

ANNUAL REPORT

2015-16

MANUVIKASA

A Group Of Volunteers For Education, Environment and Rural Development

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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 THE DESK OF THE DIRECTOR

Our Nation with vast geography and diversities needs intervention from both Government and Non-Government entities in order to achieve our motto of becoming a Developed Nation.

MANUVIKASA has rendered its services in the developmental Sector since 2003. In the due course we have delivered our interventions in Water Conservation, Environment Conservation, Financial Inclusion, Women Empowerment, Educational support to Poor and Orphan school going children and also various other social programmes in consideration of the community requirements.

I am extremely happy to present the MANUVIKASA's report for the year 2015-16. It is right time to deliberate the achievements, challenges, partnerships, growth and future plan. Our team has shown excellent performance through commitment and hard work.

During the course of implementation, two major programmes namely water conservation and financial inclusion has become cost sharing model and about 70 percent of the contribution is coming from the community. Thus the effort of MANUVIKASA has promoted the ownership feeling among the community in these programmes. Support of Deshpande Foundation to our Organization has propelled the growth by almost 6 times since 4 years, it is quiet significant. I take this opportunity to express my heartiest thanks to Deshpande Foundation for their strategic support, financial support and incubation support.

Give India made our Organization more visible in the national domain through their portal and we accessed more knowledge on credibility and

transparency in governance from them. I acknowledge their support in terms of donations, corpus and general funds. It is my pleasure to acknowledge the support extended by UNDP GEF SGP, NABARD, NABFINS, LIC, TRDC and individual Donors.

I acknowledge the support of our board of trustees who have extended their time and effort to review the programmes, quality assessment, mobilizing resources, making frameworks and providing suggestions.

I take this opportunity to acknowledge my Staff, community leaders and Volunteers who have made this noble task a successful.

On behalf of MANUVIKASA, I endorse to keep-up our work to the donor/supporters expectations and expect more Support/Guidance in future.

Uttara Kannada district of Karnataka is a unique place which embeds vast natural resources and rich bio-diversity of Flora and fauna. MANUVIKASA, an organization originating from Siddapura taluk of Uttara Kannada has emphasized on the issues which are specific to the area of operation.

We took a note on lack of irrigation facilities in the district for the cultivation of crops (both food and commercial), intervened to develop Farm Pond/Small Tanks enabling spring rejuvenation.

During the reporting period we have developed 467 small tanks and farm ponds with the support of Deshpande Foundation, UNDP GEF SGP and Give India and supported 543 farmers.

MANUVIKASA, observed fast deteriorating forest resources in the Betta-Land (Community Forest Land), intervened to regenerate the endangered species (IUCN red list) and control the actual cause for deterioration.

As a result we have distributed 10000 plants to the respective community members and constructed 19 fuel efficient smokeless choolas in Siddapur taluk under the mentorship and support of UNDP SGP.

MANUVIKASA also intervened to promote the community members to generate income through group activities (especially women) in order to meet the livelihood requirements of their families and accomplish livelihood development.

As a result we are able to form 950 SHG and JLG and have linked 832 groups for Financial Assistance for a tune of Rs.18 Cr. under the support of NABARD, NABFINS, ICICI, MICROGRAAM, Nationalized Banks and KVGB.

Under education support to the poor and orphan school going children, we helped 189 children through distributing basic necessity materials and learning materials and 137 children through scholarships.

MANUVIKASA team is planning to set up a Souharda co-operative to emphasize financial inclusion programme. This institutional setup leverages its support to the community members (especially women) to channelize their earnings/income and opt for Financial Assistance. The community itself is the owner of this institution.

A step ahead, in order to meet the demands of the agrarian community and to counter the problems faced by them we are going to set up an Farmer Producer Organization under the Companies Act.

The Vision of the company is to bring down the market players and shorten the value chain, so as to extend higher margins to the producer.

Our team is getting ready to replicate the successful approaches in expanded areas and sustain the upcoming subsidiary Organizations.

I wish all the best for future endeavours of MANUVIKASA and expect more co-operations from all the stakeholders.

Ganapati Bhat
Managing Trustee

About MANUVIKASA

Introducing ourselves

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:

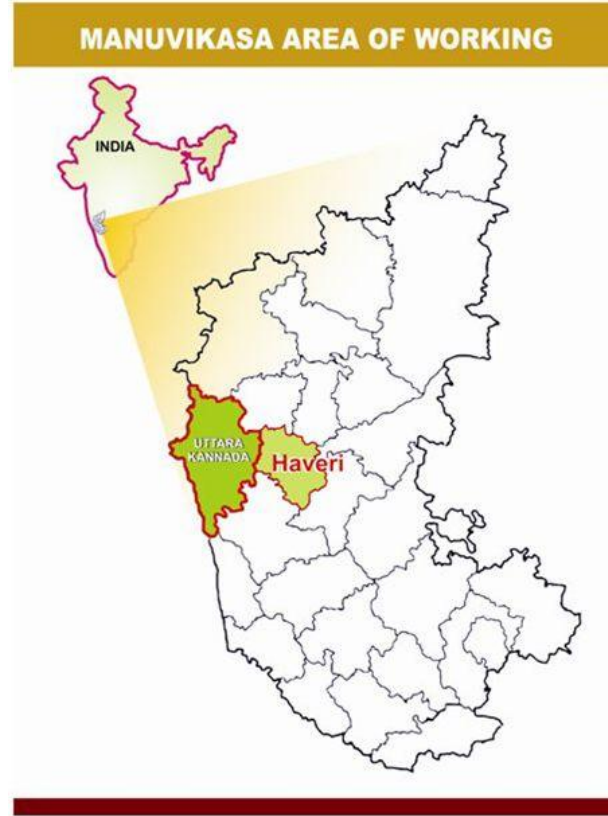
- ✧ To undertake the preservation of the natural resources mainly land, water, vegetation to sustain life on this planet by maintaining ecosystem and to prevent exploitation of these resources by some section of the society and ensuring equitable distribution to the basic need of all, especially the 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

Core values

- Service beyond self
- Respect for human beings
- Maintain a vision
- Responsibility
- Cooperation beyond borders
- Public mindedness
- Accountability and decentralization
- Truthfulness
- Transparency and professionalism
- Non-profit integrity
- Comprehensive view point
- Voluntarism and Team work

Policy on planning, Implementation and review

Project planning, implementation, monitoring and evaluation

- Creative participatory approach is being followed in the planning, implementation, monitoring and evaluation of the programmes.
- We exercise the “bottom up” approach.
- MANUVIKASA team will finalize the project plans with the active participation of the stakeholders at the field level.
- The Project Director shall finalize the plan and submit to the Governing Board for approval
- The team plans implementation with the help of clearly prepared action plan
- Generally no deviation is permitted from the approved plan. If there is a need to deviate or do mid-course correction, necessary prior approval must be sought
- There shall be a continuous internal monitoring and ongoing evaluation of the programme once in a year and in-built monitoring system will be developed for every project.

Performance measures

- MANUVIKASA gives more respect to credibility, transparency and accountability and maintain beneficiary register with contact details and it is publicly available.
- Frequently comparative study will be conducted on the impact of cost benefit of the programme in different geographical sites.
- Impact of the programme will be studied in the adverse climatic condition.

Future plan to develop the organization

- Give more strength to the board through involving more efficient persons in the board
- Develop IT measures to strengthen the system in the organization
- Develop strong mechanism to raise funds and self generation
- Develop proper systems to maintain credibility and transparency

Special Thanks to

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

Determining the priorities while selecting the activities



Achievements 2015-16

Environment conservation and Livelihood Development

Water is limited natural resources and demand is increasing. Over exploitation of water resources has been making human water foot prints bigger. Water resource is deteriorating drastically and demand for water conservatory structures and farm ponds are increasing from the community. MANUVIKASA has started water conservation programme since 2010-11 and started scaling from 2012-13 and average deep of the structures were up to 10 feet and this year demand was to deepen the structures up to 15 feet. The journey of the construction of farm ponds, rejuvenation of springs, water harvesting structures and small tanks in this year was really challenging due to unexpected rain in summer and uncertain in whole year.

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.

MANUVIKASA is developing water harvestings structures or rejuvenation structures commonly called tanks with minimum size of 30 feet width X 30 feet length X 10 feet depth. This has the capacity to hold 2.5 Lakh litres of water in one time. We are developing two types of tanks are as follows.

1. Water harvesting and sinking tanks
2. Spring water tanks

Water harvesting tanks will fill with 2.5 lakh litres of water and same water will be percolated in the soil and again refilled. One tank will drain at least 25 lakh litres of water to the soil per annum. These tanks will be developed in the regions which lye comparatively higher, this will rejuvenate the springs of water tanks and open wells which fall below. These tanks receive water from surrounding surface runoff water through feeder channels. Excess water goes through outlets.

Spring water tanks receive water through springs and no feeder channels required. Outside water flow to the tanks will be avoided. These tanks discharge 1.5 to 2 inches of water to the farmer's field. On an average 50 thousand litres will be discharged every day.

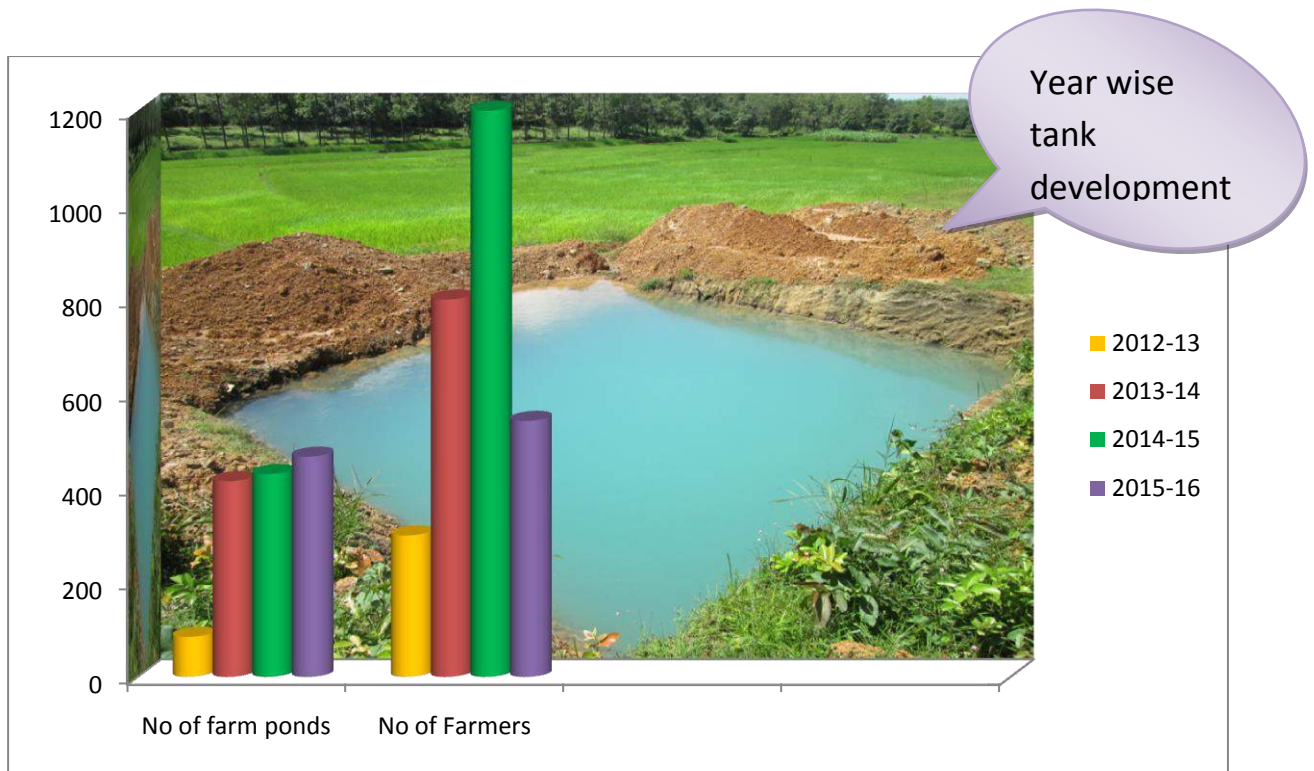
In the year 2015-16, 467 structures are increased in Sirsi, Siddapur, Yallapur and Mundgod Taluqs of Uttara Kannada District.

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 two excavators for tank development. Deshpande Foundation is supporting our organization since 2012.

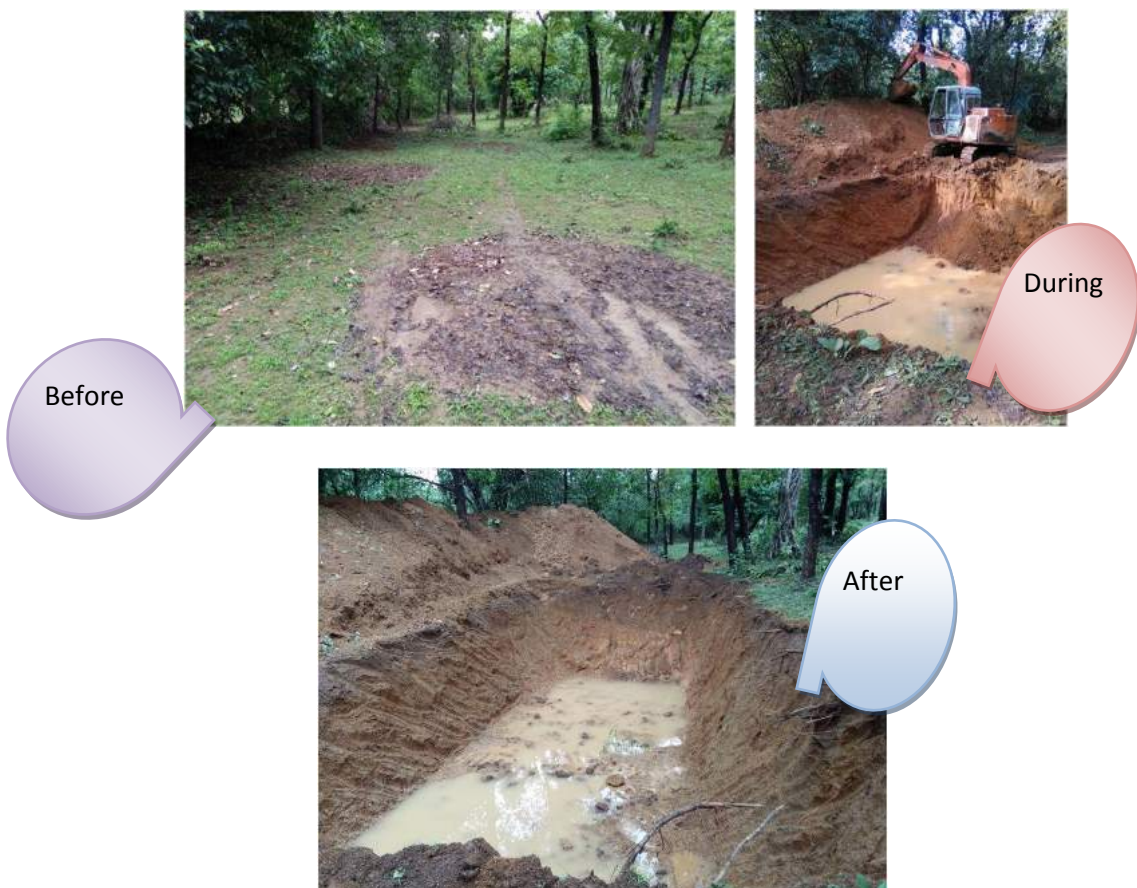
| Year | Up to 2012-13 | 2013-14 | 2014-15 | 2015-16 | Total |
|--|------------------|---------|---------|---------|-------|
| Total Number of Tanks and Farm Ponds | 85 | 415 | 430 | 467 | 1397 |
| Number of beneficiaries | 300 | 800 | 1200 | 543 | 2843 |

After tank development more than 60% of the farmers are growing second crop. We have observed expansion of the agriculture land and most of the waste land converted in to agriculture land. Horticulture crop, vegetables and water intensive crop has increased. Surrounding open and tube wells are recharging.

**We have developed 1397 tanks and
harvesting 977500000 litres water
every year**



This tank is constructed at Kadbala near Salkani. This tank is constructed 3 Km away from connecting road. It is about 19 Km away from Sirsi town.



Simple process and quick impact



Transportation of excavator

Excavation & soil shifting



After excavation ready for irrigation

Different types of water harvesting structures





Case Study- Malini Satish Naik

A 38 years old woman farmer living in Kumbrikodlu village of Siddapur Taluq with small piece of land around less than one acre. Her husband Satish working in rice mill and his major earnings go to his habits. This lady is taking care of her two children, their education and improvement of the land. Her land was barren and cultivating few vegetables in monsoon and facing acute water problem and small pond in the land was providing water to the domestic consumption. She was going for labour work to meet out the expenses of the family.

MANUVIKASA entered this village three years back with promotion of Self Help Group (SHG) and Malini joined Annapurneswari SHG as a member. During the discussion with MANUVIKASA staff members, she came to know that this organization is developing farm ponds or small tanks for the farmers. She requested and developed a small tank with the size of 30 feet length X 30 Feet width X 10 Feet depth. Spring water came to the tank and she is able to get water throughout the year. This tank is also helpful to surrounding farmers.

After tank development she has taken Rs. 80,000 loan from SHG and cultivated banana and areca nut plants. Banana started yielding and giving Rs. 40,000 income every year. She is raising areca nut nursery and selling it to surrounding farmers and earning around Rs. 20,000 per year. She stopped going to labour work and engaged in her land. Now she has become representative of the SHG and member of Gram Panchayath. She is providing good education and health care to both the kids. Her repayment of the loan in SHG is very regular and able to save Rs. 500 per month. Now she has purchased LIC policy also.

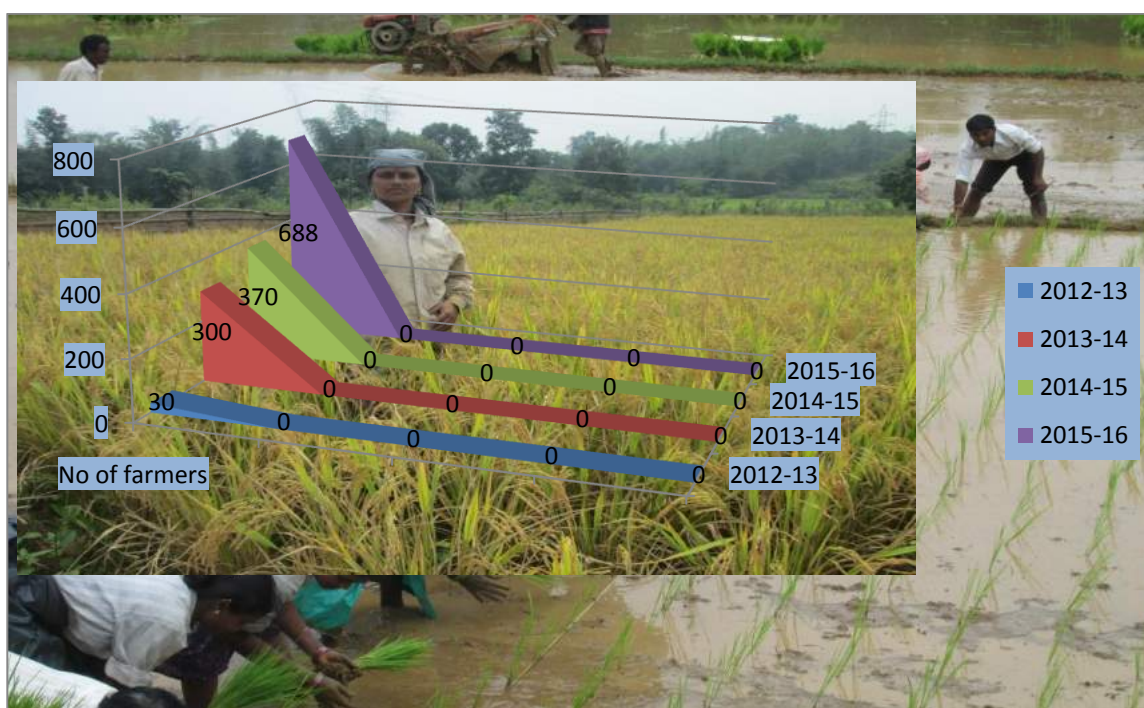
She is planning to construct a new house and establish small tailoring unit. She has dream to educate her children very well and develop horticulture.



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, application of manure and bio-pesticides and harvesting method will be imparted in training and field visits to the farmers. During the reporting period we have developed 688 SRI plots covering 795 acres. Last year successful farmers have participated as resource farmers to achieve this big number.

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



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

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

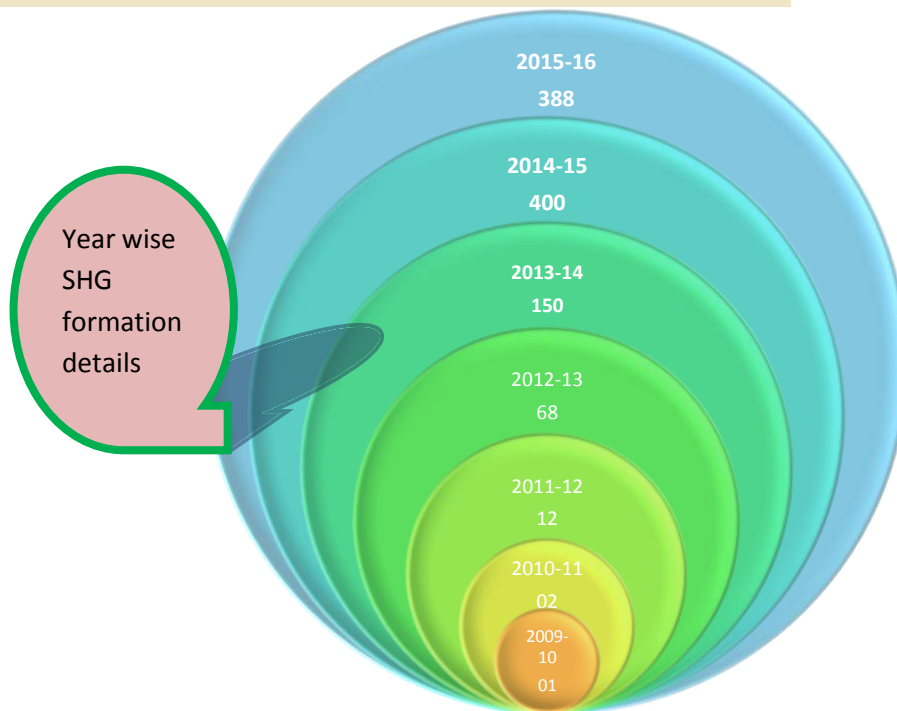
“You educate a man; you educate a man. You educate a woman; you educate a generation.”

— [Brigham Young](#)

Women are normally recognized under non-organized group. They are not having any right to decide or implement any kind of work in so called male dominated world. But the fact is, women form 50% of the total population and they have equal rights to participate in each and every programme.

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 1021 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. These SHGs have got Rs.16.28 Crores loan from financial institutions. 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 objective of the Company is 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 needy and disadvantaged sections of the society for securing their prosperity in both rural and urban areas. MANUVIKASA has linked Rs. 9.84 Cr. to 302 SHGs.



MANUVIKASA is working as Business Correspondent with ICICI bank for linkage of SHG. During the reporting period 140 SHGs got Rs. 1.71 Cr. loan from ICICI bank. More than 60% of the loan amount utilized for Income Generation Activities like dairy, small business, agriculture development, horticulture crops and micro enterprises

MANUVIKASA has collaborated with MicroGraam, a 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 by providing access to loans from social minded investors. MicroGraam provides affordable, micro-loans to rural poor who have not otherwise access to financial services. MicroGraam also helps to develop innovative solutions to provide the lowest-cost 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 Rs.38 lakh loan from MicroGraam and given micro loans to about 180 members to encourage income generation activities like dairy, construction of wells, purchase of sewing machine and petty shops etc.

Statistics of MANUVIKASA financial inclusion programme



Few programmes

MANUVIKASA is conducting several trainings, awareness programmes and conventions to Self Help Groups (SHG) and Joint Liability Groups (JLG). We have conducted a regional level SHG members' convention on 28.09.2015 at Kansur. Vijaya Bank Manager Mrs. Nagaveni Naik explained various banking schemes to the rural mass. She disbursed loan sanction letters to few groups. Local leaders and public representatives attended the programme. Few competitions were organized to the women members.



We have also conducted legal awareness programmes for the women members and invited officials from police department and lawyers. Interactive sessions have helped women members to clarify their doubts and get more information on legal issues related to woman and children.



Officials from police department delivering lecture to the women members

During this reporting period we have arranged loans to 19 Auto drivers through Canara Bank, Dandeli for purchasing Auto Rickshaws.



MANUVIKASA has conducted a women convention and scholarship distribution programme to the children of the SHG members at Sirsi on 19.12.2015. Committee member of MES Education Society and social worker Sri. Deepak Doddur, Mr.R.L. Ganapati Police Inspector, Raghavenrda Seva Samiti President Sri. S. S. Vernekar and others distributed scholarships to 70 children.





MANUVIKASA has started JLG (Joint Liability Groups) promotion with the help of NABARD since two years. Total 900 JLGs are promoted and 702 JLGs are linked with the bank loan of Rs. 11.62 Crores this year. Most of the groups are represented by women and are involved in different types of Income Generation activities. Each member of the JLGs has got an average loan of Rs. 30000.

We are conducting Project Implementation and Monitoring Committee (PIMC) meetings for reviewing the progress of the JLG formation, linkage and recovery. Bank managers, MANUVIKASA staff, Lead District Manager and NABARD DDM attended the meeting.

PIMC Meeting conducted details

| | |
|-------------------|---------------------------------|
| 22.08.2015 | MANUVIKASA Office, Sirsi |
| 19.12.2015 | Hotel Bhadra, Karwar |



NABARD DDM Sri. S. L Yogesh, LDM Sri. Narayan Naik and SBM AGM Sri. K. N. Bhat attended the PIMC meeting at Karwar

We are happy to share that following banks have supported MANUVIKASA for JLGs 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 |
| Canara Bank Dandeli | Bank of Baroda Sirsi |
| State Bank of Mysore Ankola | KVG Bank Dandeli |
| Canara Bank Castel rock | Corporation Bank Dandeli |
| Indian Overseas Bank Ankola | KVG Bank Siddapur |
| Syndicate Bank Belekeri | Syndicate Bank Kumbarkoppa |
| Syndicate Bank Manchikeri | Syndicate Bank Mundgod |
| Syndicate Bank Yellapur | KVG Bank Hillur |
| Vijaya Bank Sunksal | Syndicate Bank Sirsi |
| Vijaya Bank Hegdekatta | Syndicate Bank Sadashivgad |
| Vijaya Bank Sirsi | Karnataka Bank Yellapur |
| Indian Bank Sirsi | |
| Karnataka Bank Kumta | Indian Overseas Bank Dasanakoppa |
| Canara Bank Mundgod | KVG Bank Hunagund |
| Karnataka Bank Yellapur | KVGB Bank Vajralli |
| KVG Bank Madnur | KVG Bank Yellapur |

| | |
|-------------------------------|----------------------------|
| State Bank of Mysore Yellapur | KVG Bank Vandane |
| Syndicate Bank Bilagi | Indian Overseas Bank Kumta |
| KVG Bank Kumta | KVG Bank Nellikeri |

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 to 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 conducted during the federation meeting.



NABFIN officials are grading the SHG while providing loan. MANUVIKASA Managing Trustee Mr. Ganapati Bhat and NABFIN District Manager Sri. Ganesh Shetty distributing loan.

This year NABFIN has provided loan to 302 SHGs and its tune being Rs. 9.84 Crores. NABFIN will process the loan paper and provides the loan to the door step of the SHGs.

MANUVIKASA is trying to link the government schemes to SHG and JLG members. Officials from the different government departments will be invited to the programmes and provide opportunity to the group members for open discussion.



Uttara Kannada District CEO Sri. Ramprasad Discussing with fisher women JLG members during a programme conducted at Karwar on 06.10.2015. NABARD DDM, District officer from Fishery Department and Bank managers were participated during the programme.

Collaboration with KVGB



KVGB Chairman Sri. Ashok Reddy Nukul and MANUVIKASA Managing Trustee Mr. Ganapati Bhat exchanging the MOU in KVGB Head office Dharwad on 20.02.2016. MANUVIKASA founder Sri. Harischandra Bhat, KVGB GM Mr. Ganga and senior officials from MANUVIKASA and KVG Bank were present.

MANUVIKASA has collaborated with Karnataka Vikasa Grameena Bank (KVGB) for working as service provider for the formation and nurturing of Self Help Groups and Joint Liability Groups and linking loan to these groups with KVGB Branches in Uttara Kannada District.

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. 30000 insurance benefit for normal death and Rs. 75000 for accidental death and accidental disability.

NABARD DDM introduced MANUVIKASA to the NABCON (NABARD Consultancy) for evaluation of Stree Shakti Groups in the Uttara Kannada District. MANUVIKASA has evaluated 25 groups in 10 Taluqs. (Except Bhatkal). Our organization successfully submitted the evaluation report

SPREADING SMILE THROUGH SHGs..... (Case Study)

Shree Aadishakti Dyavamma Self Help Group, Menasi was started on 03.06.2013 with the membership of 10 poor rural women members. This group is promoted by MANUVIKASA an NGO working in Uttara Kannada district. This SHG is having bank account with State Bank of Mysore, Siddapur. They had taken a loan of INR 1, 35,000 from **NABFINS** in December-2014. Total Savings till date is 26000. Total 5 members in the group have taken loan and 2 members are involved in dairy, 2 members have invested on horticulture and 1 member has invested on agriculture operations. Recovery of the loan is good and the instalments are paid well in advance and also the instalments are more than prescribed amount.

Sharada Sanjeev Naik is a fifty eight years old healthy lady living with her husband in **Menasi** Village of Siddapur Taluq. She is a member of **Shree Aadishakti Dyavamma** Womens self-help group which is promoted by **MANUVIKASA**. Her husband is retired employee of KEB. He has met with an accident and became disabled and he cannot carry out much work. Most of the responsibility is on Mrs. Sharada's shoulder. They had to take loans thrice for their Son and two daughters' marriages. With the income from their 3 acre 12 gunta land and the pension of her husband it was too difficult for them to carry out all their responsibilities. They had to sell 2 acres of land. With the rest of the land they had to clear the pending loans as well. Three years back when she joined the Self Help Group, she had lost her confidence in her life and was in a course of acute depression. Other members of the SHG have boosted her confidence level and supported her to grow banana and she started a petty shop. She has got INR 30000 loan from **NABFINS** to develop her business and horticulture. Before joining the group her condition was very miserable. Now

she has grown banana in 0.5 acre land and also she has raised 1500 areca seedlings. Her petty shop is also running well. Altogether she has raised her income level and she is able to repay the loan in time and she is also saving INR 100 every month. Her leadership quality is improved and she is carrying out all the works with full confidence.



Sharada's monthly income has raised and she is planning to increase the volume of shop business and also she wants to grow horticulture crop in 2 acres from coming year. She is praising Shree Aadishakti Dyavamma SHG and MANUVIKASA for developing her confidence in the life and improves her income with small loan support.

Bio-Diversity conservation and Betta Land Development

The Western Ghats are recognized as one of the twelve mega-biodiversity 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 heart of the Western Ghats and which is rich in forest as well as in bio-diversity. 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 in to 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.”**

Project Duration: 15 July 2013 to 31 December 2015

Our achievement and going forward.....

In this project MANUVIKASA aims 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 (SHG's).
- Promotion of energy efficient Choolas (Closed stoves) for more efficient use of fire wood.

We have developed 23 tanks in this reporting period and helped 91 women members to construct energy efficient choolas. We have also developed small water harvesting structures in Betta Land.



Smokeless Choola



Wetland created in Betta Land



Different types of water harvesting structures in betta land



We are conserving following species and developed 10000 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 producing energy.

Evaluation of the Project

This UNDP GEF SGP supported project is evaluated by Prabhjot Sodhi, Country Programme Manager, GEF Small Grants Programme (SGP), United Nations Development Program (UNDP), and Centre for Environment Education (CEE) on 12 and 13 August 2016. He was impressed by the work done by MANUVIKASA and co-finance raised by the MANUVIKASA.



Sodhi Sir has visited Betta Land sites, Nursery, Tank sites and also attended SHG meeting. He interacted with bank managers, beneficiaries of Choola development and conducted staff meeting.

“Coming to Manuvikasa was a learning experience, breath of fresh air and fresh surge of energy to engage with communities and enjoy delivery of actions. I very much saw in the eyes of all your colleagues, the desire to see that communities share leadership, decision-making and sharing costs has been a corner stone of process approach in Manuvikasa.

What my heartfelt thought's for Manuvikasa about future are creating excitement about possibilities and awaking in the staff. Ensuring all have a wider vision for long term self and institutional sustainability. You are on the right track, but the focus now needs to shift to more innovative ways of working, integrated and community led approaches!!!

With this I wish Manuvikasa family all the best in life! God Bless.



Prabhjot Sodhi, MBE

Country Programme
Manager, GEF Small Grants
Programme (SGP), United
Nations Development
Program (UNDP), Centre for
Environment Education
(CEE)

Another external evaluation of the project was held from 8th to 10th November 2015 by Samir Stephan Kujur. He visited the field and verified all the documents and presented his evaluation report.

Brief evaluation report of Mr Samir Stephan Kujur

Overall Assessment: The project is rated as Satisfactory for its overall implementation (Using 6 point Progress towards Results Rating Scale i.e. Highly Satisfactory, Satisfactory, Moderately Satisfactory, Moderately Unsatisfactory, Unsatisfactory, Highly Unsatisfactory).

Strengths: (maximum 5)

- Manuvikasa is a local and grassroots level organization. It is well recognized by the local government, corporate, NGOs, financial institutions, research institutions in the region.
- It is a micro-finance based organization. The systems are well placed for monitoring of day-to-day activities. The interventions are credit-based, where members are linked to micro-insurance schemes for their safety and securities.

- The project has established the linkages with Deshpande Foundation, GIVE India, NABARD, College of Forestry, Agriculture University and KVK for leveraging of technical and financial resources.

Opportunities for Improvement: (maximum 5)

- The Western Ghats has globally significance for its ecosystem (i.e. Rare, Endangered and Threatened plant flora and fauna species), which require special attention.
- Looking at the topography and human habitation, SHG model looks quite complex and unsustainable (minimum of 10 members per SHG). The houses are spread over in a radius of 4-5 kilometers in villages.
- The project has proposed to have the plan for conservation of globally threatened species; however it lacks well documented and written Betta Land Development and Management Plan.

Recommendations:

These recommendations correspond to the opportunities for improvement described above.

- The project should give more attention on protection and conservation of identified Rare, Endangered and Threatened plant species.
- Joint Liability Groups (JLGs) should be formed and strengthened for achieving the better results.
- Site specific Betta Land Development and Management Plan should be prepared for management of Betta lands. Betta Users Group should be strengthened for proper execution of the Betta Land Development and Management Plan.



Sameer
discussing with
SHG beneficiary
and observing
water harvesting

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 121 orphan and semi orphan children and 68 poor children. This year MANUVIKASA has distributed scholarships for 137 school going children under JBY group insurance scheme.

This year we have started distributing notebooks to the poor children. Each student gets 05 notebooks a year. We have distributed about 3200 note books to the 640 children.

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 1500 children through providing scholarships, learning materials and basic necessity materials

MANUVIKASA will provide feedback reports to the donors after utilizing the donation amount. Indian and foreign individuals who donate MANUVIKASA receive feedback report through Give India.

Model feedback report

Brief Description:

DONATIONS RECEIVED THROUGH GIVEINDIA IS USED ONLY FOR POOR BENEFICIARIES.

Bhuvaneshwari Timma Okkaliga, is a fifteen year old girl studying in 9th standard at Malenadu High School Kaonchur of Siddapur Taluq, Uttar Kannada district. Her father was suffering from some viral fever and died because of the same. Her mother Manjamma is a labourer. Bhuvaneshwari has two elder sisters, Nethravathi engaged herself in stitching field and Mangala studying in 1st PUC. Her mother's income is not sufficient to carry out all the expenses of her children. Fulfilling the basic necessities for securing education was a challenge in bhuvaneshwari's life.

MANUVIKASA identified Ms. Bhuvaneshwari Timma Okkaliga through school teachers and provided basic materials 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.

Bhuvaneshwari is good in her academic performance. She has scored an average of A grade during the last academic year. Her favourite subject is Mathematics. She is also interested in sports and participated in Taluq level long jump competition. Her aim is to become a doctor.

Beneficiary Details

| | |
|--|--|
| Full Name | Bhuvaneshwari Timma Okkaliga |
| Father / Husband / Guardian Name | Manjamma |
| Age | 15 |
| Utilization Period | 15.06.2015 |
| Current Address | |
| House / Building / Centre | Akkunji |
| Street Name & Number | Akkunji |
| Prominent Landmark | Near bus stop |
| Local Area/Sector/Para /Basti /Tola /Dhani /Vas /Bigha/Nagar | Akkunji |
| Village / Town / City | Akkunji |
| PO Name, Taluka / Mandal / Tehsil Block, District | Post; Akkunji Taluk: Siddapur Dist: Uttara Kannada |
| State and Pin code | Karnataka 581355 |



Dear Varsha Madam,

We MANUVIKASA and Give India, express our gratitude to you for your donation to our noble cause. Your donation has made positive impact in the life of a poor child

We MANUVIKASA are working in North Kanara and Haveri Districts of Karnataka by conserving environment and empowering poor. All our efforts try to carry out innovative and sustainable solution to burning problems. Your donation reached to the needy child

Brief Description

DONATIONS RECEIVED THROUGH GIVEINDIA IS USED ONLY FOR POOR BENEFICIARIES

A 7th Standard student Nagashree Parameshwar Naik of Higher primary school Koligar, Sirsi taluq, Uttara Kannada district, is a good student. Her parents stay at Kanmule, near Salkani. Her father is a tailor and her mother is agricultural labour. Her elder brother is studying in 10th standard. Grandparents also stay with them. In the small income earned by her parents it is difficult to look after the family expenses. Having basic facilities for her study is her dream. She never lost her faith and confidence that she will study well and become a teacher one day. She works hard to fulfil her dream every day.

MANUVIKASA identified Ms. Nagashree and provided the basic materials such as note books, pens, geometry box, dictionary, grammar books, school bag, raincoat, shoes and casual dress to continue her education.

Nagashree has consistently scored A grade in previous years. Good in English and she dances very well. Good player of khokho game. She has a dream of being a professional teacher.

| | |
|----------------------------------|----------------------------|
| Beneficiary Details | |
| Full Name | Nagashree Parameshwar Naik |
| Father / Husband / Guardian Name | Parameshwar Naik |
| Age | 13 |
| Utilization Period | 29.06.2015 |
| | |
| Current Address | |
| House / Building / Centre | Kanmule |

| | |
|--|--|
| Street Name & Number | Kanmule |
| Prominent Landmark | Kanmule |
| Local Area/Sector/Para /Basti /Tola /Dhani /Vas /Bigha/Nagar | Salkani |
| Village / Town / City | Salkani |
| PO Name, Taluka / Mandal / Tehsil Block, District | Post: Salkani Taluk: Sirsi, Dist: Uttara Kannada |
| State and Pin code | Karnataka 581336 |



Photos of kits and note book distribution



Staff conference, other development programmes and participation in developmental activities

Annual staff conference was held at Hotel Madhuvana in Sirsi on 17.01.2016. The staff members of the organization enjoyed with planning, review and recreation during the conference.



STAFF MEMBERS PRESENTING PLAN FOR 2016-17



MANUVIKASA BOARD OF TRUSTEE MR. KESHAV MURTHY ADDRESSING THE STAFF

Advisory and board members - staff workshop was organized on 27.03.2016. Board members of the organization presented the activities of the organization to the press personals. Annual review, planning for the next year, promotion of Farmers Producers Organization (FPO) and Souhardha Co-operative were discussed during the workshop. Selected beneficiaries, staff members of MANUVIKASA, social workers, entrepreneurs, engineers and educationists attended the programme. Exposure trip for the participants to the MANUVIKASA working area site was organized.



Managing Trustee Addressing during advisory and Board members meeting



Board of Trustees Mr. Prabhakar Bhat and Prof. B. K. Kemparaju addressing during workshop



Exposure trip to the Boards of Trustees and Advisory members to the field area

MANUVIKASA provides ample opportunities to the staff members for capacity building and trainings. During the reporting period following staff members attended the workshops and trainings.

| Name of the staff | Nature of programme/ Trainings | Organized by |
|--|--|--|
| Mr. Mahantesh Devati | MicroGraam Operation | MicroGraam, Bengaluru |
| Mr. Ganapati Bhat | Atree_CEPF final workshop | Atee, Bengaluru |
| Mr. Mahantesh Devati | Workshop on Financial Management & Social Accountability for Non -profit and charitable Organization | Vistaar, Bengaluru |
| Mr. Ganapati Hegde and Mr. Ganapati Bhat | UNDP SGP NGO guidance workshop | CEE, Bengaluru |
| Mr. Ravish Poojari and Mr. Prashanth Baligudi | NGO capacity building training | BIRD, Mangalore |
| Mr. Ganapati Bhat, Mr. Siddharaj Gasti and Mr. Virupaksh Ansal | NGO capacity building training | BIRD, Mangalore |
| Mr. Ganapati Bhat and Mr. Manjunath Hegde | NGO capacity building training on FPO | NABARD, Bengaluru |
| Mr. Ganapati Bhat | International conference titled “Education as a Driver for Sustainable Development Goals” | CEE, Ahemadabad |
| Mr. Vivek Hegde and Mr. Ganapati Bhat | Guidance cum capacity building workshop | UNDP and SGP and ARTI Phaltan, Maharashtra |
| Mr. Ganapati Bhat and | Development Dialogue | Deshpande Foundation |

| | | |
|-------------------------------------|---------------------------------|----------------------|
| Mrs.Shubha Pai | Hubli | |
| Mrs. Shubha Pai and Ms.Manasa Hegde | Accounts Training | Deshpande Foundation |
| Mr.Vivek Hegde and Mr.Ganapati Bhat | Development Dialogue, Nizamabad | Deshpande Foundation |

Krishi Sinchana is a unique programme started by Deshpande Foundation and we are its agriculture and livelihood partners since 5 years. More than 10000 farmers gather in the programme every year and exchange their innovation and achievements. This year Krishi Sinchana was held at Hulagur village of Shiggaon Taluq on 25.01.2016. One of our farmer Mr. Seetaram Hegde and field staff Mr. Irayya Bendigeri had received felicitation during the programme for better performance in their work. Director of MANUVIKASA Mr. Ganapati Bhat has participated in the programme as panellist and anchor during the programme. Deshpande Foundation Founder Sri. Gururaj 'Desh' Deshpande, MLA Basavaraj Bommayi and Deshpande Foundation CEO Mr. Naveen Jha were present in the programme.





MANUVIKASA stall in Krishi Sinchana Programme

Promotion of Farmers Producer Organization (FPO)

Indian economy is dominated by small and marginal farmers. Agriculture land holding has been fragmenting due to division of joint families. These small and marginal farmers are facing lot of problems corresponding to access of credit facilities, technology, access of natural resources, soil erosion, lack of mechanization and marketing etc. Collectivization of such farmers is possible through Farmers Producer organization (FPO). NABARD is helping MANUVIKASA for promoting FPO in the selected blocks of Uttara Kannada district especially Siddapur and Sirsi to support small and marginal farmers to improve crop production and price for their produce.

MANUVIKASA is working as POPI (Producer Organization Promoting Institute) with NABARD and promoted one FPO in two forms viz. Pragatimitra Souhardha Sahakari Niyamita and Pragatimitra North Kanara Farmers Producers Organization.



Role of different organization setup

| | |
|--|---|
| Pragatimitra Souhardha Sahakari Niyamita (Registered under Souharda Act) | <ul style="list-style-type: none"> • Membership of small and marginal women farmers and land less labor • Most of the members are JLG and SHG members • Channelize the savings through this cooperative • Focus on savings collection in the form of Pigmy, RD, FD and savings accounts • Lending to the members for the purpose improvement of crop production and processing facilities • Lending to the Pragatimitra North Kanara Farmers Producers Organization for procurement of machinery and working capital • Loan on stock for agri business entrepreneurs |
| Pragatimitra North Kanara Farmers | <ul style="list-style-type: none"> • Input supply and technical support |

| | |
|---|---|
| Producers Organization (Registered under Farmers Company Act) | <ul style="list-style-type: none"> • Machinery support and common processing centre • Storage facilities • Labor support and land maintenance • Marketing support |
| MANUVIKASA | <ul style="list-style-type: none"> • Working as POPI • Promotion and administration support and capacity building |



Visitors to the organization

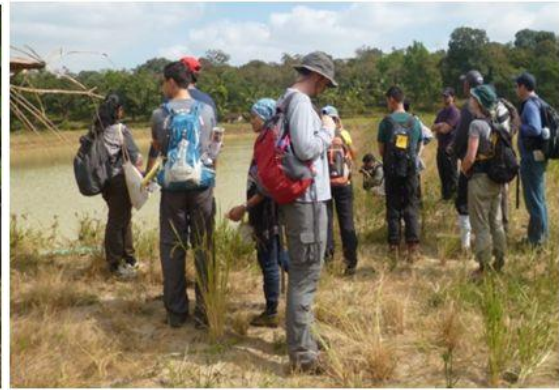


Representatives from Fidelity Charitable USA and Ashoka Foundation and other national level foundation representatives visit on 04.02.2016





Dr. Anil Abbi, Director –TRDC visited and given organization development training to the staff



Representatives from Shell Foundation visited the tank site and horticulture plantation



German volunteers Ms. Tori and Mr. Leevi were stayed for 11 months with MANUVIKASA and involved in all the MANUVIKASA activities especially cleaning awareness, environmental education and English teaching to the rural school children



NABARD DDM Sri. S. L. Yogesh and NABFIN District Manager Sri. Ganesh Shetty visited our office



Mr. Sanjeev Kulakarni, Team member Grants programme from Deshpande Foundation interacting with staff and observing tank development programme.

Seetaram Hegde, a unique farmer developed a big tank in Sannakeri village of Sirsi Taluq. He has invested more than 3.5 Lac to develop tank in his land. He converted his paddy land into tank and given 1.5 acre of land for making water bank. MANUVIKASA helped him to develop this big size tank (250 Feet length X 200 Feet width X 8 Feet depth). This tank provides irrigation facilities to more than 05 acres of horticulture land.

Felicitation programme to Mr. Hegde was organized on 07.06.2015 at his tank site and Sirsi-Siddapur constituency **MLA Mr. Vishveshwar Hegde, Kageri** attended the programme along with local public representatives. Surrounding farmers praised the work of Seetaram Hegde during the function.



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. Ganapati Bhat
2. Shubha Pai
3. Chinnappa Lamani
4. Manjunath Hegde
5. Mahantesh Devati
6. Erayya Bendigeri
7. Manjunath Patgar
8. Siddharaj Gasti
9. Ravish Poojari
10. Nagesh Rathod
11. Manjula Shetty
12. Deepa Bhat
13. Vandana Naik
14. Prashant Balgudi
15. Pradeepayya Kalmat
16. Amith S Solyekar
17. Swati Kalgutkar
18. Akshay Bhutki

- | | |
|------------------------|-----------------------|
| 19. Ramesh Tavare | 31. Bharati Rao |
| 20. Virupaksh Ansal | 32. Shreedhar H A |
| 21. Vikas Naik | 33. Basavaraj Radder |
| 22. Rajesh Gouda | 34. Nishant G V |
| 23. Manasa Hegde | 35. Vinay Naik |
| 24. Bhavya Hegde | 36. Manjula Bhajantri |
| 25. Bhavya Harkantra | 37. Sangeeta T V |
| 26. Niranjana Kadam | 38. Satish Naik |
| 27. Vasu T Vengurlekar | 39. Manikant Patgar |
| 28. Gururaj K S | 40. Chandan Naik |
| 29. Santosh Naik | 41. Prabhulinga S G |
| 30. Taramati S M | |



MANUVIKASA (R)

AT :KARJAGI, PO: BALUR, TQ: SIDDAPUR, DIST: NORTH KANARA-581 340
KARNATAKA, INDIA

BALANCE SHEET

AS AT 31ST MARCH 2016

| LIABILITIES | AMOUNT | ASSETS | AMOUNT |
|---|---------------------|--|---------------------|
| DESIGNATED AND UNRESTRICTED Trust / Corpus/ General Fund | | FIXED ASSETS | |
| Opening Balance 1,879,825.22 | | Opening Balance 460,427.00 | |
| Add: Corpus Fund | | Add: Additions 968,678.00 | |
| From Give India 250.00 | | 1,429,105.00 | |
| Add: General Fund From: | | Less: Depreciation (166,481.00) | 1,262,624.00 |
| a.Give India 369,868.19 | | | |
| Less: Transferred (369,868.19) | | CURRENT ASSETS, LOANS, ADVANCES & RECEIVABLES | |
| To Revenue | | Office Rent Deposit | |
| | | Opening Balance 60,000.00 | |
| b.Give Foundation 2,013.12 | | Add: Additions during the year 15,000.00 | |
| Less: Transferred (2,013.12) | | 75,000.00 | |
| To Revenue | | Less:Refunds during the year 5,000.00 | 70,000.00 |
| Add: Surplus during the year 715,808.00 | 2,595,883.22 | Telephone Deposit | 500.00 |
| SECURED LOANS | | Security Deposit with NABARD Financial Services Ltd | 50,000.00 |
| Vijaya Bank Vehicle Loan | 354,778.00 | | |
| CURRENT LIABILITIES | | Fixed Deposit(FD) in Vijaya Bank | |
| Microgram SHG Assistance | 2,122,089.00 | Opening Balance 26,014.00 | |
| ESI Payable | 31,270.00 | Add: Additions during the year 600,000.00 | 626,014.00 |
| | | Accrued Interest on above | 11,475.00 |
| | | Assistance to SHGs | 1,737,010.00 |
| | | Incentives on Microfinance | 150,940.00 |
| | | Tax Deducted at Source 2015-16 | 44,996.00 |
| | | Tax Deducted at Source 2016-17 | 157,146.00 |
| | | CASH AND BANK BALANCE | |
| | | Cash in hand | 778.00 |
| | | Cash at bank | |
| | | Canara Bank, Sirsi | 806.00 |
| | | Vijaya Bank, Herur | 755,543.26 |
| | | Vijaya Bank, Sirsi | 12,254.00 |
| | | Vijaya Bank, Kansur | 194,054.50 |
| | | ICICI Bank Ltd | 2,581.90 |
| | | SBI, Sirsi A/c No. 30572069717 | 27,297.56 |
| TOTAL | 5,104,020.22 | TOTAL | 5,104,020.22 |

Place: SIRSI
Date:01-09-2016

"Examined and Found Correct
Subject to Our Report of even date"

For and On Behalf of MANUVIKASA (R)
For MANUVIKASA (R.)
Kariagi, Siddapur, North Kanara.

Managing Trustee
Managing Trustee

Trustee



For UDAYA SHETTY & CO.
CHARTERED ACCOUNTANTS
FRN : 005327S

(CA. MANJUNATH S. SHETTY)
B.Com., LL.B. (Spl.), FCA, DISA (ICAI)
PARTNER
M. NO. 214005

MANUVIKASA (R)

AT:KARJAGI, PO: BALUR, TQ: SIDDAPUR, DIST: NORTH KANARA-581 340
KARNATAKA, INDIA

INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDING ON 31ST MARCH 2016

| EXPENDITURE | AMOUNT | INCOME | AMOUNT |
|--|------------|---|--------------|
| To Programme Expenditure through Give India | | By Donation/Grants from Give India | |
| Programme to meet Basic Necessities of an Orphan Child | 324,200.00 | Help an orphan child | 232,503.60 |
| Programme for Construction of Water Harvesting Structure | 102,000.00 | Help to construct a water harvesting structure | 127,500.00 |
| Sponsoring Uniforms, School Materials and Scholarships | 105,590.00 | Sponsor clothing and school supplies for a poor child | 42,640.00 |
| To Programme Expenditure through Give Foundation USA | | By Donation/Grants from Give Foundation USA | |
| Programme to meet Basic Necessities of an Orphan Child | 24,800.00 | Help an orphan child | 25,178.94 |
| Programme for Construction of Water Harvesting Structure | 51,000.00 | Help to construct a water harvesting structure | 60,231.39 |
| Sponsoring Uniforms, School Materials and Scholarships | 1,760.00 | Sponsor clothing and school supplies for a poor child | 1,803.26 |
| To Expenditure through Fidelity Charitable Gift Fund | | By Grant from Centre for Environment Education/ UNDP/ GEF | |
| Recurring Expenditure: | | | 377,600.00 |
| Development of Water Springs and Tank | 570,158.00 | By Grants from Fidelity Charitable Gift Fund | 1,596,463.00 |
| Development of SRI Plots | 111,641.00 | By Grants from Deshpande Foundation | 600,000.00 |
| Promotion of SHG | 327,361.00 | By General Grants and Contributions | 527,045.00 |
| Salaries | 678,976.00 | By Income from activities of the Trust | 1,905,982.00 |
| Audit Fees | 11,400.00 | By Grants from NABARD for FPO promotion | 105,000.00 |
| Electricity and Water Charges | 9,848.00 | By Grants from NABARD for JLG Assistance | 589,960.00 |
| Maintenance Cost | 2,373.00 | By Grants from NABARD Financial Services Ltd under SHPI project | 67,000.00 |
| Printing and Stationery | 4,177.00 | By General Fund from Give India transferred to revenue(utilised) | 369,868.19 |
| Rent | 74,800.00 | By General Fund from Give Foundation USA transferred to revenue (utilised) | 2,013.12 |
| Telephone Charges | 11,295.00 | By Other Income | |
| To Expenditure through Grants from Deshpande Foundation | | Bank Interest | 82,347.00 |
| Development of Water Springs and Tank | 301,200.00 | Other Receipts | 18,324.00 |
| Programme and Management Expenses | 21,907.00 | | |
| Miscellaneous Expenses | 1,990.00 | | |
| Salaries | 204,852.00 | | |
| Travelling Expenditure | 49,970.00 | | |
| To Programme Expenditure through Centre for Environment Education/ UNDP/GEF | | | |
| Development of Tanks | 102,110.00 | | |
| Promotion of Smokeless Chulas | 133,500.00 | | |
| Capacity Building of Staff | 2,550.00 | | |
| Manpower | 188,301.00 | | |
| Nursery | 99,394.00 | | |
| Miscellaneous Expenses | 55,910.00 | | |



| | | | |
|--|---------------------|--------------|---------------------|
| To Programme Expenditure through Grants from NABARD Financial Services Ltd for SHPI Project | | | |
| SHG Formation Expenses | 41,600.00 | | |
| To Programme Expenditure through NABARD grants for JLG Assistance | | | |
| JLG Assistance Expenses | 373,977.00 | | |
| To Programme Expenditure through NABARD grants for FPO promotion | | | |
| Promotion Of FPO | 16,350.00 | | |
| To SHG Programme Expenses | 749,624.00 | | |
| To Educational Assistance to Orphan and Poor Children through Assistance from Canara Bank | 4,530.00 | | |
| To Other Programme Expenses | | | |
| Distribution of Scholarships and Education Materials | 141,030.00 | | |
| To Administrative and General Expenses of the Trust | | | |
| Advertisement and Publicity | 11,530.00 | | |
| Audit Fees | 5,700.00 | | |
| Legal and Professional charges | 21,690.00 | | |
| Consultancy Charges | 30,000.00 | | |
| Miscellaneous expenses | 81,442.00 | | |
| Books, Newspapers and Periodicals | 7,114.00 | | |
| Office Rent | 30,250.00 | | |
| Postage and Telephone | 3,842.00 | | |
| Printing and Stationery | 34,222.00 | | |
| Maintenance Expenses | 7,515.00 | | |
| Payment to Volunteers | 111,038.00 | | |
| Travelling and Conveyance | 82,747.00 | | |
| Capacity Building Training/ workshop | 26,644.00 | | |
| Employer's Contribution to | 109,927.00 | | |
| Bank Charges | 4,888.50 | | |
| Interest on Car Loan | 4,503.00 | | |
| General Insurance | 47,255.00 | | |
| Vehicle Repairs and Maintenance | 111,532.00 | | |
| Computer Maintenance | 8,070.00 | | |
| Fund Raising Expenses | 34,978.00 | | |
| To Interest paid to Microgram | 174,109.00 | | |
| To Depreciation on Fixed Assets (Schedule-I) | 166,481.00 | | |
| To Surplus i.e. Excess of Income Over Expenditure Transferred to Balance Sheet | 715,808.00 | | |
| TOTAL | 6,731,459.50 | TOTAL | 6,731,459.50 |

Place: SIRSI
Date: 01-09-2016

"Examined and Found Correct
Subject to Our Report of even date"

For and On Behalf of MANUVIKASA (R)
To: MANUVIKASA (R.)
Karjagi, Siddapur, North Kanara

Managing Trustee
Managing Trustee



For UDAYA SHETTY & CO.
CHARTERED ACCOUNTANTS
FRN : 005327S
(CA. MANJUNATH S. SHETTY)
B.Com., LL.B. (Spl.), FCA, DISA (ICAI)
PARTNER
M. NO. 214005

STATEMENT OF THE FUND FLOW FOR THE YEAR ENDED MARCH 31, 2016

| Source of funds | 2015 (Rupees) |
|---|---------------|
| Transferred from secured Loan to Corpus | - |
| Fees on Consultancy Services | 30000.00 |
| Received for Small Grants Programme | 377600.00 |
| Received from sale of fixed assets | - |
| Other income | 91135.00 |
| Contribution to the Earmarked funds | 6253188.50 |
| Decrease in net current assets | - |
| Redemption of investments | - |
| Income on investments | - |
| Application of Funds | - |
| Addition to fixed assets | 968678.00 |
| 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 | 4900174.00 |
| Administrative and other expenses | 948996.50 |
| Increase in Net current Assets | - |

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, North Kanara
Karnataka, India

➤ **Name of the auditors :**

UDAYA SHETTY & CO.
CHARTERED ACCOUNTANTS
Branch: II Floor
Dr. Shiva swami Building
Devikere, Sirsi (N.K) 581 401

Staff details

| Gender | Paid full Time | Paid Part time | Paid Consultant | Paid volunteers/ Motivators/Teachers | Unpaid Volunteers |
|--------|----------------|----------------|-----------------|--------------------------------------|-------------------|
| Male | 29 | 0 | 01 | 09 | 01 |
| Female | 12 | 0 | 0 | 03 | 01 |

Staff salary paid details

| | |
|--------------------------|-----------------|
| Head of the organization | 20500 per month |
| Highest paid staff | 14900 |
| Lowest paid staff | 4000 |

Remuneration paid to the board members

| Name of the board members | No of meetings attended | Amount paid during 2015-16 |
|---------------------------|-------------------------|----------------------------|
| Mr. Ganapati Bhat | 04 | 2,61,000.00 |
| Mr. Nagaraj Hegde | 04 | Nil |
| Ms. Shilpa Pai | 04 | Nil |
| Ms. Geeta Patil | 04 | Nil |
| Mr. Keshav Murthy | 04 | Nil |
| Mr. B. K. Kemparaju | 04 | Nil |
| Mr. Prabhakar Bhat | 04 | 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 travelling expenditure made to any staff or governing body members for international and Local travel