka, India

Tel: 91-8389-249729, Cell: 91-9845982552

email: manuvikasa@gmail.com, Web: www.manuvikasa.blogspot.com/

www.manuvikasaindia.org http://facebook.com/manuvikasa.karjagi

Details of the organization

Legal Name of the organization	MANUVIKASA
Year of organization creation	2002
Year of organization registration	2003
Type of registration	Trust
Registration details	171/03-04 Date: 16.04.2003
Jurisdiction of the organization	All India
Section 12(A)	F. No. 118/612/CIT-HBL/2005-06
Permanent Account No (Pan)	AABTM4625L
Section 80G	F. No. 118/612/AABTM4625L/CIT-HBL 2009-10
Credibility Alliance membership No	000964KA11
Guide star India membership No	983
FCRA registration number	094600075
National Planning commission VO/NGO unique ID	KA/2009/0009800
Details of Auditors	UDAYA SHETTY & CO. Chartered Accountants Branch: II Floor Dr. Shivaswami Building Devikere, SIRSI Sirsi (N.K.) 581 401

- Any donation to MANUVIKASA is Tax exempted under 80G of Income Tax Act
- You can make donation to MANUVIKASA through Give India. Please visit www.giveindia.org
- Please visit our website www.manuvikasaindia.org

From Director's Desk

It gives me immense pleasure to present the annual report of MANUVIKASA for the financial year 2014-15. Our organization's long time deep involvement with the community development work has enriched and enlightened us to acknowledge the hard work and dedication of community folks and in process strengthening our belief that in spite of low on education they can work exceptionally well under given opportunities and proper guidance.

Our endeavor is to constantly help communities in maximizing their standard of living by emphasizing absolute participation in different programmes taken up for their development. We acknowledge the support of Deshpande Foundation in terms of financial, mentorship, management support scale our activities from few numbers to few thousands. We have developed 450 small tanks and springs and few big tanks are also constructed this year. We have reached around 1800 farming families so far and irrigated 2500 acres of land. This year we have expanded our activities from four Taluqs to seven Taluqs and also we have adopted a few new programmes to uplift the livelihood of communities by tying up partnership with ICICI, NABFINS. In addition to this our primary programme such as micro finance, Betta land development programmes, scaling up of Sustainable Rice Intensification(SRI), development of red rice and its marketing are running successfully and we are satisfied with the progress.

We confidently and loudly declare that we have brought smile on the faces of more than 1800 farmers and they are getting more than 40% of extra yield after MANUVIKASA's intervention. We are able to collect community contribution for about 60% of our total budget and most of our programmes have been converted into revenue models.

We are happy to announce that MANUVIKASA is able to reach more than 500 poor and orphan children by providing basic necessities to continue their education. The development of culture and attempt of learning languages has been possible with the rural children through our English and Environment Science education with the help of foreign volunteers in few government schools of our working area, this year also we have continued the same programme. This programme has made enthusiastic change in the nature and behavior of children who are in rural area.

We thank Give India for providing monthly donation to reach orphan and poor children to help them to continue education and develop tanks for very poor communities. Our system of accountability and credibility is improved up to desired levels with the support of Give India and Credibility Alliance.

Our special thanks to Deshpande Foundation for sending their accounts and media team with short intervals to streamline our accounts and administration system and showcase our activities to attract the attention of large audience.

We have scaled our environment conservation and bio-diversity conservation effort with the support of UNDP GEF and CEE. We have developed more than 10,000 nursery saplings of globally threatened and endangered

species. We have helped poor Self Help Group members to construct energy efficient Choolas with the support of UNDP GEF SGP. I heartily thank UNDP GEF SGP team who have sanctioned and supporting Betta land conservation programme.

Our sincere thanks to digital and print media friends for publicizing our activities. We acknowledge the support and suggestion of local leaders, farmers' leaders and think tanks for planning and implementation of new ideas and programmes.

We acknowledge the support of NABARD for identifying our organization for the implementation of two major programmes viz. formation of Joint Liability Groups (JLGs) and implementation of Clean India programmes.

During the reporting period, we have scaled the promotion activities of Self Help Groups and providing credit facilities to the poor women folk. We have extended 5 Crores loan to the 2300 members for income generation programmes. We heartily thank to the NABFIN, ICICI for their support in achieving the financial inclusion to the banking untouchables.

Our heartiest thanks to Micro Graam Bangalore for their financial support to reach and support micro-entrepreneurs to scale their business. We are able to provide loan to 183 micro-entrepreneurs this year.

And yes, sincere thanks to our board members who gave their advice and suggestions in time to deliver quality service from the organization. They have also helped me to develop organization strategy and policies for the progress. Whatever we have achieved today is not because of one person but the entire team of MANUVIKASA. Without their support nothing would have been possible. A special thanks to the whole team in this regard.

There are many challenges that still need to be addressed. Reorganization and up gradation of various activities is a key to reach the success. We are working hard to further expand our activities to develop the livelihood of rural community folks.

During the reporting time several people directly or indirectly supported our endeavor to the society i.e., social transformation through voluntary actions. We acknowledge the moral support that we have got in this movement. We gratefully thank our well wishers and beneficiaries who are always standing as a backbone of the organization.



INTRODUCTION TO THE ORGANIZATION

MANUVIKASA is a non-governmental, non-political, voluntary organization committed for the advancement of education, environment and rural folk. It was registered in the year 2003 and working in Haveri and Uttara Kannada districts of Karnataka, India. The board is consisted with the members from different walks of life like social workers, educationists, accountants and agriculturists. The organization is addressing the issues like alleviation of poverty, awareness activities on different social problems; publicize human rights and child rights, employment creation, proper management of natural resource and various other issues for rural development.

Vision

Development of sustainable livelihood, improve education, enriched environment and development of good human values.

Mission

To create and sustain a social order among the marginalized and deprived members of the rural community regardless of caste, class, creed and gender with special emphasis on women and children, enabling them through various programmes and activities ensuring sustainable livelihood, distribution of natural resources without discrimination.



OBJECTIVES OF THE ORGANIZATION:

The Main objectives:

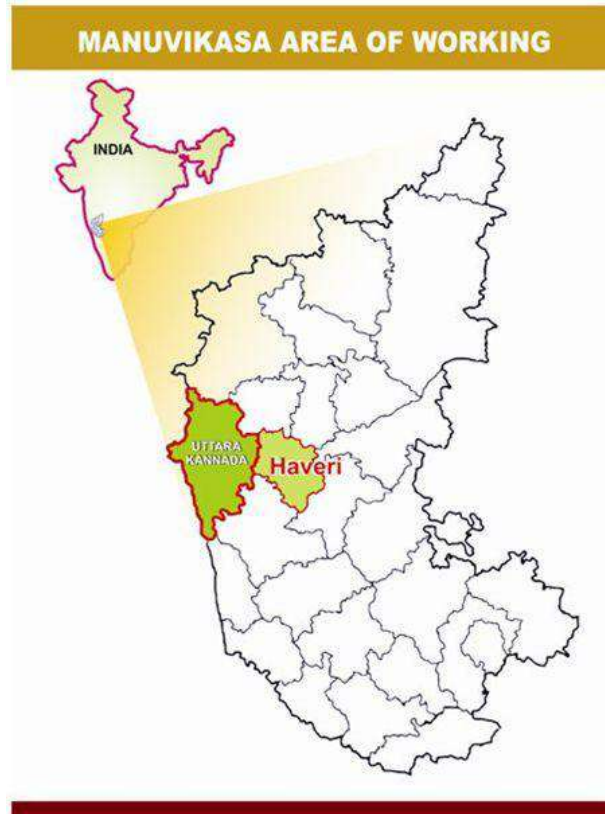
- ✳ To undertake the preservation of the natural resources mainly land, water, vegetation to sustain life on this planet by maintaining ecosystem and to prevent exploitation of these resources by some section of the society and ensuring equitable distribution to the basic need of all, especially the poor.
- ✳ Care and service for the educational, economic, environmental, cultural needs, welfare and well being of all persons residing in India irrespective of Caste, Creed, Race, Sex, language or religion and more specifically downtrodden, economically backward rural folk living below the poverty line in particular with prejudice.

Other Objectives:

- ✳ To reduce poverty and promote community economic development through rural credit particularly to women, landless labourers and other disadvantaged groups through income/ employment generation rural enterprise promotion and better health care promotion with focus on dalits, lambani tribals, shepherds and Muslim minority communities.
- ✳ To improve rural livelihood through sustainable management and development of natural resources and promotion of improved environment friendly agricultural practice.
- ✳ Working with communities to assist and empower women in target groups to develop community based structures and organizations with self help concept with special emphasis on development of women and developing local women as SHG leaders, members of village Grama Panchayath and in other local level institutions.
- ✳ Working in co-operation with other local agencies & government departments, which are concerned for meeting the needs of the target groups in different ways and establishing operational links with such agencies.
- ✳ To initiate research and development projects with community participation, that ultimately aims to influence the reduction of incidence of poverty, child labour and environmental destruction.

AREA OF OPERATION:

MANUVIKASA is working in two districts of Karnataka State viz., Uttara Kannada and Haveri.



Uttara Kannada is a special district among other districts of Karnataka. The area here consists of coastal area, hilly region and plateau. This is a district with a forest cover of over 81 percent. As such, the district of Uttara Kannada has least density of population in the state, because a large area of land is classified as forests. The district can be divided into four eco zones i.e., the coastal, the crest line of Western Ghats, the high land area and the eastern plateau. The species of plants, soil varieties, flora and fauna are diversified from one place to other. The public is depended on agriculture, fishery and collection of forest products. Now many species of wild plants are under endangered situation. Due to the strict implementation of forest laws, the people who collect forest products are finding very difficult for their livelihood.

The organization is working in semi arid rural zones of Haveri district. It is the tropical region. The tanks in the district are silted and hence source of water for drinking and

agriculture purpose was very less. Prime source of income here is agriculture only, which was also bitterly beaten. In such situation, when food and drinking water availability was totally absent, education became second priority for the Public. This was challenging for the work of MANUVIKASA. Main crops here are Jowar, Ragi, which demand less water. Even these crops were suffered from lack of water. There are very poor water sources in the district due to lack of channels & rivers, which are potentials of increasing ground water level. Due to this condition, people get migrated to various other places in search of food security and drinking water. Even in this 21st century child marriage, child labour, child trafficking etc. social evils have found their own place in the life style of people in Haveri district.

BENEFICIARIES:

- Poor farmers and agricultural labors
- Children and women
- Mentally and physically challenged
- Dalits and backward community
- Minority community
- People with health problem
- People interested in environment conservation

Special Thanks to

- Deshpande Foundation
- UNDP GEF SGP through CEE
- Give India
- Give Foundation
- NABFINS
- MicroGraam, Bangalore
- LIC of India
- All Gram Panchayath Siddapur, Sirsi and Yallapur
- All the bank branches of working area
- ICICI Bank
- NABARD Bangalore
- KRVP Bangalore
- Fidelity Charitable

Achievements 2014-15

Environment conservation and Livelihood Development

Water is the limited natural resource. Fresh water counts for only 2.5% of the earth's water and most of the water is frozen. Remaining water founds as a ground water and only small fraction is present above the ground. Water resources facing huge threat from human activity include pollution, climate change, urban growth and landscape change such as deforestation.

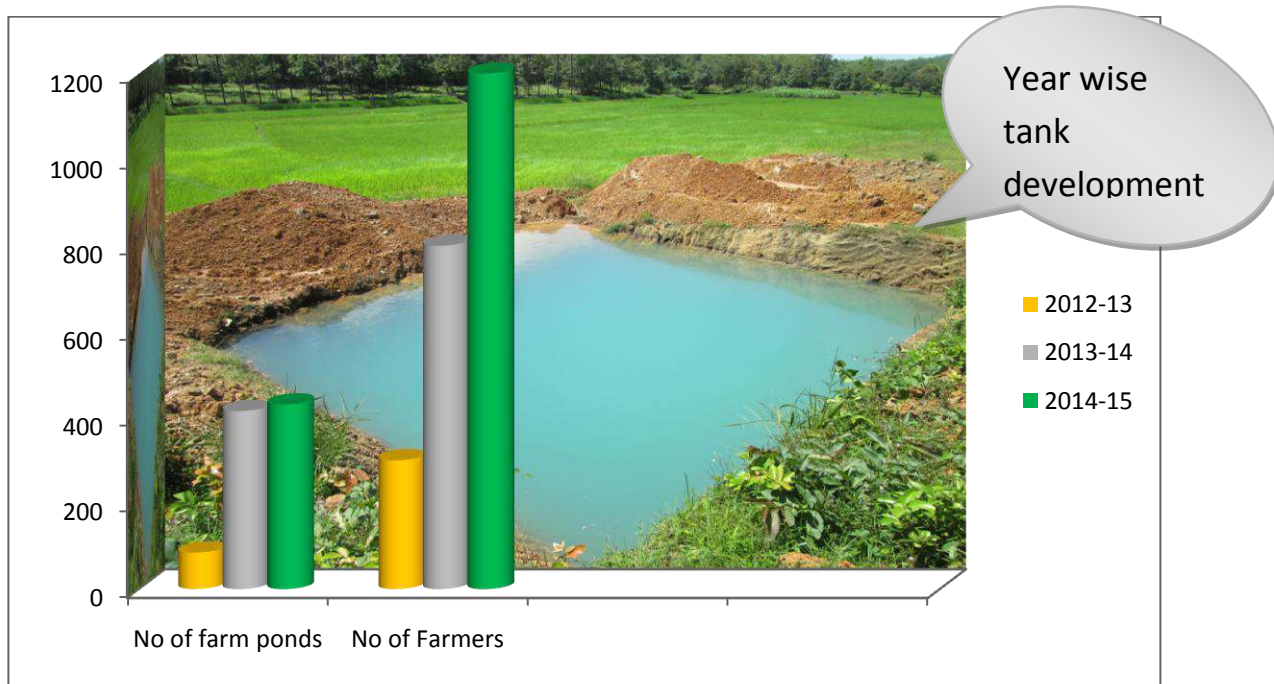
There is a true proverb in Hindi “Jal Hai To Kal Hai” which means if there is water, then only our future is safe. Having belief in this thought MANUVIKASA is developing small tanks, springs, farm ponds and water harvesting structures with the support of Deshpande foundation, UNDP SGP and Give India. Irrigation and drinking purposes are also fulfilled through these structures.

In the year 2014-15, 430 structures are increased in Sirsi, Siddapur, Yallapur and Mundgod Taluqs of Uttar Kannada District.

Deshpande Foundation is the largest donor to this programme and this organization has provided support to scale the activities and helped us to mobilize the community contribution. They are providing mentorship support and training to administrative and field level staff members. They have given excavator for tank development in the month of March-2014 to reach more number of beneficiaries.

Year	Up to 2012-13	2013-14	2014-15	Total
Total Number of Tanks and Farm Ponds	85	415	430	930
Number of beneficiaries	300	800	1200	2300

After tank development more than 60% of the farmers are growing second crop. We observe that expansion of the agriculture land is increased and most of the waste land converted into agriculture land. Horticulture crop, vegetables and water intensive crop is increasing. Surrounding open and tube wells are recharging.



Krishna Narayan Achari Anagalmene Yallapur



**WE HAVE DEVELOPED 930 TANKS AND
HARVESTING 744,000,000 LITERS
WATER EVERY YEAR**

Small investment big impact



Water leads economy (Case Study)

S. V. Hegde Lakkijaddi a farmer lives in a small village near Kyadagi of Siddapur taluk; he has a very small land holding of 1 acre out of which he has to look after his five dependents. So he wanted to develop a small farm in a waste land measuring 2.5 acres. In the due course he came to know about the MANUVIKASA from one of the beneficiary of the small tank project, and then he approached the staff of the organization and fetched the required information.

After getting convinced with the idea of the project he opted for a tank in his land, as a result now he is able to develop a farm with four different crops namely areca nut, cardamom, pepper & banana. At this point of time he is able to harvest banana, cardamom & pepper. It may take another one or two years to harvest areca nut.

Natural spring is rejuvenated which ensures water throughout the year, the farmer explains that the wetland created by the tank is helping him to get more yield in comparison with the another piece of land that he owns and also the tank has helped him to maintain the water levels in the domestic open well which he uses for drinking purpose.

With this extra income generated by creating a farm in the waste land he is able to cope up with the livelihood requirements of his family & the intervention has resulted in livelihood development.

As a preventive measure to avoid silt deposition in the tank the farmer has planted indigenous variety of plants all along the sides of the tank which would hold the soil firmly and prevent erosion.

Findings:

- The project has accomplished the major objectives.
- The water is sustainable throughout the year with small variations in quantity as the natural spring is rejuvenated.
- This beneficiary is able to earn at least 75,000 as an extra income per annum; the tank is also supportive in his cattle rearing.
- With the extra income earned he is able to achieve development of his livelihood.
- Creation of wetland has taken place which will accomplish the task of environment conservation and helps to maintain the underground water levels in its vicinity.



System of Rice Intensification (SRI)

MANUVIKASA is helping farmers to conserve the rain water in one hand and assisting them to use this water in sustainable way in other hand. SRI (System of Rice Intensification) method is useful for the farmers to grow more yields with less use of water. Seed treatment, nursery of seedlings, spacing, alternate wetting and drying, weeding, apply of manure and bio-pesticides and harvesting method will be imparted in training and field visits to the farmers.

Training and field demonstration were conducted in 13 villages of the working area and covered 419 farmers. Last year successful farmers were acted as resource farmers to achieve this big number.

Farmers feel that 30 to 40% of the yield increased after adoption of SRI method.



SRI Trainings-2014-15

Sl No.	Date	Place	No of participants
1	20.06.2014	Mavinakatta	19
2	25.06.2014	Chikbengale	46
3	28.06.2014	Barur	50
4	09.07.2014	Shiranala	35
5	21.07.2014	Hasviguli	42
6	22.07.2014	Maragundi	43
7	28.07.2014	Kodagibail	40
8	21.01.2015	Negar	37
9	27.01.2015	Chincalike	18
10	28.01.2015	Kalakai	31
11	03.02.2015	Kavachur	18
12	14.02.2015	Kesinakodlu	22
13	27.02.2015	Kodgibail	18
Total farmers covered			419

Photos of SRI promotion



Basic principles of System of Rice intensification

Young seedlings between 8-12 days old (2-3 leaf stage) are transplanted to preserve potential for tillering and rooting ability;

Careful planting of single seedlings rather than in clumps that are often plunged in the soil

Wider spacing at 25 cm x 25 cm. in square planting.

Use of cono-weeder/ rotary hoe/power weeder to aerate the soil as well as controlling weeds.

Alternate wetting and dry method rather than continuous flooding in the land

Use of organic manure or vermin compost / FYM.



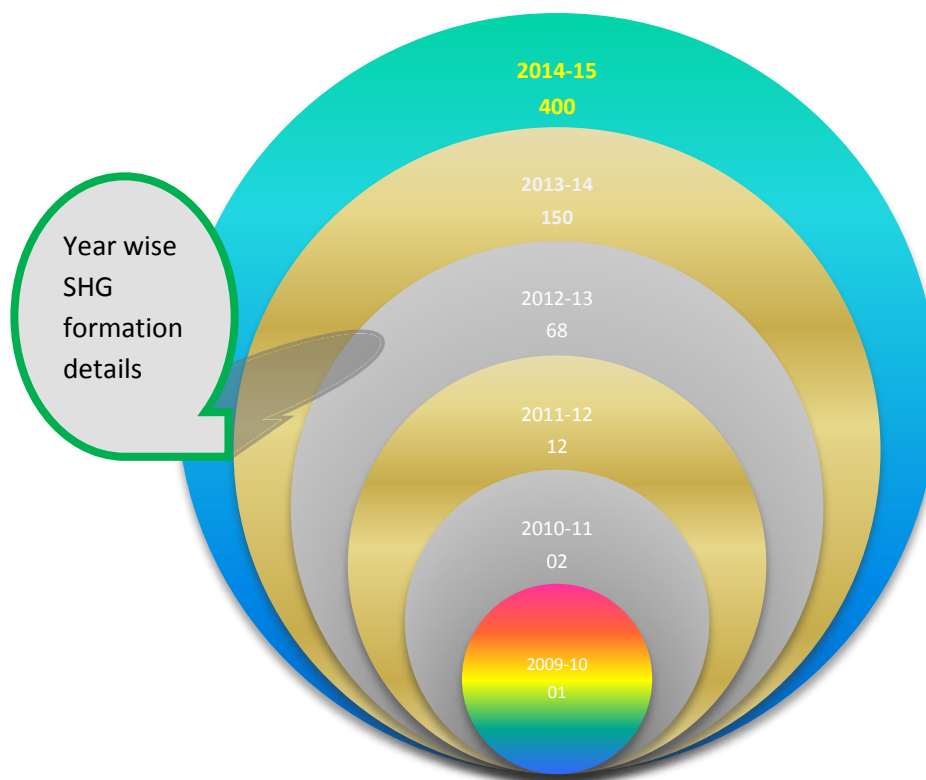
Women Empowerment

“You educate a man; you educate a man. You educate a woman; you educate a generation.”

— [Brigham Young](#)

In a quote from current UN-Secretary-General Ban Ki-moon, we're reminded; “Countries with more gender equality have better economic growth. Companies with more women leaders perform better. Peace agreements that include women are more durable. Parliaments with more women enact more legislation on key social issues such as health, education, anti-discrimination, and child support. The evidence is clear: equality for women means progress for all”. MANUVIKASA is forming Self Help Groups for women members in rural and small cities to empower poor women in economic, social, spiritual and political field. So far the organization has formed 400 SHGs through which women members are becoming empowered. In these groups, members save a definite amount of money each month and after six months they use this capital for lending purpose. Also 340 SHGs are linked with bank loan. Most of them have invested this loan into income generation activities and loan recovery is also very good.

MANUVIKASA has collaborated with NABFINS for SHG loan linkage. NABARD Financial Services Limited, [NABFINS] is a subsidiary of National Bank for Agriculture and Rural Development (NABARD) with equity participation from NABARD, Government of Karnataka, Canara Bank, Union Bank of India, Bank of Baroda, Dhanalakshmi Bank and Federal Bank. It is a non-deposit taking NBFC registered with the Reserve Bank of India and shall operate throughout India. The main objectives of the Company are to provide financial services in two broad areas of agriculture and microfinance. NABFINS provides credit and other facilities for promotion, expansion, commercialization and modernization of agriculture and allied activities. NABFINS shall engage in the business of providing micro finance services (with or without thrift) and other facilities to the needy and disadvantageous sections of the society for securing their prosperity in both rural and urban areas.



MANUVIKASA has collaborated with MicroGraam Social Development Foundation to support income generation activities of poor women through micro loans. MicroGraam is a peer-to-peer lending platform that empowers rural entrepreneurs with access loans from socially minded investors. MicroGraam provide affordable, micro-loans to rural poor who have not otherwise access to financial services. MicroGraam also try to develop innovative solutions to provide the lowest-costing credit to its borrowers. They collaborate with small, local non-profit organizations that work closely with the communities to provide micro-loans and other supportive services. To know more about MicroGraam please visit <http://www.micrograam.com/about-us#partners>. MANUVIKASA has taken 38 lac loans from MicroGraam and given micro loans to 180 members to encourage income generation activities like dairy, construction of wells, purchase of sewing machine and petty shops etc.

MANUVIKASA is working as Business Correspondent with ICICI bank for linkage of SHG. During the reporting period 132 SHGs got 10,983,000 loan from ICICI bank. More than 60% of the loan amount is utilized for Income Generation Activities like dairy, small business, agriculture development, horticulture crops and micro enterprises

Few programmes and views of Guests

Loan distribution programme was conducted in Kansur on 24.05.2014 at Ganesh Hall. Vijaya Bank Assistant General Manager Mrs. Shalini Shetty was the chief guest and said that “Vijaya Bank was not started only for the profit. Upbringing the economically backward people is also one of the main objectives of the bank. Vijaya bank has introduced the concept of Economic Inclusion 40 years ago only. Vijaya bank expects customer satisfaction in customer services. Progress of the bank is better possible when organizations like MANUVIKASA introduce good customers to the bank. During the occasion she distributed an amount of Rs 50 lakhs to 22 joint liability groups.



MANUVIKASA Managing Trustee Ganapati Bhat, Vijaya Bank Kansur Branch Manager Mrs. Nagaveni Naik, MANUVIKASA founder Harischandra Bhat, Trustee Keshav Murthy and local leaders were attended the programme.

Second loan distribution programme was conducted with the collaboration of State Bank of Mysore at Shankar Math Siddpur on 07.05.2014.

Deputy General Manager of State Bank of Mysore, Mr. Jayesh addressed the audience. He said “MANUVIKASA is actively involved in the services like Women empowerment, Agriculture development, Child education and Environmental issues in Sirsi and Siddapur blocks. Organization’s work on forming the self help groups and joint liability groups and enabling them to get loans from banks by introducing them to banks is very appreciable. State bank of Mysore was started by Sir M. Vishweshwarayya and its main objective is satisfactory customer service than earning profit. It is just working towards providing banking service for each and every person. The SHGs should not be formed and aimed for loan purpose; rather they should also focus on the savings vision too. Loan should not become base pillar; it should be just a supporting stick. State bank of Mysore has started its regional office at Karwar and has come forward to provide special package for the development of Uttara Kannada District.

He distributed 60 Lakhs loan to 30 SHGs and 32 JLGs. NABARD District Development Manager Sri. Yogesh also addressed the SHG members and told that, MANUVIKASA is very active NGO in Uttara Kannada district and doing wonderful work in water conservation, System of Rice intensification (SRI) and financial inclusion.

State Bank of Mysore AGM Sri. K. Narasimha Bhat and Siddapur SBM Branch Manager attended the programme.



SBM DGM Sri. Jayesh addressing the gathering, NABARD DDM Sri. Yogesh disbursing loan sanction letter



Joint Liability Groups loan distribution programme was conducted in Herur of Siddapur Taluq on 05.07.2014. Vijaya Bank Herur Branch Manager Ms. Mangala Raghavendra distributed the loan amount of Rs. 80 Lakhs to 35 Groups.



MANUVIKASA has started JLG (Joint Liability Groups) promotion with the help of NABARD in this year. Total 450 JLGs are promoted and 312 JLGs are linked with the bank loan of Rs. 5.5 Crores. Most of the groups are represented by women and involved in different types of Income Generation activities. Each member of the JLGs has got an average of Rs. 30,000 loan.

JOINT LIABILITY GROUP

- **Informal group comprising 4-10 individuals.**
- **For the purpose of availing bank loan against mutual guarantee.**
- **JLG members to engage in similar type of economic activities either in Farm & Non farm sector.**
- **Simple management with little or no financial administration within the group.**

We are happy to share that the following banks are supported the JLGs for loan linkage

State Bank of Mysore Siddapur	State Bank of Mysore Sirsi
Vijaya Bank Herur	Vijaya Bank Kansur
Indian Overseas Bank Sirsi	Syndicate Bank Siddapur
Vijaya Bank Siddapur	Karnataka Vikasa Grameen Bank Vanalli
Vijaya Bank Yellapur	Vijaya Bank Katur
State Bank of Mysore Mundgod	Syndicate Bank Yellapur
Central Bank of India Sirsi	KVGB Ummachagi
Syndicate Bank Anagod	Syndicate Bank Kirawatti
Canara Bank Siddapur	Syndicate Bank Sirsi
Canara Bank Sirsi	Vijaya Bank Sirsi
Canara Bank Dandeli	KVGB Siddapur
KVGB Lambapur	Syndicate Bank Hulekal

MANUVIKASA is conducting grading process before loan linkage to SHGs and JLGs. This grading process helps to assess the group quality, need of the members and end use of the loan amount. Post disbursement visits helps to ensure the end use the money and effect on livelihood. More than 60% of the loan amount goes to Income Generation Activities. Regular federation meetings of the representatives of the SHGs will be conducted to review the progress of the groups. Few trainings and awareness like health aspects, legal issues and government schemes are conducted during the federation meeting.



Grading of SHGs



Loan Distribution

Once in every three months, MANUVIKASA has been conducting PIMC (Project Implementation and Monitoring Committee) meetings to review the progress of Joint Liability Groups promotion and linkage. This committee consists of NABARD DDM, Director of MANUVIKASA and all bankers who linked the JLGs.

Participants of PIMC meeting



MANUVIKASA is working with 10,000 families on Self Help concept of Development and Financial inclusion

Every year MANUVIKASA is conducting women convention in Sirsi and Siddapur Taluqs and discuss the most burning subject which affects the women. Scholarships will be distributed during the programme. This year we have organized women convention in Sirsi on 21.02.2015 and Siddapur on 22.02.2015. Local MLA Sri. Vishweshwar Hegde Kageri inaugurated both the programme. MANUVIKASA advisor Prof. B. K. Kemparaju, Sri. Deepak Doddur and other dignitaries were attended the programme.



Sirsi -Siddapur MLA Sri Vishweshwar Hegde Kageri addressing the audience



Prof. B. K. Kemparaju addressing the audience

MANUVIKASA is providing micro insurance to the SHG members through Janashree Bima Yojana Scheme LIC of India. Policy holder has to pay Rs. 100 per year and get Rs. 30,000 insurance benefit for normal death and Rs. 75,000 for accidental death and accidental disability.

Small loan impacted

Chandrakala Jaiprakash Hegde is a 45 year old woman staying in Kansur village of Siddapur Taluq. She is a member of Ganesh SHG since 5 years promoted by MANUVIKASA NGO. She is depending on a small petty shop for her livelihood with her husband who is physically weak. She was saving Rs. 50 per month in SHG and getting up to Rs. 5,000 loan for her business transaction. She has taken MicroGraam loan of Rs. 15,000 through MANUVIKASA in July 2013 and invested on her shop and enhanced her savings from Rs. 50 to 100 per month. Her repayment was very prompt and completed loan in February -2014. She has again taken loan of Rs. 50000 in March-2014 and invested in business and constructed another 2 shops in her premises and rented both the newly constructed shops. She has improved her shop with selling new products and cold drinks and ice creams. She is planning to expand her business to bakery sector. Her girl child passed PUC science in aggregate and facing economic problems to continue her

education. After MicroGraam loan Chandrakala's income increased and sending her daughter to pursue engineering course.



Jayalaxmi Keshav Shet is a 40 years old woman living in Jigalemane Village Near Kansur of Siddapur Taluq, Uttara Kannada Karnataka India. She talks very nice Konkani language and established a vegetable shop in Kansur which is a central place for many villages. Her husband was doing areca nut business and failed because of market fluctuation in last year. She was unable to invest more money in the business. She is a member of Kalikabhavani SHG Kansur which is promoted by MANUVIKASA. She has got Rs. 45000 loan in August-2014 and improved her business to little bigger scale. She is able to provide her 4 children good education and bring her husband from chronicle economic problem. Her income has enhanced from 1500 per month to 4000 per month because of MicroGraam loan. Recovery is very good.



Jayamma Malleshappa Jogi is a member of Alemari Jogi SHG of Hosur Hobli of Siddapur Taluq. This SHG is promoted and nurtured by MANUVIKASA. She is having membership in SHG since 3 years. Her SHG is having 11 members and most of them are migrant footpath stationary items vendors. Jayamma is also doing stationary business in the footpath of Siddapur Town. She has taken loan from Micro Graam through MANUVIKASA of Rs. 15000 one and half year back to improve her business and she has repaid all her loan amount with stipulated interest. Her monthly turnover increased from 25 thousand to 75 thousand. Her margin on investment is around 40%. But her business is seasonal and she is having good turnover in summer especially festival time.

She has constructed a good house with storage facilities recently and she acknowledges the support of MANUVIKASA and MicroGraam for their support to improve her business. ICICI bank has recognized this Alemari Jogi SHG and extended bank loan facilities (Rs.74,000). Her husband is also supporting her to run the business. Her son is also engaged in her business during peak season.



Malati Ishwar Naik is a 34 years old woman living in Barur village of Sirsi Taluq. She is a member of Renuka SHG (Self Help Group) promoted by MANUVIKASA. She is running a small shop and having two milk animals for leading the life. She has taken 40000 loan from MicroGraam in November-2014. After getting loan she has improved the investment in shop and purchased freezer. Now she has started selling cold beverages and ice tubes. She is improving the infrastructure such as sitting arrangement to the customers, wardrobes etc. She has also purchased a cow and hired a land for growing grass. Now her income increased from 2000 to 4500 per month. She is having two children and she is able to fulfill the education need of the children. Her husband is supporting her business. Her savings in Self Help Group is increased.



Dream Comes True:

Rujiya Francis a 31 years old lady living in Dehalli village of Yallapur Taluq of Uttara Kannada District. She and her husband are doing agriculture labor work and their 3 children going to school. She joined Siddivinayak Joint Liability Group promoted by MANUVIKASA along with neighboring other 4 members. She has joined JLG in January 2015 and started Rs. 100 savings in the group per month and opened bank account of the group in Syndicate Bank Dehalli. After opening of Account in the bank, bank has sanctioned Rs. 2,00,000 loan to the 5 members group.

Rujiya had living in small hut before joining JLG and dream to have a good house. She has started construction of house before joining JLG and incomplete due to fund shortage. After joining JLG she has taken Rs. 30000.00 loan from JLG and completed the construction of the house. Now her long back dream to construct house has came to reality.

Her repayment is good and savings is regular. Now she is thinking to develop Income Generation Activities especially Dairy.



Agriculture labor become agriculturist

Jyoti Manjunath Naik is a 42 years old woman living in Dehalli village of Yellapur Taluq of Uttara Kannada District. She has recently joined Gramadevi JLG promoted by MANUVIKASA. Gramadevi JLG is started in February 2015 and got Rs. 2 Lakhs loan from Syndicate Bank Anagod. Jyoti has taken thirty thousand loan from bank and started growing sugar cane with hiring land. As an agriculture labor Jyoti has become agriculturist after joining JLG. She has grown sugar cane in 2.5 acres of land and getting Rs. 45,000 income.



Few snap shots of how SHG and JLG members utilize loan?



Bio-Diversity conservation and Betta Land Development

The Western Ghats are recognized as one of the twelve megabiodiversity places of the world. The Western Ghat forest lands are of national and global importance for ecological balance, biodiversity and the supply of natural resources. Uttara Kannada District is situated in the heart of the Western Ghats and which is rich in forest as well as in biodiversity. Uttar Kannada district has least density of population in the state because large area of land is covered by the forests. But Most of the forest area is cleared due to Dams, Factories and atomic energy lines. Remaining forest area is divided into three categories such as Wild Life Sanctuaries, Reserved forest and Minor Forest. Total area of the Uttara Kannada District is 10224.85 Square Kilo Meters and considerable area of the District is covered by Betta Land. The area of the Betta Land is 513.401 Square Kilo Meters. These Betta Lands or leafy forests are rapidly degrading due to commercial composting with large scale and continuous clearing of forest floors and unscientific collection of NTFPs and poaching of timbers.

What is Betta Land?

Betta land is dominated by moist deciduous and evergreen forest type. Bettaland (Leafy Forest) legally belongs to forest department and handed over to community for collection of bark leaves and NTFP materials.

MANUVIKASA is implementing a project with the collaboration of UNDP GEF-SGP project with the help of CEE (Centre for Environment and Education) named **“Conservation of Rare, Endangered and Threatened species in fast degrading Betta Land through protection of species, plant enrichment and wetland creation in Siddapur Taluq of North Kanara District.”**

What do we want to achieve?

In this project MANUVIKASA focuses both on improving the ecological and economic conditions of the Betta Land. The objectives of this project will contribute to the government's goals to promote economic growth, reduce poverty and protect the environment. The objectives are:

- Study, assess and evaluate the degradation of Betta Land and develop a sustainable management plan.
- Collaboration with forest department and government programs focused on forest conservation and restoration.
- Lobby and use of media to create more political awareness concerning protecting the Betta Land.
- Stimulate enforcement of legislation for protecting the Betta Land.
- Development of sustainable business model for local communities that also can be used in other areas.
- Conservation of rare, endangered and threatened IUCN species in Betta Land.
- Planting and sustainable management of NTFP, foliage and fodder species and medicinal plants.

- Development of water harvesting structure for soil and water conservation.
- Regenerate Betta Land through plant enrichment, control soil erosion and rain water harvesting.
- Capacity building of communities for preserving biodiversity, improve food security and economic development.
- Women empowerment through supporting Self Help Groups (SHGs).
- Promotion of energy efficient Choolas (Closed stoves) for more efficient use of fire wood.

We have developed 95 tanks in this reporting period and helped 41 women members to construct energy efficient choolas. We have also developing small water harvesting structures in Betta Land.



Before



After



Small water harvesting pits

Photo of betta land degrading



We are conserving following species and developed 10,000 nursery saplings

Hopea Ponga	Endangered
Hydnocarpus macrocarpa	Vulnerable
Myristica Malabarica	Endangered
Pterocarpus marsupium	Vulnerable
Pterospermum reticulatum	Vulnerable
Santalum album	Vulnerable
Saraca asoca	Vulnerable
Vateria Indica	Critically Endangered



To conserve trees in the betta lands, first step is to decrease the use of firewood for cooking and boiling water. In this regard MANUVIKASA introduced Energy Efficient Choolas which are 60% more efficient in use of fire wood.

Smokeless Choola Photos



Before



After



Several meetings and trainings are conducted in villages of Siddapur Taluq to sensitize the community on betta land conservation. More than 400 farmers covered under the programme.



Education support programmes

Upon the education of the people of this country, the fate of this country depends.

- Benjamin Disraeli

MANUVIKASA when entered village for organizing self help groups, it came to know about semi orphan and orphan children. These children who have lost both of their parents or lost one among them are facing problem to get learning materials and basic necessities to continue their education. MANUVIKASA designed a programme to provide these children with necessary materials like blanket, bed sheet, towels, casual dresses, toilet soaps, washing soaps, comb, hair oil, notebooks, pens, pencils, dictionary and grammar books etc. In this reporting year MANUVIKASA has helped 163 children. This year MANUVIKASA has distributed scholarships for 255 school going children under JBY group insurance scheme.

Give India is the major donor for this programme. Give India is a donation platform that allows people to support a cause of their choice. About 3000 NGOs around the nation reviewed and finally 200 NGOs listed as per credibility and transparency norms. Give India provides feedback reports for its entire donation and tells where this money went and how it spent. Please visit www.giveindia.org

So far MANUVIKASA has helped more than 1000 children through providing scholarships, learning materials and basic necessity materials



Photos of kit distribution to the orphan and poor children

MANUVIKASA has started receiving foreign volunteers through FSL India and started environment and English education in schools. These volunteers are involved in conducting summer camps, preparation of natural resources management plans and other regular activities of the organization. During the reporting period Ms. Carla, Ms. Britta, Mr. Christian from Germany and Mr. Paul from Netherlands worked in the organization.



Foreign volunteer Ms. Carla giving kit to an orphan child Volunteers engaged in packing of kits with MANUVIKASA staff



Scholarship
Distribution

Success stories of students

Asha is an orphan girl born in Kalakoppa of Sirsi Taluk of Uttara Kannada district, Karnataka. She is studying 10th standard in Kalika Bhavani High School Kansur of Siddapur Taluq, Uttara Kannada District. Her mother died when she was 4 years old. Her father refused this child and married another lady and absconded from the village. Her grandfather (father of her mother) was taking care of her and sending to school. Recently he has died and she is depended on aged grandmother. Her grandmother depended on agriculture labour for their livelihood and living in Hosagadde village of Siddapur Taluq. In 2011 MANUVIKASA has identified this girl when she was studying in 6th standard and

supported her education through basic necessary materials and learning materials with the support of Give India. Now every year MANUVIKASA is supporting her through providing scholarships and learning materials.

Asha has improved in academic performance after MANUVIKASA intervention and her confidence level is improved. She has passed National Merit cum Means Scholarship exam and getting Rs. 600 scholarship from government every month. She is participating in sports and cultural activities and getting more than 85% of score in all the subjects.

She is dreaming to become engineer and showing gratitude to MANUVIKASA for their help to continue education.



Suma Manjunath Naik is a 16 year old girl studying PUC in Science stream in Government Pre-university college Kolagibees. She is belonging to a very poor labour family. Her father was died in her childhood. Her mother is an agricultural labourer. Suma has an elder brother who dropped his education after 7th standard and working as a driver at Bangalore. Though it is a small family the challenges in front of this family are huge. Suma's mother doesn't have work for the whole year. So it is difficult for her to provide all basic things to Suma.

MANUVIKASA identified Ms. Suma through school teachers when she was studying 8th standard and provided basic materials through Give India such as note books, pens, pencils, geometry box, dictionary, grammar books, school bag, rain coat, shoes, blanket, bed sheet, oil, toilet soap, washing soap, comb, tooth paste, tooth brush, two sets of casual dress, soap box and washing brush to continue her education.

Every year MANUVIKASA is providing scholarships to her for continuing education and few friends of MANUVIKASA also supporting her.

Suma has scored 96 percentage in 10th standard and she shows her gratitude to MANUVIKASA for supporting her to continue education and develop confidence to score more marks.



Other rural development programmes and participation in developmental activities

MANUVIKASA has supported youth sports activities and sanitation awareness programmes.



Krishi Sinchana is a unique programme started by Deshpande Foundation and we are its agriculture and livelihood partners since 4 years. More than 10000 farmers gather in the programme every year and exchange their innovation and achievements. One of our farmer Mr. S. V. Hegde and field staff Mr. Chinnappa P had received felicitation during the programme for better performance in their work. Director of MANUVIKASA Mr. Ganapati Bhat has participated in the programme as panelist and anchor during the programme.



Picture 1: Best staff award received by Chinnappa P

Picture 2: Sri. S. V. Hegde receiving best farmer award

To publicize the activities of the organization and to spread a word among farming community MANUVIKASA opened its stall in various places during various occasions.



Swachh Bharath Abhiyan (Clean India Mission)

Training on wormy compost preparation and Mass Awareness Campaign



Sponsored by NABARD Bangalore



Clean India Mission is a national campaign by the Government of India. The campaign was officially launched in October 2014. It is the India's biggest ever cleanliness drive.

The components of the programme are: Construction of individual sanitary latrines, Conversion of dry latrines into low-cost sanitary latrines, Construction of village sanitary complexes for women, setting up of sanitary marts, Total sanitation of villages through campaign for awareness and health.

Wormy composting: making all degradable agriculture waste and household solid organic waste into fertile manure. **Wormy composting** is one of the best methods of preparing organic fertilizers. An earthworm turns soil into fertile soil immediately. With envisaging this reality MANUVIKASA and NABARD (a financial institution promoting cleanliness) have jointly conducted wormy compost training to the SHG members and local farmers. MANUVIKASA promised the financial support for the construction of wormy compost pits. They also

suggested to the participants to prepare wormy compost for their own use and remaining compost can be sold out through MANUVIKASA.

Name of the training programme: Wormy compost training
Place: Avaraguppa village of Siddapur Taluq
Date: 07.03.2015
No of Days: 01
Members: 50
Members of Self Help Groups, Joint Liability Groups, village resource persons and farmers

Name of the training programme: Wormy compost training
Place: Bedkani village of Siddapur Taluq
Date: 10.03.2015
No of Days: 01
Members: 42
Members of Self Help Groups, Joint Liability Groups, village resource persons and farmers

Name of the training programme: Wormy compost training
Place: Kalakoppa village of Mundgod Taluq
Date: 10.03.2015
No of Days: 01
Members: 35
Members of Self Help Groups, Joint Liability Groups, village resource persons and farmers

Session I	Inauguration, Introduction of the participants
Session II	Introduction to the wormy compost, different species, importance of wormy compost, filling of waste and inputs
Session III	Construction of different types of wormy compost pits, government support, subsidy and low cost wormy compost production
Session IV	Usage of wormy compost in different crops, selling of worms, marketing opportunities

After training all the participants visited the nearby wormy compost production unit and observed the unit.

Conclusion: All the participants shown their interest to establish the wormy compost unit and maintain cleanliness in their locality. They are interested to spread the Clean India Mission programme objectives to their children and neighbourhood.

Mass Awareness Campaign

On 2nd October, 2014, the Indian Prime Minister, Narendra Modi, launched a **nation-wide cleanliness campaign** on the occasion of Mahatma Gandhi's birth anniversary. The concept of *Swachh Bharat* is to provide sanitation facilities to every family, including toilets, solid and liquid waste disposal systems, village cleanliness, and safe and adequate drinking water supply.

Under this Clean India Campaign NABARD has sponsored 3 Mass Awareness Programmes to MANUVIKASA

MANUVIKASA has conducted Mass Awareness Programmes in 3 Panchayaths as follows

Date	Name of Place	No of Participants
10.03.2015	Kavachur	250
11.03.2015	Kolsirsi	250
12.03.2015	Kangod	200

Nearly 250 students from Primary and High school have participated in the awareness procession. Members of SHGs, Grama Panchayaths and village people also participated in the programme. Mass Awareness Campaign was inaugurated by Mr. Narayan Naik President of Kolsirsi Panchayath. He stressed the importance of construction of toilets. He assured his support to construct toilets to poor household. He told that “this programme is eye opener to the rural community”. On 12.03.2015, Mass Awareness Campaign was inaugurated by Sri. Yogesh,DDM, NABARD. SDMC member Ganapati Naik and GP member Manjunath Naik were present during the programme.

Campaign Nature and log

- a. Inauguration of the programme and speech by guests
- b. Chanting of Slogans and Marching through rally in all the streets of the village
- c. Rally contained mic and placards to create awareness
- d. Taking Swachch Bharath pledge at the end of the rally
- e. Conclusion talk from rally administer
- f. Shramadan or labor contribution by the SHG members and cleaning of public area like schools, roads and temples.



Visitors to the organization and field programmes 2014-15

- Sri. Naveen Jha, CEO Deshpande Foundation, India
- Smt. Neelam Maheswari, Grant Director, Deshpande Foundation, India
- Sri. Yogesh, DDM, NABARD
- Sri. Krishna Prasad, Director, Sahaja Samruddha
- Sri. Sanjeev Kulakarni and team from Deshpande Foundation
- Representatives from TATA Trust
- Representatives from Earth Net, Philippines
- Representatives from Help Yous NGO.org
- Representatives from Micro Graam
- Representatives from Give India
- Lead District Manager
- Bank managers from different banks
- MSW students for 1 to 2 months internship from Dharwad, Davanagere, Ujire and Myore
- Sri. Triloki Bhatara, Pune
- Sri. K. Narasimha Bhat, AGM, State Bank of India
- Sri. Prakash Bhat, Director, SCOPE, Dharwad
- Sri. S. D. Baligar, Director, VRDS, Ranebennur
- Sri. S. H. Majeed, Director, CRDS, Haveri
- Sri. T. G. Bhat, Director, Sadhana trust, Yallapur
- Sri. Ganesh Shetty, District Manager, NABFIN, Karwar
- Sri. Parthasarathi, NABFIN, Bangalore
- Sri. Danush, ICICI Bank, Mangalore
- Mr. Swaroop, ICICI Bank, Hubli
- Mr. Ketan and accounts team DF, Hubli
- Mr. Loyed and media team DF, Hubli
- Mr. Girish Singh, Give India, Mumbai

Photo gallery of the visitors



Deshpande Foundation CEO Mr. Naveen Jha with TATA trust representatives



Earth net Philippines team visited and interacted with SHG members



Deshpande Foundation Grant Director Ms. Neelam visited the field



**Deshpande Foundation Grant team member
Sri. Sanjeev Kulakarni visited**



MSW students visited as interns



Helpyourngo.org representatives visited and observed field activities



German volunteer Ms. Carla and Mr. Christian

NK **ಕೃಷಿ**
ಸಂಚಿಕೆ 23 ಮೇ 2014

[illegible]

92.0
low estimate
with other studies

[illegible]

A photograph of a small, shallow pond or stream in a wooded area. The water is murky and greenish-brown. The surrounding area is covered in trees and dense vegetation, with a dirt path or clearing visible in the background.

మనుచివాన - 525 మల్ల శిరోశ విమూలం 1500 వలె శ్మీదమిగిలినా
మాడిదోను? - 312 బలవంతం ఈ రోజున 310 రేమిగిలినా

[illegible][illegible][illegible]

2014ರಲ್ಲಿ 500 ಕ್ಕೆ ಮೊದಲ ನಿರ್ಮಾಣ ಮಾಡುವ ಗುರಿ

ಕರ್ನಾಟಕದ ಕುಟುಂಬ 18 ಲಕ್ಷದಷ್ಟು ಹೆಚ್ಚಿದಾಗ 2014ರಲ್ಲಿ 500ಕ್ಕಿಂತ ಮೊದಲ ನಿರ್ಮಾಣ ಮಾಡುವ ಗುರಿ ಹೊಂದಿರುವ ಬಿ.ಎಸ್.ಎಸ್. ನಿರ್ಮಾಣ ಕಂಪನಿ ಲಿಮಿಟೆಡ್, ಕರ್ನಾಟಕದಾದ್ಯಂತ 18 ಲಕ್ಷಕ್ಕಿಂತ ಹೆಚ್ಚಿನ ಕುಟುಂಬಗಳಿಗೆ ವಸತಿ ನಿರ್ಮಾಣ ಮಾಡುವ ಗುರಿ ಹೊಂದಿದೆ. ಕಂಪನಿಯು 2014ರಲ್ಲಿ 500ಕ್ಕಿಂತ ಮೊದಲ ನಿರ್ಮಾಣ ಮಾಡುವ ಗುರಿ ಹೊಂದಿದೆ.

ಬಿ.ಎಸ್.ಎಸ್. ನಿರ್ಮಾಣ ಕಂಪನಿ ಲಿಮಿಟೆಡ್, 2013ರಲ್ಲಿ 18 ಲಕ್ಷಕ್ಕಿಂತ ಹೆಚ್ಚಿನ ಕುಟುಂಬಗಳಿಗೆ ವಸತಿ ನಿರ್ಮಾಣ ಮಾಡಿದೆ. ಕಂಪನಿಯು 2014ರಲ್ಲಿ 500ಕ್ಕಿಂತ ಮೊದಲ ನಿರ್ಮಾಣ ಮಾಡುವ ಗುರಿ ಹೊಂದಿದೆ. ಕಂಪನಿಯು 2014ರಲ್ಲಿ 500ಕ್ಕಿಂತ ಮೊದಲ ನಿರ್ಮಾಣ ಮಾಡುವ ಗುರಿ ಹೊಂದಿದೆ.

ಕರ್ನಾಟಕದಾದ್ಯಂತ 18 ಲಕ್ಷಕ್ಕಿಂತ ಹೆಚ್ಚಿನ ಕುಟುಂಬಗಳಿಗೆ ವಸತಿ ನಿರ್ಮಾಣ ಮಾಡುವ ಗುರಿ ಹೊಂದಿದೆ. ಕಂಪನಿಯು 2014ರಲ್ಲಿ 500ಕ್ಕಿಂತ ಮೊದಲ ನಿರ್ಮಾಣ ಮಾಡುವ ಗುರಿ ಹೊಂದಿದೆ.

ಯುಕ್ತ ಕನ

ಪ್ರಾಚೀನ ಭಾರತದ ಇತಿಹಾಸ

THE JOURNAL OF THE
ROYAL ANTHROPOLOGICAL INSTITUTE
OF GREAT BRITAIN AND IRELAND
VOLUME 100, PART 1, 2000
PUBLISHED BY THE
BRITISH ANTHROPOLOGICAL SOCIETY
ON BEHALF OF THE INSTITUTE
LONDON AND WASHINGTON, D.C.

[illegible]

ANUVIKA
Karnataka's first women's magazine
Give India

[illegible]

ಮುಖ್ಯವಾಗಿ, ಇದು ಒಂದು ಸಾಂಪ್ರದಾಯಿಕ ಕೃಷಿ ಪದ್ಧತಿ. ಇಲ್ಲಿ, ಮಳೆ ನೀರಿನಿಂದ ಬೇಯಿಸಿದ ನಂತರ, ಈ ಹಣ್ಣುಗಳನ್ನು ಸೂರ್ಯನಿಗೆ ತಣ್ಣಗೆ ಮಾಡಲಾಗುತ್ತದೆ. ಇದು ಆಹಾರದ ಸುರಕ್ಷತೆಯನ್ನು ಖಚಿತಗೊಳಿಸುತ್ತದೆ.

ಇದು ಮತ್ತೆ ಮತ್ತೆ ಮಳೆ ನೀರಿನಿಂದ ಬೇಯಿಸಲಾಗುತ್ತದೆ ಮತ್ತು ಸೂರ್ಯನಿಗೆ ತಣ್ಣಗೆ ಮಾಡಲಾಗುತ್ತದೆ. ಇದು ಆಹಾರದ ಸುರಕ್ಷತೆಯನ್ನು ಖಚಿತಗೊಳಿಸುತ್ತದೆ.

ಇದು ಮತ್ತೆ ಮತ್ತೆ ಮಳೆ ನೀರಿನಿಂದ ಬೇಯಿಸಲಾಗುತ್ತದೆ ಮತ್ತು ಸೂರ್ಯನಿಗೆ ತಣ್ಣಗೆ ಮಾಡಲಾಗುತ್ತದೆ. ಇದು ಆಹಾರದ ಸುರಕ್ಷತೆಯನ್ನು ಖಚಿತಗೊಳಿಸುತ್ತದೆ.

ವಿಜಯವಾಣಿ

■ 2015年10月10日，中国首艘自主设计建造的3000吨级大型邮轮“爱达·魔都”号在上海正式交付。

ಕುಟುಂಬ

ದೇಶಪಾಠನಿ

ಮೈಸೂರು ವಿಶ್ವವಿದ್ಯಾನಿಲಯದ ಅಧ್ಯಾಪಕರಾದ ಡಾ. ಕೆ. ಎಸ್. ಶಂಕರ್ ಅವರಿಗೆ ಮಗುವಿನ ಜನ್ಮ.

ತರಬೇತಿ, ಪ್ರಮಾಣೀಕರಣದ ಮೂಲಕ

[illegible]

GLIMPSES OF MEDIA COVERAGE



Our Board members



Mr. Harischandra Bhat
Founder

Mr. Ganapati Bhat
Managing Trustee

Ms. Shilpa Pai
Treasurer

Mr. Nagaraj Hegde
Secretary

Mrs. Geeta Patil
Trustee

Mr. Keshav Murthy
Trustee

Main Advisory Members

Prof. B K. Kemparaju

Mr. Prabhakar Bhat

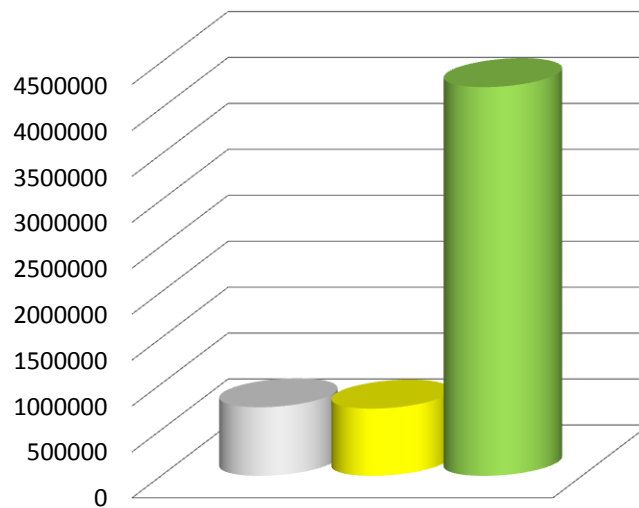
OUR TEAM

1. Mr. Ganapati Bhat
2. Mr. Chinnappa Lamani
3. Mr. M. G. Hegde
4. Mr. Prashant Nilekani
5. Ms. Shubha S. Pai
6. Mr. Erayya Bendigeri
7. Mr. Shivashankar S. Chakrasali
8. Mr. Mahantesh N. Devati
9. Ms. Manasa Hegde
10. Ms. Bhavya Hegde
11. Mr. Manjunath Patgar
12. Mr. Vikas Naik
13. Mr. Ramesh S. Tavare
14. Mr. Gururaj K.S.
15. Mr. Ravish S. Poojari
16. Mr. Ganapati Yaliwala
17. Ms. Lalita Ambig
18. Ms. Hema Manage
19. Mr. Niranjana O. Kadam
20. Mr. Suresh Hegde

Our Supporters

- Deshpande Foundation, Hubli
- Give India, Mumbai
- Give Foundation, USA
- NABFINS
- UNDP Small Grant Programme
- Centre for Environment Education
- MICROGRAAM, Bangalore
- NABARD
- ICICI
- LIC Dharwad

Distribution of funds in 2014-15



■ Education ■ Environment ■ Livehood Development

BALANCE SHEET
AS ON 31st MARCH-2015

LIABILITIES	AMOUNT		ASSETS	AMOUNT	
DESIGNATED AND UNRESTRICTED			FIXED ASSETS		
			Opening Balance	237,147.00	
			Add: Additions	<u>332,350.00</u>	
				569,497.00	
Trust/ Corpus / General Fund			Less: Depreciation	<u>109,070.00</u>	460,427.00
Opening Balance	2,884,828.96		CURRENT ASSETS, LOANS,		
Add: Corpus Fund From:			<u>ADVANCES & RECEIVABLES</u>		
a. Give India	4327.00		Office Rent Deposit	50000.00	
b. Others	1150.00		Opening Balance	<u>25000.00</u>	
Add: General Fund From:			Add: Additions during the year	75000.00	
a. Give India	259,118.25		Less: Refunds during the year	<u>15000.00</u>	60000.00
Less :	(186,491.25)		Telephone Deposit		500.00
Transferred to Revenue			Security Deposit with NABARD		50000.00
b. Give Foundation	124.71		Financial Services Ltd.		
Less: Transferred to Revenue	(124.71)		Fixed Deposit (FD) in Vijaya Bank		
Less: Deficit during the year	<u>(1,083,107.74)</u>	1,879,825.22	Opening Balance	64014.00	
CURRENT LIABILITIES			Add: Additions during the year	<u>12000.00</u>	
Microgram SHG Assistance		3,067,988.00	76014.00		
			Less: FD Matured	<u>50000.00</u>	26014.00
			Accrued Interest on above		1689.00
			Assistance to SHGs		2,983,911.00
			Incentive on Microfinance		113,505.00

			Tax Deducted at source		37,121.00
			CASH AND BANK BALANCE		
			Cash in Hand		46.00
			Cash at Bank		
			Canara Bank, Sirsi		1039.00
			Vijaya Bank, Herur		838,142.07
			Vijaya Bank, Sirsi		7210.00
			Vijaya Bank, Kansur		133,309.00
			ICICI Bank Ltd		24,479.90
			SBI, Sirsi A/c No. 30572069717		210,420.25
		4,947,813.22	TOTAL		4,947,813.22

Place: Sirsi

Date: 31.07.2015

FOR MANUVIKASA ®

Managing Trustee

FOR UDAYA SHETTY & CO

CHARTERED ACCOUNTANTS

(CA. MANJUNATH S. SHETTY)

PARTNER FRN: 005327S

INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31-03-2015

EXPENDITURE	AMOUNT	INCOME	AMOUNT
To Programme Expenditure through Give India		By Donation from Give India	
Programme to meet Basic Necessities of an orphan Child	306200.00	Help an Orphan Child	415,400.00
Sponsoring Uniforms, School Materials and scholarships	24140.00	Help to Construct a Water Harvesting Structure	153,000.00
Programme for construction of Water Harvesting Structure	170,000.00	Sponsor Clothing and School Supplies for a Poor Child	109,109.00
To Programme Expenditure through Give Foundation USA		By Donation from Give Foundation, USA	
Programme to meet Basic Necessities of an orphan Child	66640.00	Help an Orphan Child	66406.55
Programme for construction of Water Harvesting Structure	17000.00	By Grants from Centre for Environment Education/ UNDP	755,200.00
To Programme Expenditure through Fidelity Charitable Gift Fund		By Assistance form LIC for distribution of Scholarship to students	149,400.00
Development of Water Springs and Tanks	375,989.00	By Grants from KRVP	14,000.00
Capacity Building Training and awareness	24,870.00	By Donation from NABARD	24,645.00
Attending seminars and workshops	16,957.00	By Grants from NABARD Financial Services	33,500.00
Programme monitoring cost	9,894.00	By General Grants and Contributions	882,550.00
Professional fees	39,000.00	By Income from activities of the Trust	685,380.00
Honorarium	195,000.00	By General Fund from Give Foundation USA transferred to revenue (utilized)	124.71
Salaries	1,130,431.00	By General Fund from Give India transferred to revenue (utilized)	186,491.25
Travelling Expenditure	220,527.00	By General Fund from Give Foundation USA received last year transferred to revenue (utilized this year)	364.85
Audit fees	11,236.00		
Electricity and water charge	6,865.00		
Maintenance cost	6,524.00		
Printing and stationery	12,426.00		
Rent	52,600.00		
Telephone charges	14,119.00		

		By Other Income	
		Bank Interest	79,243.90
To Programme Expenditure through centre for Environment Education/UNDP			
Development of Tanks	239,225.00		
Promotion of smokeless choolas	108,000.00		
Capacity building training to staff	13,700.00		
Manpower	124,333.00		
Nursery	46,665.00		
Others	11,624.00		
Miscellaneous	51,846.00		
To Other Programme Expenses			
To Distribution of scholarships out of Assistance from LIC	153,000.00		
To Environmental Awareness Campaign Expenses through Grant from KRVP	14,747.00		
To Swach Bharat Abhiyan (Clean India Mission) Expenses through Donation from NABARD	30,645.00		
To SHG Programme Expenses	206,423.00		
To Other Programme Expenses			
Distribution of Scholarships and Education Materials	5,023.00		
JLG Assistance Expenses	75,365.00		
Programme for Rejuvenation of water springs and Wet Lands	350,000.00		
Sponsor clothing	1,510.00		
Summer Camp	1,675.00		
To Administrative and General Expenses of the Trust			
Advertisement and Publicity	3,200.00		

Audit Fees	5,618.00		
Legal and professional charges	11,634.00		
Honorarium	26,750.00		
Miscellaneous Expenses	20,616.00		
Newspapers and Periodicals	5,054.00	By Deficit i.e., Excess of Expenditure Over Income Transferred to Balance Sheet	1,083,107.74
Office Rent	5,600.00		
Postage and Telephone	3,871.00		
Printing and Stationery	20,032.00		
Repairs and Maintenance	50,443.00		
Payment to volunteers	9,408.00		
Travelling and conveyance	9,113.00		
To Interest paid to Microgram	223,315.00		
To Depreciation on Fixed Assets (Schedule-1)	109,070.00		
Total	4,637,923.00		4,637,923.00

Place: Sirsi

Date: 31.07.2015

FOR MANUVIKASA ®

Sd/-

Managing Trustee

FOR UDAYA SHETTY & CO

CHARTERED ACCOUNTANTS

Sd/-

(CA. MANJUNATH S. SHETTY)

PARTNER

FRN: 005327S

STATEMENT OF THE FUND FLOW FOR THE YEAR ENDED MARCH 31, 2015

Source of funds	2015 (Rupees)
Transferred from secured Loan to Corpus	-
Fees on Consultancy Services	-
Received for Small Grants Programme	755,200.00
Received from sale of fixed assets	-
Other income	80,932.90
Contribution to the Earmarked funds	2,720,370.36
Decrease in net current assets	109,070.00
Redemption of investments	-
Income on investments	-
Application of Funds	-
Addition to fixed assets	332,350.00
Purchase of investments	-
Decrease in unsecured loans	-
Decrease in secured loans	-
Disbursements under small grant programme	-
Disbursements from Earmarked funds	-
Grants disbursed to other organizations	-
Personal Expenses	-
Technical Expenses	-
Promotional Expenses	4,134,199.00
Administrative and other expenses	171,339.00
Increase in Net current Assets	332,350.00

Credibility Information of the Organization

- We are registered as a non-profit organization under Indian Public Charitable Trust Act (No 171/03-04) dated 16.04.2003
- We are registered under 12 A of the Income Tax Act 1961 and with the DIT (Exemptions) under 80-G.
- All legal documents are available on request

➤ **Name and address of Main Bankers:**

Vijaya Bank

Herur Branch

Tq: Siddapur, Uttara Kannada

Karnataka India

➤ **Name of the auditors :**

UDAYA SHETTY & CO.

CHARTERED ACCOUNTANTS

Branch: II Floor

Dr. Shiva swami Building

Devikere, Sirsi (U.K) 581 401

Staff details

Gender	Paid full Time	Paid Part time	Paid Consultant	Paid volunteers/ Motivators/Teachers	Unpaid Volunteers
Male	14	-	-		2
Female	5	-	-		1

Staff salary paid details

Head of the organization	19,500 per month
Highest paid staff	12,500
Lowest paid staff	4,000

Remuneration paid to the board members

Name of the board members	No of meetings attended	Amount paid during 2014-15
Mr. Ganapati Bhat	05	234,000.00
Mr. Nagaraj Hegde	05	Nil
Ms. Shilpa Pai	05	Nil
Ms. Geeta Patil	05	Nil
Mr. Keshav Murthy	05	Nil
Prof. B. K. Kemparaju	05	Nil
Mr. Prabhakar Bhat	05	Nil

No remuneration, sitting fees or any other form of compensation has been paid to any board members.

National and international Travel and other accounting matters

- No traveling expenditure made to any staff or governing body members for international travel
