

MANUVIKASA

Annual Report 2017-18



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
Neeti Ayog 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 Director Desk.....

I am very glad to present our annual report 2017-18 before our well wishers, friends, donors, community members, staff members, government agencies and public. This year we had different experiences, challenges, targets and achievements.

This year we have reached number of mile stones and scaled up our programme with new supporters. Deshpande Foundation has been supporting our water conservation and livelihood development activities for six years. We have developed more than 2235 farm ponds and small tanks and developed more than 1000 Self Help Groups. Manpower support given by the Deshpande Foundation has helped us to scale up our activities from few villages to more than 10 blocks. This year Coca-Cola Foundation has recognized our effort in water conservation and supported a project to rejuvenate 10 big lakes in Banavasi and Sorab Hobli of Uttara Kannada and Shivamogga Districts. Yellapur MLA Mr. Shivaram Hebbar supported us to get government clearance to commence the project activities. HDB Financial Services Limited extended the grant support under their CSR for developing 300 farm ponds, 20 large water harvesting structures and 2000 water harvesting pits in community forest land. We acknowledge their support to initiate water conservation activities in farm land as well as community forest land.

Last year we have promoted two subsidiary organizations and made restless effort to sustain these organizations within a year. Pragatimitra Souhardha Sahakari Niyamita is one of our Subsidiary organizations which is a co-operative with enrolment of 2508 share members. Maximum shares are allotted to Self Help Group women members. I acknowledge the support of Deshpande Foundation for their grant support and MicroGraam for their credit support to sustain the co-operative. We are supporting income generating activities of the Self Help Groups and early stage rural entrepreneurs through this co-operative.

Pragatimitra Farmers Producers Company is another subsidiary organization promoted last year to support farming community. We are supporting our tank beneficiaries especially small and marginal farmers, land less agriculture labours and skilled labours through this FPC. We have established areca processing centres, developed service providing model to the farmers, value addition to paddy, support mechanization in agriculture and linking skilled labour support to the farmers through this FPC. I acknowledge the support of Deshpande Foundation, NABARD and S3IDF for grant, financial support, preparation of business plan and adoption of technology to sustain the FPO.

This year we have constructed a Rural Haat at Balegadde village. Mr. Ananth Hegde, Balegadde has donated his land for 11 years for this Rural Haat and NABARD extended the financial support. I acknowledge the support of Mr. Ananth Hegde and NABARD.

We have promoted 1746 Self Help Groups (SHGs) and 1222 Joint Liability Groups (JLGs) so far and linked INR 43.83 Crore loan to group members for taking up income generation activities. I acknowledge the support of NABFINS, ICICI Bank, KVG Bank, MicroGraam and all nationalized banks who extended credit support to SHGs and JLGs promoted by our organization. I acknowledge the support of DDM-NABARD in assisting our organization to implement financial inclusion programme.

I am happy to inform you that, we have continuing Betta Land conservation and bio-diversity conservation programme through developing water harvesting structures and plant enrichment. I acknowledge the support of TRDC for assisting us in Betta Land development effort.

I acknowledge the support of Give India who are our long term funding supporters and provided a set of guidelines to maintain credibility and transparency in administration and organization management. We have helped 966 poor and orphan children in this reporting period through kit distribution, note books and scholarships.

I also 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 successful.

On behalf of MANUVIKASA, I endorse to keep-up our work to the donors/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 district has emphasized on the issues which are specific to the area of operation.

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 of 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 without 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 aim to influence the reduction of incidence of poverty, child labour and environmental destruction.

AREA OF OPERATION:

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



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 it 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.

This year we have started covering part of Shivamogga District which is adjacent to Uttara Kannada District.

BENEFICIARIES:

- Poor farmers and agricultural labours
- 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
- Coca Cola Foundation
- HDB Financial Services
- UNDP GEF SGP through CEE
- Give India
- Give Foundation USA
- NABARD
- Karnataka Vikasa Grameena Bank
- NABFINS
- MicroGraam, Bangalore
- All Gram Panchayaths of Siddapur, Sirsi, Yallapur, Mundgod, Haliyal, Kumta, Ankola, Karwar, Honavar and Joida
- All the bank branches of working area
- ICICI Bank
- Earth watch Institute India, New Delhi
- Deshpande RSETI, Haliyal
- Tropical Research and Development Centre (TRDC)

Determining the priorities while selecting the activities



Water conservation and environmental conservation

Indian agriculture economy is depended on small and marginal farmers. Water and soil are the highly depended natural resources by the human being and these resources are depleting due to unsustainable use. After innovation and execution of absorbing groundwater to the agriculture and urban usage through bore wells or tube wells, surface water storage structures were neglected. While working in eastern part of Western Ghats and eastern table land covering Uttara Kannada, Haveri and Shivamogga Districts of Karnataka state we observed that uncertain rain and depreciation of rain fall has adversely affected farming community and farming community is facing acute water shortage.

MANUVIKASA is working on water harvesting through construction of farm ponds, small tanks and spring rejuvenation in Sirsi, Siddapur, Yellapur, Mundgod and Haliyal blocks of Uttara Kannada district.

In the year 2017-18 MANUVIKASA has constructed 506 water harvesting structures in which 60% of the structures have the size of 30 feet length 12 feet deep and 30 feet width and remaining tanks are big tanks up to 100 feet width and length.

Year	Up to 2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	Total
Total Number of Tanks and Farm Ponds	85	415	430	467	332	506	2235
Number of beneficiaries	300	800	1200	543	432	665	3940

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 into agriculture land. Horticulture crop, vegetables and water intensive crops have increased. Surrounding open and tube wells are being recharged.

After tank development and other water conservation programmes, we are linking financial institutions for initiating tank plus activities such as fencing to the farm, purchase of water pumps and purchase of inputs. We are also supporting tank beneficiary in the way of processing and marketing their products through Farmers Producer Company.

We have developed 2235 tanks harvesting about 1788000000 litres of water every year.

We are getting grants from Deshpande Foundation for developing small tanks and springs since five years and also they have provided two excavators. This Year HDB Financial Services Limited has sanctioned a project for excavation of farm ponds, spring rejuvenation, construction of small water harvesting pits and large wet lands. We have collected 50% cost of the farm pond construction from the Community. We have conducted awareness programmes on water conservation under the support of HDB Financial Services Limited

Awareness programme Details (IEC Activities)

Sl No	Place	Date	Number of participants
1	SHG awareness Manchikeri of Yellapur	24.09.2017	39
2	Farmers awareness Belalae of Sirsi Taluq	27.09.2017	47
3	Farmers Awareness at Chawatti of Yellapur Taluq	28.09.2017	17
4	Farmers Awareness at Ajjibal of Siddapur Taluq	03.10.2017	52
5	Farmers Awareness at Kavanchur of Siddapur Taluq	06.10.2017	32
6	Farmers Awareness at Harsikatta of Siddapur Taluq	13.10.2017	29
7	Farmers Awareness at Isaloor of Sirsi Taluq	14.10.2017	31
8	Farmers Awareness at Hegadekatta of Sirsi Taluq	18.10.2017	29
9	Farmers Awareness at Shiranala of Yellapur Taluq	23.10.2017	18
10	Farmers Awareness at Hitlalli of Yellapur Taluq	31.10.2017	27

Snap shots of IEC Programmes





We also joined Joy of walk team in Uttara Kannada District to create awareness on water conservation. This Joy of Walk team is headed by Mr. David from Nomadic Loin Organization England.

This year we have started rejuvenation of **Large Water bodies** with the Support of Coca-Cola India Foundation. We intended to develop and rejuvenate 10 large water bodies in highly ground water exploited areas of Sirsi Block of Uttara Kannada District and Sorab Block of Shivamogga District which are notified by Central Ground water board. This organization intended to expand large water body development programmes to Haveri District also.

This project focused on following issues

- Development of water holding capacity in large water bodies
- Development of feeder channels, silt traps and harvesting pits
- Strengthening of bunds and repair of sluice and waste wear.

Major water bodies and tanks are silted and defunct due to lack of management and encroachment of water bodies, negligence and diversions of feeder channel. Removal of check dams and green cover of catchment area has resulted in erosion of top soil and silt accumulation in water bodies. Farmers had started digging bore wells for getting crops and neglected gravity flowing tank water. Project area comes under Varada basin and people are growing Pineapple crop in paddy area and have levelled catchment area structures of water bodies and absorbed maximum groundwater.

Now maximum bore wells are defunct and farmers started digging more bore wells in search of ground water availability. Few farmers understood the importance of surface water storage for survival and supported us for rejuvenation of water bodies or tanks. Local gram Panchayaths, Member of Legislative Assembly (MLA), Assistant Commissioner and Minor irrigation

Department supported us in this project for providing permissions, government clearance and clearance of encroachment for rejuvenation of tank. During this reporting period we have started rejuvenation of 05 tanks and work is under progress.

Project Location

Sl No	Name of the village	Gram Panchayath	Taluq	District	Tank survey number	Area of Tank	Latitude	Longitude
1	Hadalagi Madaralli	Gudnapur	Sirsi	Uttara Kannada	Hadalagi S. No. 61 and Madaravalli 26	22.05.00	14° 33' 58.83"	75° 0' 18.91"
2	Hadalagi Hosakatti Tank	Gudnapur	Sirsi	Uttara Kannada	77	6-03-0	14° 34' 26.09"	74° 0' 31.99"
3	Hadalagi Mallanakatti Tank	Gudnapur	Sirsi	Uttara Kannada	56	5-17-0	14° 34' 48.68"	74° 0' 14.41"
4	Gudnapur Bangareswar Tank	Gudnapur	Sirsi	Uttara Kannada	53	164.04.07	14° 33' 3.83"	74° 58' 49.36"
5	Narur	Bhashi	Sirsi	Uttara Kannada	17	15-13-0	14° 30' 42.95"	75° 1' 38.5"
6	Kapageri Tank	Banavasi	Sirsi	Uttara Kannada	162	8-18-0	14° 31' 22.22"	75° 1' 59.41"
7	Tigani-01	Bhashi	Sirsi	Uttara Kannada	168	9.23.0	14° 32' 25.07"	75° 2' 33.23"
8	Tigani-02	Bhashi	Sirsi	Uttara Kannada	96	7.05.0	14° 32' 17.78"	75° 2' 30.91"
9	Kantraji	Gudnapur	Sirsi	Uttara Kannada	247	20.10.0	14° 32' 16.1"	74° 59' 13.9"
10	Hosur	Gudavi	Sorab	Shimogga	9	15.03.0	14°28'33.2"	75°01'1.6"



Inauguration of Hosakatti Lake work in Hadalagi village by MLA Sri. Shivaram Hebbar



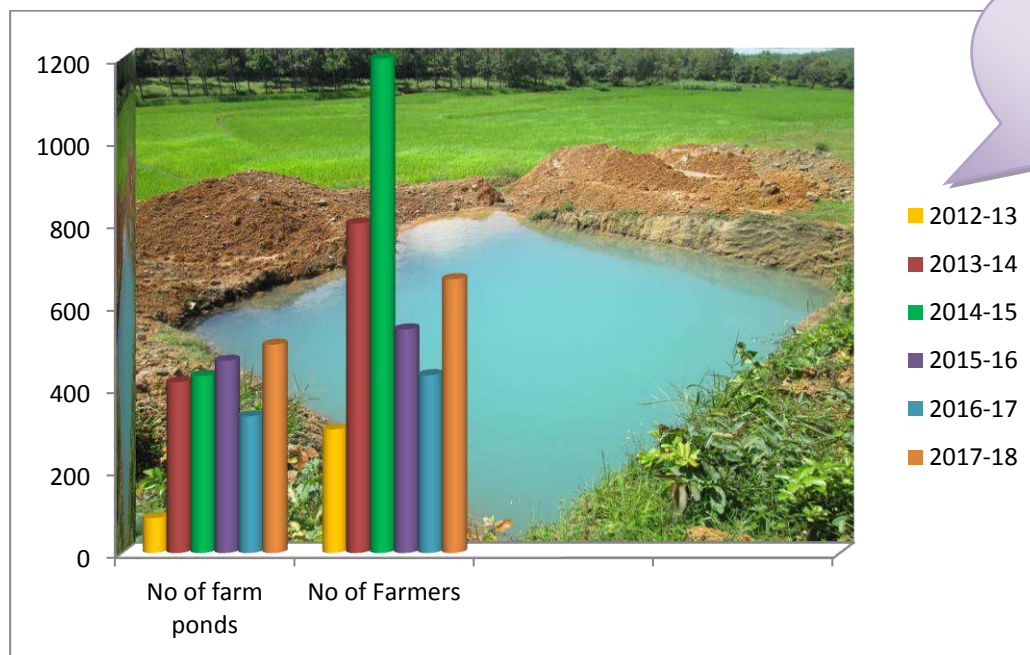
Inauguration programme of Tank work at Kantraji and Gudnapur village

Before and after situation of a Lake developing in Hadalagi village





We have developed 31 small tanks to the very poor households without taking any contribution with the Support of Give India.



Year wise
tank
development

Few snap shots of farm ponds developed by MANUVIKASA





Simple process and quick impact



Professor helping a village by water conservation

Undoubtedly, water is the essential resource on entire earth. No creature including human beings, animals, plants or insects can live without water. We have to conserve this precious gift of nature for our future generation. These are the words by Mr. R Y Khan. Prof. Rafiq Y Khan is a 52 year old professor cum farmer hailing from a small village Malenalli near Sonda cross. Though his profession is teaching, he has keen interest in agriculture also. He is from Malenalli where he owns about 2.5 acres of land. In the beginning when he had started growing horticulture crops he didn't have any source of water in his land. Even he didn't have water for household needs and drinking. After rainy season due to scarcity of water, trees have died. In this situation he started thinking about rain water harvesting and came to know about MANUVIKASA's activities and he contacted and discussed about his problem. MANUVIKASA field person visited his land and identified the suitable place for tank development. MANUVIKASA has developed a tank of size about 120 ft in length, 40 ft in breadth and 12 ft in depth in his land by taking 80% contribution from him. He invested around Rs. 19200 and cost of tank is around Rs. 24000. Spring water came out from this tank. After this tank construction he didn't suffer from scarcity of water in the summer. Water flows from this tank for whole year. He doesn't have any open well or any source of water other than this tank. Nearby farmers also got encouraged by his effort and they have also developed tank in their land. At present 4 to 5 homes, nearby this tank used this water for their household necessities and agriculture purpose. During last summer whole Malenalli villagers came to this tank and used this tank water for their needs. All nearby households are using this tank water by using water pumps. Mr Rafiq Khan was also interested in fish farming and has started growing fish in this tank.

He is growing banana and areca and productivity has increased around 40% after tank development.



Dry land become black pepper garden

Nagapati Hegde is a horticulture farmer growing pepper, areca and banana in Danandi village of Sirsi Taluq. His annual income is around Rs. 5 lakhs from his 2.5 acre land. He is leading a very happy life with his father, mother, wife and two kids. But his agriculture journey was not so easy with his dry land. He was facing lot of problems due to scarcity of water. Surrounding farmers were depended on bore wells and growing good yield when he was facing water problem. But he wasn't convinced with bore well irrigation and wanted to conserve and use surface water.

Since four years when rainfall was very less, he got connection with MANUVIKASA and developed farm pond. He got spring water but it was not enough to entire plantation. Next year onwards every year he has developed farm pond with the support of MANUVIKASA in different parts of the land. Now his land has sufficient water and all other farmers who are depended on bore wells are facing water scarcity and most of the bore wells are gradually drying.

He suggests for conserving surface water and not to invest on invisible ground water exploitation. He is a model farmer in pepper cultivation. He has 160 pepper plants providing yield through which he is getting 500 Kg of pepper. He has planted another 200 plants in surrounding forest land (owned by farmer). Initially he used his Betta Land or Forest land for animal grazing and collection of fire wood. But now he is conserving and protecting all the forest plants along with cultivation pepper. Last year he has grown 25 Kg pepper in surrounding forest land.

Few years back he was growing hybrid variety of pepper and getting 5 quintals from around 150 plants and using chemicals for disease control. Once, all the plants suddenly died due to fatal disease and he lost so much money to control that disease. But he was not depressed and he replanted with local indigenous variety. He is using cow urine and cow dung slurry as manure and disease control. Now he is having more than 400 adult and young pepper plants. He is doing all types of agriculture work including preparation of manure, bio pesticides, planting, maintenance, harvesting and post harvesting. His aged father is also supporting him in field work and providing guidance. He is not much depended on outside labours and learnt required skills including climbing of tree and spraying of pesticides. He makes maximum use of machines to reduce manual labour dependency and also saving money.

When he maintains pepper plant and provides manure to the pepper plant, areca plant will also absorb nutrients and provide good yield. As pepper is creeper plant to the areca plants he used to provide manure to the pepper only. He is also getting additional and weekly income from Banana.

He says that "I am happy with agriculture and getting good income. I want to engage my son in agriculture after providing good education. My success in agriculture is possible with water conservation". He has developed 04 big water harvesting structures and 300 small water

harvesting structures with the support of MANUVIKASA. He is happily expressing his gratitude to MANUVIKASA for its support in water conservation.



Women Empowerment

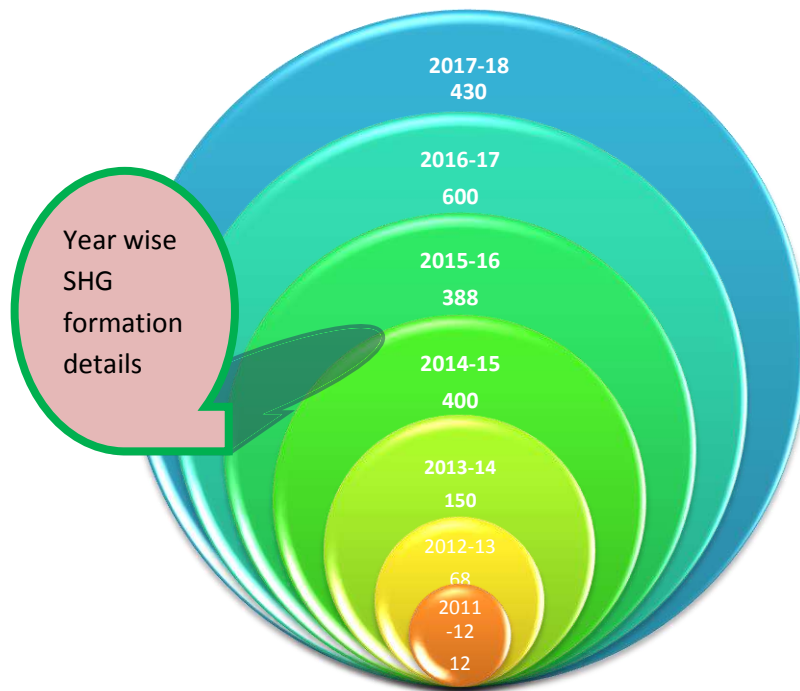
“You educate a man; you educate a man. You educate a woman; you educate a generation.”

— [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 1746 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 INR 25.02 Crore loan from financial institutions. Most of them have invested this loan in income generation activities and loan recovery is also very good.

MANUVIKASA is working as Business Correspondent with NABARD Financial Services Limited (NABFINS) a subsidiary of National Bank for Agriculture and Rural Development (NABARD) for SHG loan linkage. We are also working as Business Correspondent with ICICIC bank. We are working as anchor organization for formation and linkage of SHGs and JLGs with Karnataka Vikasa Grameen Bank, a regional rural bank. We are linking credit facilities for income generating activities like improve agriculture production, marketing of vegetables and fish, animal husbandry, petty shops etc.



MANUVIKASA is working with KVG Bank as a service provider organization to meet the credit needs of the SHG and JLGs and implement financial inclusion programme. KVG (Karnataka Vikasa Grameena) Bank is a well known regional rural bank in the part of North Karnataka and focusing on rural financial prosperity. MANUVIKASA has credit linked more than 150 groups with KVG Bank in the District and more than 200 groups opened accounts.

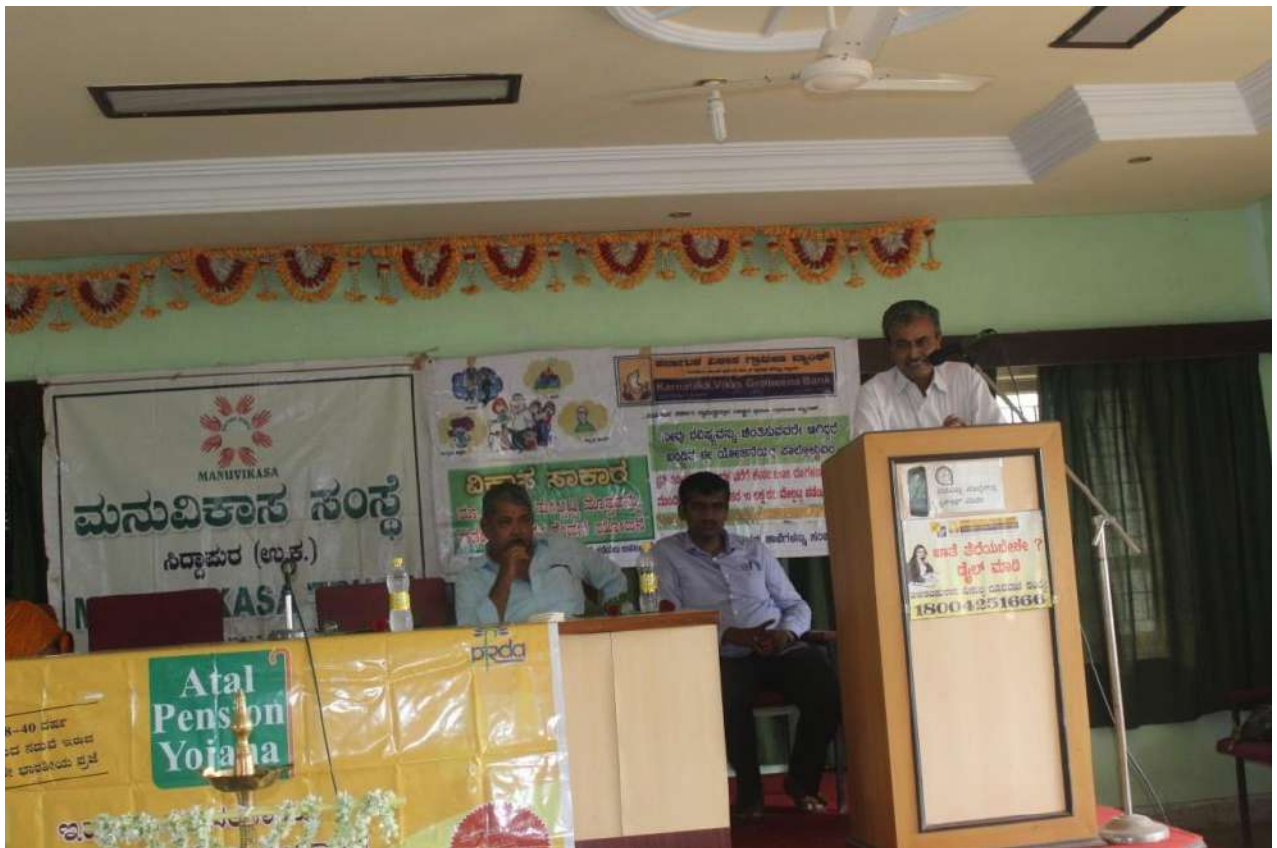
Statistics of MANUVIKASA financial inclusion programme



MANUVIKASA is providing capacity building trainings to the SHG representatives on SHG concept, credit management and book keeping. These SHGs will form federations at cluster level. These federations are platform for the SHGs to cross learn within the groups and solve internal problems. Different government schemes, health aspects, legal issues pertaining to the women and children, other developmental issues will be discussed in the federation meetings.



SHG federation meeting in Kumta



Regional Manager, KVG Bank, Kumta Sri. P. D. Desai addressing SHG federation meeting

MANUVIKASA has started JLG (Joint Liability Groups) promotion with the help of NABARD since three years. Total 1222 JLGs are promoted and 1210 JLGs are credit linked with the banks. Loan is about INR 17.35 Crores. 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 INR 40000.

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 meetings. We have conducted one such PIMC meeting in Kumta on 20.02.2018.



PIMC meeting in the presence of Mr. S. L. Yohesh, DDM-NABARD and G. Revanna Gowd, LDM



Group discussion with Fisher women in the presence of S3IDF officials on producer's group formation

We are happy to share that following banks have supported MANUVIKASA for JLG 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
KVG Bank Bedasagav	KGB Bank Honnavar
KVG Bank Kagal	Karnataka Bank Gokarna
KVG Bank Bidraikan	KVG Bank Haliyal
KVG Bank Karwar	KGB Bank Korlkakatta
KVGG Bank Murdeswar	KVG Bank Nandikatta
KVG Bank Yellapur	Syndicate Bank Ankola
Syndicate Bank Ramanagar	Syndicate Bank Nandanagadda
SBI Siddapur	Syndicate Bank Dandeli

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 help to ensure the end use of 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 on health aspects, legal issues and government schemes were imparted during the federation meeting.

Story of change

Lalitha is 40 years old, living in Kalkoppa Mundgod Tq, with her husband and three children's. She is a member of Adishakthi SHG. This group is promoted by **MANUVIKASA** on 9-9-2014.

Lalitha and her husband used to work as Labourers. Their monthly income was not enough to fulfill their family's livelihood requirements. She also had responsibility of childrens' future. They have 1 Acre cultivable land. She thought to do Vermi-Compost in their land, but she didn't have sufficient capital. In this situation **MANUVIKASA** came forward to help her and with the help of Pragatimitra

Souharda Sahakari Niyamita and MicroGraam she got INR 45000/- as loan. With the help of loan she started vermin-compost unit in her own land.

Using biodegradable waste like dry leaves, waste biomass along with cow dung and compost culture, she prepared the compost. Surrounding farmers purchased the compost. Annually she earns about INR 150000/- from her activities and getting good profit. They can maintain their family livelihood requirements. She wants to expand her compost activities because her activity is receiving good demand from farming community. She participates actively in her group. She is taking care about her childrens' future. Her saving is Rs. 50/- per month. She is a share member of Pragathimitra Souharda Sahakari Niyamita . She can express her right in **Pragathimitra Souharda Sahakari Niyamita** as she is a voting member. Her monthly loan repayment is regular.

Now, she is leading a very happy and secured life. She is thankful to **MANUVIKASA, MicroGraam and Pragathimitra Souharda Sahakari Niyamita** for loan which made her business easy and also profitable.



Case Study

Sundravva is 42 years old lady living with her husband and Children in Indoor near Mundgod. She is a member of Ganga SHG. This group is promoted by **MANUVIKASA** on 10-8-2016

Her husband is working as a farmer and grows vegetables and sells it. She is a housewife. Her daughter Prathvi is handicapped. She needs money for her daughter's treatment. So she decided to become a working member of her family by earning an extra means of income for their livelihood development. She wants to improve her husband business. At that time she was in a need of capital for setting up of vegetables business. In this situation **MANUVIKASA** came forward and with the help of Pragatimitra Souharda Sahakari Niyamita and MicroGraam she got INR 20000/- loan. With the help of loan she improved her vegetables business.

After expansion of vegetables business, they are getting good profit. Both are involved actively in their business. Now she participates actively in her group. She is taking care about her daughter's treatment and childrens' future. She became a share member of Pragathimitra Souharda Sahakari Niyamita with a share worth of INR 500.00. She can express her right in **Pragathimitra Souharda Sahakari Niyamita** as she is a voting member. Her monthly loan repayment is regular.

Now she is leading a very happy and secured life. She is thankful to **MANUVIKASA, MicroGraam and Pragathimitra Souharda Sahakari Niyamita** for sanctioning loan which made her business easy and also profitable.



NABARD E-Shakti Programme

E Shakti or Digitalization of SHGs is an initiative of Micro Credit and Innovations Department of NABARD in line with our Honourable PM statement, 'we move with the dream of electronic digital India. Digital India is INR 1.13-lakh crore initiative of Government of India to integrate the government departments and the people of India and to ensure effective governance. It is to "transform India into digital empowered society and knowledge economy".

Keeping in view the Government of India's mission for creating a digital India, NABARD launched a project for digitalization of all Self Help Group (SHG) in the country. The project is being implemented in 100 districts across the country.

NABARD has identified MANUVIKASA in Uttara Kannada District to implement E-Shakti programme and we have taken up 2400 SHGs for digitalizing under E-Shakti programme in first phase. We have identified and appointed 80 volunteers for the collection of basic data of the SHGs and monthly data updating through android app.

The project aims at digitalization of all the SHG accounts to bring SHG members under the fold of Financial Inclusion thereby helping them access wider range of financial services together with increasing the bankers' comfort in credit appraisal and linkage by the way of:

- Integrating SHG members with the National Financial Inclusion agenda;
- Improving the quality of interface between SHG members and Banks for efficient and hassle free delivery of banking services by using the available technology;
- Facilitate convergence of delivery system with SHGs using Aadhaar linked identity.

The need of digitalization of records of SHGs has been felt for quite some time due to patchy and delay in maintenance of books of accounts. Transparent and proper maintenance of records of SHGs will facilitate in nurturing and strengthening of SHGs. It is also felt that digital empowerment will help in bringing SHGs on a common web based e-platform by making book keeping easy for low literacy clients. This will help in promoting national agenda of Financial Inclusion and pave the way of credibility of SHG data which can later be used by Credit Bureaus to reduce the issues related to multiple financing by banks.

We have conducted trainings to the volunteers on Data collection, computerization of Data and monthly data collection through apps.

SI No	Date	Place	Participants
1	12.02.2018	Hotel Madhuvana, Sirsi	42
2	16.02.2018	KDDC Hall, Karwar	39



E-Shakti training programme to the volunteers



Project monitoring and implementation committee meeting and Practical orientation on E-Shakti digitalization by DDM NABARD

Components of the Project:

- Mapping of the existing SHGs in the district (bank wise, branch wise);
- Training of volunteers to collect SHG wise/ member wise data;
- Data feeding through a customised software in central server;
- Hosting of data on the web under a dedicated website i.e. www.eshakti.nabard.org ;
- Maintaining data centre and data recovery centre;
- Regular update of the transactional data
- Generating MIS for various users.

Process:

Information of all the SHGs and their members are uploaded onto the website. The transactions are updated through 'apps' on android Mobile/Tablet. Data authenticity is ensured through SMS alerts to members and sample audits. MIS reports on groups are generated and progress is tracked on a real time basis. Overall, the whole ecosystem was designed to address the complex issue related to patchy financial records of SHGs.

Information captured:

@Member Level:

Name, address, gender, marital status, Physically Challenge status, Aadhaar details, Voter ID card details, mobile number, BPL/APL status, membership of any Joint Liability Group (JLG), house type, availability of toilets, electricity connection and other financial details like saving bank account number, savings, borrowing & repayment, life/ medical insurance, micro pension policy (if any).

@SHG level:

Name, address, date of formation, name of SHPI/NGO, programme under which supported, savings habits, lending policy, bank linkage, details of periodic savings collected and internal lending, utilisation of bank credit availed for members.

Output and MIS:

- Member wise details of SHGs on saving, lending, attendance;

- SHG and member wise credit history;
- Financial statement of SHGs - Balance sheet and Profit and Loss account;
- Grading chart of SHGs;
- Micro Credit Plan of the SHGs;
- Audit report;
- Bank linkage details - savings and credit disbursement;
- Other periodical MIS on performance of SHGs.



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 45 orphan and semi orphan children and

55 poor children. This year we have started distributing notebooks to poor children. Each student gets 05 notebooks a year. We have distributed 1475 notebooks to the 295 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 1895 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 Child 1

Brief Description

DONATIONS RECEIVED THROUGH GIVEINDIA ARE USED ONLY FOR POOR BENEFICIARIES

Dear Ashit Acharya,

We MANUVIKASA and Give India, express our gratitude to you for your donation to our noble cause. Your donation has made positive impact on an orphan child.

We MANUVIKASA are working in Uttara Kannada and Haveri Districts of Karnataka State with conserving environment and empowering poor. All our efforts try to carry out innovative and sustainable solutions to burning problems. Your donation reached to the needy child.

We once again thank you for your generous support and helping hands to our development effort.

Ranjini Tikru Marathe is a twelve year old girl studying in 6th standard at Higher Primary School, Gandhinagar of Sirsi taluk, Uttar Kannada district. She is from Dombesara & she stays in a hostel at Sirsi. She belongs to a very poor family. Her mother Manjula is working as a labourer. Ranjini's father is hospitalized as he fell down from tree and legs were broken. Her elder brother is studying in 9th standard in Mavinkatta & younger sister Tanuja is studying in 4th standard in Yellapur. Ranjini's mother is trying hard to give her children a quality education as they are good in studies. But their monthly income is not enough to fulfil their family's livelihood requirements & Ranjini is facing many problems to continue her education. In this situation she can't expect any educational and basic materials from her family.

MANUVIKASA identified Ms. Ranjini Tikru Marathe through school teachers and provided basic materials such as note books, pens, pencils, geometry box, dictionary, grammar books, school bag, umbrella, shoes, blanket, bed sheet, oil, toilet soaps, washing soaps, comb, tooth pastes, tooth brushes, two sets of casual dress, soap box and washing brush to continue her education & fulfilled her basic needs.

Ranjini is good in her studies. 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 likes to play Kho-Kho. Her aim is to become a Doctor.

Beneficiary Details

Full Name	Ranjini Tikru Marathe
Father / Husband / Guardian Name	Tikru Marathe
Age	12
Grade(If Applicable)	A
Utilization Period	17.03.2018
Home Address & School Address	
House / Building / Centre	Scheduled caste and scheduled Tribe Girls Hostel
Street Name & Number	Gandhi Nagar
Prominent Landmark	Near Progressive High School
Local Area /Sector/Para/Basti / Tola / Dhani / Vas / Bigha/Nagar	Huliyappana Gudda
Village / Town / City	Sirsi
PO Name, Taluka / Mandal / Tehsil Block, District	Post: Nilekani Taluk: Sirsi Dist: Uttara Kannada
State and Pincode	Karnataka 581403



Child 2

Dear Lakshmi Narasimha sir,

We MANUVIKASA and Give India, express our gratitude to you for your donation to our noble cause. Your donation has made positive impact on an orphan child.

We MANUVIKASA are working in Uttara Kannada and Haveri Districts of Karnataka State with conserving environment and empowering poor. All our efforts try to carry out innovative and sustainable solutions to burning problems. Your donation reached to the needy child.

We once again thank you for your generous support and helping hands to our development effort

Brief Description

DONATIONS RECEIVED THROUGH GIVEINDIA IS USED ONLY FOR POOR BENEFICIARIES

Soundarya Ramesh Raikar is a sixteen year old girl studying in 10th standard at Shridevi High School Hulekal of Sirsi Taluq, Uttar Kannada District. Soundarya is an only child to her parents. Her father had died because of ill health and her mother Surekha is an agricultural labourer. Major portion of her mother's income is spent in house hold expenses. Losing her husband Soundarya's mother did not lose her hope. In such a situation a single women took all the responsibility of her daughter even in small income. Still having all the basic requirements is a dream in Soundarya's life.


MANUVIKASA identified Ms. Soundarya 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

Soundarya is good in her studies. She has scored A+ grade during the last academic year. Her favourite subject is Hindi. She is good in co curricular activities also. She likes drawing and also participating in allocation competition. She is interested in sports as well. She likes to play Volley Ball. Her aim is to become an Engineer.

Beneficiary Details

Full Name	Soundarya Ramesh Raikar
Father / Husband / Guardian Name	Ramesh Raikar
Age	16 yrs
Utilization Period	23.06.2015
Current Address	
House / Building / Centre	Hulekal
Street Name & Number	Hulekal
Prominent Landmark	Near Masjid
Local Area/Sector/Para /Basti /Tola /Dhani /Vas /Bigha/Nagar	Hulekal
Village / Town / City	Hulekal
PO Name, Taluka / Mandal / Tehsil Block, District	Post: Hulekal Taluk:Sirsi Dist: Uttara Kannada
State and Pin code	Karnataka-581336



	<p>Now she is studying in BE First semester at Bapuji College, Davanagere and we are also providing scholarship. She is thankful to MANUVIKASA. We are requesting philanthropists to support her education. Dr. Shivaram from Ganesh Netralaya, Sirsi came forward to provide partial support for her education</p>
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Child 3

Dear Daniel Sir,

We MANUVIKASA and Give India, express our gratitude to you for your donation to our noble cause. Your donation has made positive impact on an orphan child.

We MANUVIKASA are working in Uttara Kannada and Haveri Districts of Karnataka State with conserving environment and empowering poor. All our efforts try to carry out innovative and sustainable solutions to burning problems. Your donation reached to the needy child.

We once again thank you for your helping hands to our development effort

Brief Description

Vaishnavi Vinod Shirodkar is a 12 year old girl studying in 7th standard at Shasakara Madari School, Sirsi. She is belonging to a very poor family. She had lost her father in an accident. Her mother Vidya is a tailor. She has a brother named Prajval studying in 9th standard. Vaishnavi's mother is suffering from ill health. So she is not able to do her tailoring work every day. Her income also suffers due to this. Vaishnavi's mother is not able to provide basic materials to Vaishnavi.

MANUVIKASA identified Ms.Vaishnavi 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.

Vaishnavi is good in her academic results. Every time she secures A+ grade. But she is also suffering from nutrition problem. She likes English the most as she scores maximum marks in English. She likes dance and drawing also. Her aim is to become an English teacher.

Beneficiary Details	
Full Name	Vaishnavi Vinod Shirodkar.
Father / Husband / Guardian Name	Vinod Shirodkar
Age	12 yrs
Grade	A+
Utilization Period	03.07.2014
Home Address & School Address	
House / Building / Centre	Padtigalli
Street Name & Number	Devikere
Prominent Landmark	Near Manoj ice cream parlour

Local Area /Sector/Para/Basti / Tola / Dhani / Vas / Bigha/Nagar	Padtigalli
Village / Town / City	Sirsi
PO Name, Taluka / Mandal / Tehsil Block, District	Po: Sirsi Tq: Sirsi Dist: Uttara Kannada
State and Pin code	Karnataka, 581401



Now Vaishnavi Shirodakar passed 10th standard from Marikamba High school, Sirsi by securing 91% and now she is studying in PUC first year and in Commerce stream in Marikamba Junior college, Sirsi.



Pragatimitra Souhardha Sahakari Niyamita

MANUVIKASA has developed Pragatimitra Souhardha Sahakari Niyamita, a cooperative setup as subsidiary organization of MANUVIKASA. This Pragatimitra cooperative is owned by SHG women members and very less percentage of the share holding allotted to the other sections of the society such as farmers and entrepreneurs to attract the resources to the cooperative

This co-operative helps to strengthen the SHG movement initiated by the MANUVIKASA and try to meet the present and upcoming need of the SHG members. This cooperative is supporting entrepreneurship activity of the SHG members through individual level as well as group level.

Pragatimitra co-operative will reduce the dependency of the SHGs promoted by MANUVIKASA from external financial institutions for credit requirement of the SHG and JLG groups. This co-operative is providing more than 4% extra returns on investment and savings comparing to banks.

SL.NO.	PARTICULARS	NUMBERS	AMOUNT
1	MEMBERSHIP	2425	2138300.00
2	MEMBER SAVING ACCOUNTS	107	284838.00
3	RECURRING DEPOSITS	189	242450.00
4	FIXED DEPOSITS	75	2113461.00
5	CASH CERTIFICATES	70	1148850.00
6	PIGMY ACCOUNTS	127	228275.00
7	LOANS SHG/JLG	55	10760363.00
8	PERSONAL LOAN	60	3291708.00
9	VEHICLE LOANS	5	400625.00
10	OVERDRAFT LOANS	14	3360671.50

Pragatimitra Souharda is a federal co-operative, registered under co-operative act as a district level institution on 26/05/2016.

The activities of the institution started from 15 Sep 2016 and by the end of the 2nd financial year it accorded a turnover of INR 3.25 crores. The co-operative is philanthropically supported by Deshpande Foundation, Hubballi. Working capital support is provided by MicroGraam, a social development foundation.

In the due course Souharda has supported women self help groups/Joint Liability groups by providing financial assistance for income generation activities which becomes a source for their livelihood development. And also various individual members of the society with entrepreneurial skills are also supported by aiding the working capital requirement for carrying out their business/activities.

The co-operative has extended the special category to senior citizens, widows, ex-servicemen and especially to small and marginal farmers. This special status will enable the members from respective community to avail extra returns on their investment.

The co-operative also expects many more linkages for on-lending purposes with financial institutions, ultimately to deliver the best possible services and outreach the member requirement and double the volume of business.

Interesting stories

Bharati C. Rao was an employee in a reputed NGO for about 3 years. Her KRA (Key Responsibility Area) was financial inclusion of the underserved women communities for sustainable income generation. She was responsible for identification, nurturing, capacity building and linkage to financial institutions for assistance. The NGO she served is none other than the promoting Organization of **Pragatimitra Souharda Sahakari Niyamita** it is **MANUVIKASA**. She inculcated different skills and entrepreneurial qualities during her regime of service. The idea of entrepreneurship started budding in her and she explained the same before the authorities of **MANUVIKASA**.

She explored various opportunities and Govt. Schemes but failed to get assistance from any of those. Finally she approached **Pragatimitra Souharda** for financial assistance required for incubation of her new business. The BOD in its meeting approved her proposal for financial assistance of Rs.70000 (Seventy Thousand Only) with basic conditions. Fund disbursement was made within 3 days from the date of board approval.

Smt. Bharati Rao is now an owner of a garment unit where she employed **3** women tailors, she also conducts trainings to new aspirants. She has about **18** clients who continuously outsource assignments throughout the year. She has also established association with some local tailors who support her to complete work orders within time during peak seasons. Her major job is stitching of school uniforms, making Kaja-Button, making jute bags, stitching cut pieces and doing embroidery. This woman as an employer wants to create more employment for at least 10 new women aspirants and she also has a dream of building a better and sustainable future for her daughter who is 8 years old.

Smt. Bharati explains that the financial assistance from **Pragatimitra** helped her to execute orders from her clients and the loan money was a major working capital for the procurement of raw materials. She proclaims that **Pragatimitra** is doing a noble task of identifying and assisting new entrepreneurs like her, she says it noble because it is not that easy to get financial assistance from big financial institutions without collateral and also the documentation required is very difficult to provide. This is how many people fail to achieve their dreams and aspirations but she says she is lucky in this context for having associated with Pragatimitra.

With this success story “**Pragatimitra** as an institution apprehends its support for new and sustainable ventures especially for woman hailing from small towns and rural areas”.



I had a Shop now it is a Salon!!!!!!

Nagbhushan a young man with a thirst of generating a permanent and a sustainable employment for his livelihood came to Sirsi Town from a village in Banavasi Block. Initially he started working as an employee in others Salon for years but he failed to generate requisite means for his family's livelihood. But this continued, as his financial abilities didn't permit him to start his own venture. But one fine day **Nagbhushan** decided to initiate his thoughts of starting his own "hair cutting Salon" and he started this in a rented premise in Sirsi Town with all his savings. But the real challenge started here and it was a time when **Nagbhushan** realized the issues associated in own venture. He says that he sometimes felt that he is becoming incompetent to attract customers to his hair dressing shop in spite of having good skills of hair dressing. The reason for this was that his venture lacked sophisticated implements and his shop didn't look like a modern salon. **Nagbhushan** realized this issue and started looking for an opportunity where he can get a financial assistance for updating his shop into a Salon. He approached **Pragatimitra** for the needful.

Pragatimitra ascertaining his financial need sanctioned him a working capital of INR.50000 (Fifty Thousand Only) with a condition of compulsory daily contribution of INR.50 to the pigmy deposit account. **Nagbhushan** in his words says, though the quantum of assistance required was small but the present formal financial system doesn't recognize people like him as they have nothing to offer any collateral security or they lack flexible loan products to suit their individual requirements.

He expresses his gratitude for the support of **Pragatimitra** and its **BOD** for identifying his potential and he dedicates all his success to the institution. Now he runs a successful business and he has increased his contribution to pigmy from INR.50 to INR.100 and also he holds a fixed deposit of INR.5000 (Rupees Five thousand) in his name.

Barrower Name	Nagabhushan.B.Navilgon
Address	Banavasi Road,Sirsi
Loan amount	INR. 50000
Repayment period	18 monthly installments



Activities of Pragatimitra Souhardha customers



Pragatimitra North Kanara Farmers Producer Company Limited.

MANUVIKASA has promoted Pragatimitra North Kanara Farmers Producer Company limited as a subsidiary organization. Various challenges associated with the production of agriculture and horticulture crops have hindered the food security and self dependency of the nation, providing a sustainable platform to mitigate with the issues is the motto for the establishment of this institution.

MANUVIKASA had developed this FPC with the support of NABARD, Deshpande Foundation, SIDF and Pragatimitra Souharda Sahakari Niyamita, Siddapura. This FPC is working on paddy and areca crops and providing input supply, labour support, processing, value addition and marketing support to its members.

FPC is addressing 3 typical situations in the area:

- The farmers with small land holding area and marginal farmers, which has resulted in migration of young family members in search of employment to faraway places and only the aged members are looking after the farm/agriculture activities.
- The other integral part is the landless labour community, due to non availability of land holding and lack of agriculture work throughout the year these members are mostly involved in non-agri sector. This has resulted in scarcity of labour for agriculture practices.
- As a result of latter situation implementation of technology on individual basis (farmer) is difficult and also the cost of cultivation of crops is high (costly labour). Hence the situations have made the agrarians to think that agriculture is no more a profitable occupation.

In order to mitigate these issues associated with the producers, the company has designed the following products:

- Purchase of indigenous and hybrid variety of paddy at the farmers doorstep so as to ensure the best rates for their produce. The company has procured about 250 plus quintals of paddy from its members.
- Providing the skilled labour support to the farmer for harvesting of areca (this is a limited service provided to farmers who face scarcity of skilled labour). This is amalgamated with the processing product of the company where the member can ensure the timely harvest and processing of areca. Through this product the company has addressed about 25 members of the company in the current year.
- Processing of areca is an initiative where the producer can pool his produce into the common processing center of the company and get back the processed produce. This activity will bring down the cost of production and also ease the producer from issues like security, infrastructure for processing, labour issues etc... through this programme the company has addressed about 80 members from its Balegadde processing centre.
- De-husking machine is a product of the company where the white variety of areca is de-husked at the farmer's doorstep. This product will discount the cost of de-husking by at least 40% in comparison with manual peeling (human resource). The producer is also facilitated with timely de-husked and is less exposed to market fluctuation. Through this product the company is able to address about 300 members in this current year with two machines.
- Providing labor support to the producer members is also a product of the company where the members may hire required skilled labors from labor bank of the company.
- Have established a model paddy plot at Devarakoppa in order to experiment new varieties of paddy and also to disseminate best practices for obtaining yield.

The company also proposes to accomplish the following in the near future:

- Creation of two new facilitation centers for Areca nut processing in Yallapur and Siddapur blocks.
- Extension of mini earth moving machine on hiring basis to the members for farm and water conservation activities.
- Introducing Systematic soil health management services and organic input supply.

- Procurement of areca leaf and areca boiled essence services to ensure value addition to by-products of plantation farming.
- Expand the volume of paddy procurement of both Indigenous and hybrid varieties.
- Collaboration with more PACS for extension of De-Husking services.

Activity synopsis:

SL.no	Product name	Beneficiaries
1	Processing of areca	80
2	Contracting harvesting	7
3	Harvesting support	2
4	De-husking of areca	300
5	Paddy procurement	30



EXPOSURE TRIP: We have organized an exposure trip for selected FPO members to Mysore and Madikeri Producers Companies and Agriculture Science Centre from 25.03.2018 to 27.03.2018. Thirteen participants participated in the exposure trip. They visited CFTRI Mysore and **Central Horticulture Research Center, Chettal. They had undergone demonstration sessions and field trips.** Live demonstration was held for climbing the coconut tree with the help of mechanization. The team members actively participated in this demonstration and one of our team members climbed the tree even, further Econut team explained the method of extraction of NEERA from coconut tree and its benefits. In CFTRI campus our members learnt about various processing and packaging techniques.



Rural Haat

We have constructed a rural haat in Balegadde village of Sirsi Taluq with the Support of NABARD. Total cost of the project is INR 1138669 and we received INR 949500 as grant from NABARD and remaining expense was invested by MANUVIKASA.

This rural Haat is constructed in FPC activity spot and handed over to the Pragatimitra FPC for maintenance of the Haat. We are providing a space for rural women and small scale sellers to sell their producers. Every Friday we organize sandy in the rural haat.

We are also planning to construct permanent stalls and provide women entrepreneurs to start small scale entrepreneurship like selling of vegetables, selling of coconut and

running tailoring centres. We have given space to other FPC for marketing their products. We need more publicity to attract the customers to this haat.

Mr. Ananth Shivaram Hegde has provided land for 11 years for constructing rural haat.



Stone laying by Local MLA Sri. Vishweswar Hegde Kageri and Inaugurated By CGM NABARD Sri. M. I. Ganagi



Felicitation to the land donor Mr. Anath Hegde and his wife

Betta land conservation and biodiversity conservation

Uttar Kannada district has least density of population in the state because large area of land is covered by the forests. But vast area of forests 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 under Betta Land category. 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 types. Betta land (Leafy Forest) legally classified as Protected Forests and was handed over to community for their bonafide uses such as collection of bark, leaves and NTFP materials.

We started Betta Land Development and Conservation project with the support of UNDP/GEF/SGP in 2013 and completed in 2016. Still we are continuing the project activities and planting NTFP (Non Timber Forest Produces) seedlings with IUCN status in Betta land and distributing tropical fruit saplings to the SHG group members. We are creating wetlands in Betta Land. We are providing interest free loans to the SHG members for construction of Bath water stoves. Total 09 stoves constructed during reporting period.

Forest Biodiversity Conservation through implementation of energy efficient stoves in Sirsi Forest Region

Uttara Kannada has a population of about 1.4 million (2011 Census). The main occupation of the people is agriculture, horticulture, livestock management, forestry, fishing etc. People in Uttara Kannada are largely depended on forests for a large quantity of biomass that they extract in large quantities annually. Wood collected mainly from forests is burnt as fuel for various purposes such as cooking, heating bath water and processing agriculture-horticulture-forest produce. Burning of wood and other biomass for cooking and other operations at the domestic level has also been source of GHG emission causing global warming leading to climate change. An estimated 90% of households in the rural area, every year collect huge quantities of firewood from forests

to meet their energy needs for cooking, heating bath water, drying and processing sugar cane juice for making jaggery, boiling areca nuts while processing red variety of areca nuts, drying cardamom and other forest produce during monsoon.

Traditional devices for these operations, not being energy - efficient, consume large quantities of biomass fuel, thereby contributing to the degradation of ecology and the environment. The data collected in the earlier studies show that per capita consumption of firewood was about 1.22 kg and 0.88 kg for cooking and heating bath water respectively. A family of four would use about 3 tonnes of firewood every year for cooking and heating bathwater. Further, traditional stoves that burn fuel-wood incompletely and inefficiently cause a lot of smoke that spreads into the kitchen. Constant inhalation of smoke by women and children brings various health issues

Scientists at Indian Institute of Science have developed fuel efficient devices for various purposes such as cooking, bath water heating, drying and processing agri-products etc. MANUVIKASA staff members undergone training in Indian Institute of Science ASTRA centre to construct stoves with different purpose and dimension.

MANUVIKASA collaborated with Earthwatch Institute India and implemented the programme of installation of fuel efficient cook stoves and bathwater heating stoves in selected villages of Siddapur and Mundagod taluks. Fuel efficient stoves are characterized by more efficient burning and heat transfer which reduce consumption of firewood in cooking and heating bathwater. They have health benefits since they facilitate removal of smoke from kitchen. During the reporting period we have constructed 101 stoves including bath stoves and cook stoves.

Structure of ASTRA Fuel Efficient Stove:

The Stove is built using materials such as soil, sand and cement in a correct proportion. Recently, IISc. has developed rammed earth technology where a mould made of wood is used for construction. Wooden Mould fabricated with a specific shape and dimension is used for building stove with straight walls. By using mould care is taken to build a stove with a complex and contoured shape with accurate inside dimension that is very critical for its optimum functioning.

Structure of Bathwater Heating Stove:

The improved ASTRA model of bath stove is also a strong masonry structure built using bricks, soil and cement etc with cylindrical shape inside. The vessel is enclosed up to its neck and stove is provided with an annular gap of about 5 cm between the outer surface of vessel and the inner surface of masonry structure or the stove. This gap facilitates flow of flue gas around the vessel and a larger area for heat transfer. Fire burns on a grate provided about 8 cm above the ground and the vessel is kept about 23 cm above the grate. A secondary air inlet (pipe) is provided just above the grate. A chimney and a door are provided to the stove.

Steps of construction



Few Beneficiary photos



Ratna S. Patil



Sharada R. Chandrannavar



Shaila M. Patil



Pavitra P. Patil



Neelavva N. Sankannavara



Savitri G. Medar

We are conserving rain water in community managed Betta Land or community forest land through construction of rain water harvesting pits and creation of wet land. We have developed 10000 such water harvesting pits and 200 wet lands so far



Small water harvesting pits



Best staff and Best farmers award to our organization

Deshpande Foundation has been conducting Krishi Sinchana programme every year for showcasing success stories of the farmers. Krishi Sinchana programme -2018 was organized in Kadadalli village of Naragunda Taluq. More than 3000 farmers and representatives of NGOs working in Agriculture and livelihood sector attended the programme. During the programme few field workers and few farmers who have done innovation and achievement in their field of work were felicitated. Our farmer

Subrahmanya Hegde and our staff Mr. Raghavendra Bhat were felicitated during the programme.



Mr. Subrahmanya Hegde a Tank beneficiary from Halligadde village of Yellapur Taluq received Best Farmer award (Fifth from left)



Mr. Raghavendra Bhat our staff selected for best field staff award

Visitors to the MANUVIKASA

- Mr. Naveen Jha, CEO Deshpande Foundation
- Dr. Neelam Maheswari and Mr. Sanjeev Kulakarni, Grants Team Deshpande Foundaiton
- Ms. Molly Bartlett and Mr. Robert from International Fund For conservation Canada
- Mr. Himanshu and Mr. Gopi, Coca Cola Foundation
- Dr. Robert J. Stoner MIT TATA centre Massachusetts
- Mr. Avinash Krishnamurthy and Mr. Nithin from S3IDF
- Mr. S. L. Yogesh DDM Nabard
- Dickie H Daruwalla and Team TC Travels Mumbai
- Dr. Angeliki and Mr. Santosh Shanbhogue MIT Tata centre Cambridge USA.
- Mr. Ranganath Rao, Eveluator from NABARD
- Ms. Swarnamayee Ahebham from UNDP/GEF/SGP

- Mr. Krishnamurthy, Mr Shivappa and Mr. Abidhkhan Pathan from MICROGRAAM
- Mr. Prabhjot Sodhi, Senior Programme Coordinator UNDP
- Ms. Vijayata from Edelgive Foundation
- Officials of ICICI bank
- Lead District Manager Syndicate Bank Karwar
- Roland Wong, Gender Consultant and NSC/RC, UNDP members
- MSW students from Different university
- Research Fellows from University Dharwad and Mumbai



Roland Wong, Gender Consultant and NSC/RC, UNDP member visit



Joy of walk team



MSW students from Mysore University



Mr. Krishnamurthy Naidu from MicroGraam observing FPO activities



**Molly Bartlet from international Conservation fund of Canada
Dr. Robert J. Stoner MIT TATA centre Massachusetts**



Ms. Vijayata Verma from EdelGive Foundation participated in Kit distribution programme and women federation meeting



Mr. Sanjeev Kulakarni From Deshpande Foundation and Mr. Ranganath Rao, Evaluator from NABARD



Mr. Himanshu and Team Coca Cola Foundation



Mr. Naveen Jha, CEO Deshpande Foundation with MIT professors and Dr. Neelam Maheswari from DF

MANUVIKASA in Media





Few certificate received from local authorities and institutions



ಗ್ರಾಮ ಪಂಚಾಯತ್ ಕಾಂಚಿ ಜಿಲ್ಲಾ
ಜಿಲ್ಲಾ : ಕಾಂಚಿ

E-mail : kanchi.panchayat@gmail.com
ದಿನಾಂಕ : 14/11/2017

ಧೃತೀಕರಣ ಪತ್ರ

ಕಾಂಚಿ ಜಿಲ್ಲಾ ಸಬ್ ಡಿವಿಷನ್ ಕಡಲೆ ಗ್ರಾಮ ಪಂಚಾಯತ್, ಕಾಂಚಿ ಜಿಲ್ಲಾ ಪಂಚಾಯತ್ ವ್ಯಾಪ್ತಿಯಲ್ಲಿ ವಿವಿಧ ಗ್ರಾಮೀಣ ಕಾರ್ಯಾಚರಣೆಗಳನ್ನು ಉತ್ತಮವಾಗಿ ನಿರ್ವಹಿಸುತ್ತಿರುವುದನ್ನು ಕೃತಜ್ಞತೆ ವ್ಯಕ್ತಿಸುವುದಕ್ಕಾಗಿ ಈ ಕೆಳಕಂಡ ರೀತಿಯಲ್ಲಿ ಧೃತೀಕರಣ ಪತ್ರ ನೀಡಲಾಗಿದೆ.

ಕ್ರಮ	ಧೃತೀಕರಣ	ಗ್ರಾಮ	ಧೃತೀಕರಣ	ಮಾನ್ಯ
1	ಕೆ.ಎಂ.ಎಸ್.ಎಸ್.	ಕೆ.ಎಂ.ಎಸ್.ಎಸ್.	ಕೃತಜ್ಞತೆ	
2	ಕೆ.ಎಂ.ಎಸ್.ಎಸ್.	ಕೆ.ಎಂ.ಎಸ್.ಎಸ್.	ಕೃತಜ್ಞತೆ	
3	ಕೆ.ಎಂ.ಎಸ್.ಎಸ್.	ಕೆ.ಎಂ.ಎಸ್.ಎಸ್.	ಕೃತಜ್ಞತೆ	
4	ಕೆ.ಎಂ.ಎಸ್.ಎಸ್.	ಕೆ.ಎಂ.ಎಸ್.ಎಸ್.	ಕೃತಜ್ಞತೆ	
5	ಕೆ.ಎಂ.ಎಸ್.ಎಸ್.	ಕೆ.ಎಂ.ಎಸ್.ಎಸ್.	ಕೃತಜ್ಞತೆ	

ಧೃತೀಕರಣ ಪತ್ರ
ಕಾಂಚಿ ಜಿಲ್ಲಾ ಪಂಚಾಯತ್
ಜಿಲ್ಲಾ : ಕಾಂಚಿ

ಗ್ರಾಮ ಪಂಚಾಯತ್ ಕಾಂಚಿ ಜಿಲ್ಲಾ

E-mail : kanchi.panchayat@gmail.com
ದಿನಾಂಕ : 14/11/2017

ಧೃತೀಕರಣ ಪತ್ರ

ಈ ಮೂಲಕ ಧೃತೀಕರಣ ಪತ್ರ ನೀಡಲಾಗಿದೆ. ಮುಂದಿನ ಸಂದರ್ಭದಲ್ಲಿ ಇವುಗಳನ್ನು ಗ್ರಾಮ ಪಂಚಾಯತ್ ವ್ಯಾಪ್ತಿಯಲ್ಲಿ 2017-18 ರಲ್ಲಿ ಸಾರ್ವಜನಿಕ ಕೆಲಸಗಳನ್ನು ಸಮರ್ಪಕವಾಗಿ ನಿರ್ವಹಿಸುತ್ತಿರುವುದನ್ನು ಕೃತಜ್ಞತೆ ವ್ಯಕ್ತಿಸುವುದಕ್ಕಾಗಿ ಈ ಕೆಳಕಂಡ ರೀತಿಯಲ್ಲಿ ಧೃತೀಕರಣ ಪತ್ರ ನೀಡಲಾಗಿದೆ.

- ಕಾಂಚಿ ಜಿಲ್ಲಾ ಪಂಚಾಯತ್ ಕಾಂಚಿ ಜಿಲ್ಲಾ ಪಂಚಾಯತ್-1
- ಕಾಂಚಿ ಜಿಲ್ಲಾ ಪಂಚಾಯತ್ ಕಾಂಚಿ ಜಿಲ್ಲಾ ಪಂಚಾಯತ್-2
- ಕಾಂಚಿ ಜಿಲ್ಲಾ ಪಂಚಾಯತ್ ಕಾಂಚಿ ಜಿಲ್ಲಾ ಪಂಚಾಯತ್-3
- ಕಾಂಚಿ ಜಿಲ್ಲಾ ಪಂಚಾಯತ್ ಕಾಂಚಿ ಜಿಲ್ಲಾ ಪಂಚಾಯತ್-4
- ಕಾಂಚಿ ಜಿಲ್ಲಾ ಪಂಚಾಯತ್ ಕಾಂಚಿ ಜಿಲ್ಲಾ ಪಂಚಾಯತ್-5
- ಕಾಂಚಿ ಜಿಲ್ಲಾ ಪಂಚಾಯತ್ ಕಾಂಚಿ ಜಿಲ್ಲಾ ಪಂಚಾಯತ್-6
- ಕಾಂಚಿ ಜಿಲ್ಲಾ ಪಂಚಾಯತ್ ಕಾಂಚಿ ಜಿಲ್ಲಾ ಪಂಚಾಯತ್-7
- ಕಾಂಚಿ ಜಿಲ್ಲಾ ಪಂಚಾಯತ್ ಕಾಂಚಿ ಜಿಲ್ಲಾ ಪಂಚಾಯತ್-8

ಕಾಂಚಿ ಜಿಲ್ಲಾ

ಕಾಂಚಿ ಜಿಲ್ಲಾ ಪಂಚಾಯತ್
ಕಾಂಚಿ ಜಿಲ್ಲಾ ಪಂಚಾಯತ್
ಕಾಂಚಿ ಜಿಲ್ಲಾ ಪಂಚಾಯತ್



ಗ್ರಾಮ ಪಂಚಾಯತ್ ಕಾಂಚಿ ಜಿಲ್ಲಾ
ಜಿಲ್ಲಾ : ಕಾಂಚಿ
PHONE NO : 08412254521, Email : kanchi.panchayat@gmail.com, Pin Code : 561342

ದಿನಾಂಕ : 14/11/2017

ಧೃತೀಕರಣ ಪತ್ರ

ಕಾಂಚಿ ಜಿಲ್ಲಾ ಸಬ್ ಡಿವಿಷನ್ ಕಡಲೆ ಗ್ರಾಮ ಪಂಚಾಯತ್, ಕಾಂಚಿ ಜಿಲ್ಲಾ ಪಂಚಾಯತ್ ವ್ಯಾಪ್ತಿಯಲ್ಲಿ 2017-18 ರಲ್ಲಿ ಸಾರ್ವಜನಿಕ ಕೆಲಸಗಳನ್ನು ಸಮರ್ಪಕವಾಗಿ ನಿರ್ವಹಿಸುತ್ತಿರುವುದನ್ನು ಕೃತಜ್ಞತೆ ವ್ಯಕ್ತಿಸುವುದಕ್ಕಾಗಿ ಈ ಕೆಳಕಂಡ ರೀತಿಯಲ್ಲಿ ಧೃತೀಕರಣ ಪತ್ರ ನೀಡಲಾಗಿದೆ.

ಕೆ.ಎಂ.ಎಸ್.ಎಸ್. ಮಾಹಿತಿಗಾಗಿ ವಿವರ

1. ಕೆ.ಎಂ.ಎಸ್.ಎಸ್. ಕೆ.ಎಂ.ಎಸ್.ಎಸ್. ಕೆ.ಎಂ.ಎಸ್.ಎಸ್.
2. ಕೆ.ಎಂ.ಎಸ್.ಎಸ್. ಕೆ.ಎಂ.ಎಸ್.ಎಸ್. ಕೆ.ಎಂ.ಎಸ್.ಎಸ್.
3. ಕೆ.ಎಂ.ಎಸ್.ಎಸ್. ಕೆ.ಎಂ.ಎಸ್.ಎಸ್. ಕೆ.ಎಂ.ಎಸ್.ಎಸ್.
4. ಕೆ.ಎಂ.ಎಸ್.ಎಸ್. ಕೆ.ಎಂ.ಎಸ್.ಎಸ್. ಕೆ.ಎಂ.ಎಸ್.ಎಸ್.

ಧೃತೀಕರಣ ಪತ್ರ
ಕಾಂಚಿ ಜಿಲ್ಲಾ ಪಂಚಾಯತ್
ಜಿಲ್ಲಾ : ಕಾಂಚಿ



ಅಭಿನಂದನೆ ಪತ್ರ

ಕಾಂಚಿ ಜಿಲ್ಲಾ ಪಂಚಾಯತ್ ಕಾಂಚಿ ಜಿಲ್ಲಾ ಪಂಚಾಯತ್

ದಿನಾಂಕ : 14-11-2017 ರಂದು ಕಾಂಚಿ ಜಿಲ್ಲಾ ಪಂಚಾಯತ್ ಕಡಲೆ ಗ್ರಾಮ ಪಂಚಾಯತ್, ಕಾಂಚಿ ಜಿಲ್ಲಾ ಪಂಚಾಯತ್ ವ್ಯಾಪ್ತಿಯಲ್ಲಿ 2017-18 ರಲ್ಲಿ ಸಾರ್ವಜನಿಕ ಕೆಲಸಗಳನ್ನು ಸಮರ್ಪಕವಾಗಿ ನಿರ್ವಹಿಸುತ್ತಿರುವುದನ್ನು ಕೃತಜ್ಞತೆ ವ್ಯಕ್ತಿಸುವುದಕ್ಕಾಗಿ ಈ ಕೆಳಕಂಡ ರೀತಿಯಲ್ಲಿ ಧೃತೀಕರಣ ಪತ್ರ ನೀಡಲಾಗಿದೆ.

ಕಾಂಚಿ ಜಿಲ್ಲಾ ಪಂಚಾಯತ್
ಕಾಂಚಿ ಜಿಲ್ಲಾ ಪಂಚಾಯತ್
ಕಾಂಚಿ ಜಿಲ್ಲಾ ಪಂಚಾಯತ್

ಪಂಚಾಯತ್ ರಾಜ್ ಅಧಿನಿಯಮ
೧೯೫೨ (೧೯೫೨)
೧೯೫೨ (೧೯೫೨)

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

Pro. B K. Kemparaju

Mr. Prabhakar Bhat

OUR TEAM Members

1	Mr Ganapati Bhat	18	Mr Pundlik Sirsikar
2	Ms Shubha Pai	19	Mr Iranna C Vaddar
3	Mr Vivek Hegde	20	Ms Prajna Bhat
4	Mr Manjunath G Hegde	21	Ms Shreya Nayak
5	Mr Manjunath Patgar	22	Ms Yashodha Naik
6	Mr Ashwath Naik	23	Ms Pratibha G N
7	Mr Arun Naik	24	Mr Amit Solayekar
8	Mr Harsha Kabbur	25	Mr Kishore Shirodkar

9	Mr Ganapati Yalivala	26	Ms Nayana Naik
10	Mr Basavaraj Radder	27	Mr A N Ravikiran
11	Mr Basappa Ugginakeri	28	Mr Subray Bhat
12	Ms Renuka Ugginakeri	29	Mr Dinesh Naik
13	Ms Madhushree Gouda	30	Mr D G Bhat
14	Ms Geeta Shakunavalli	31	Mr Vikas Naik
15	Mr Ravichandra Vaddar	32	Mr Raghavendra Bhat
16	Mr Niranajan Kadam	33	Ms Bhavya L Hegde
17	Mr Sunil Shivanand Kumta	34	Mr Santosh Naik



MANUVIKASA (R)

AT :KARIAGI, PO: BALUR, TO: SIDDAPUR, DIST: NORTH KANARA-581 340

KARNATAKA, INDIA

BALANCE SHEET

AS AT 31ST MARCH 2018

LIABILITIES	AMOUNT	ASSETS	AMOUNT
DESIGNATED AND UNRESTRICTED FUNDS		FIXED ASSETS	
Trust / Corpus/ General Fund		Opening Balance	1,137,397
Opening Balance	3,313,826	Add: Additions during the year	76,109
Add: Surplus during the year	3,941,984		1,213,506
	7,255,810	Less: Depreciation	(213,387)
			1,000,119
SECURED LOANS		CURRENT ASSETS, LOANS, ADVANCES & RECEIVABLES	
Vijaya Bank Vehicle Loan	248,688	Office Rent Deposit	
		Opening Balance	65,000
CURRENT LIABILITIES		Add: Additions during the year	5,000
ESI Payable	8,816		70,000
PF Payable	38,607	Telephone Deposit	1,000
Office Rent Payable	800	Security Deposit with NABARD Financial Services Ltd	200,000
		Security Deposit with Selco Solar Ltd	
		Opening Balance	
		Add: Additions during the year	5,000
			5,000
		Fixed Deposit(FD) in Vijaya Bank	
		Opening Balance	671,719
		Add: Additions during the year	75,000
		Add: Accrued Interest on above	58,603
			805,322
		Assistance to SHGs	83,092
		Incentives on Microfinance Receivable	158,130
		Tax Deducted at Source A.Y. 2017-18	92,752
		Tax Deducted at Source A.Y. 2018-19	34,963
		Advances for expenses	9,800
		CASH AND BANK BALANCE	
		Cash in hand	196
		Cash at bank	
		Canara Bank, Sirsi	31,451
		ICICI Bank	35,897
		Vijaya Bank, Herur	539,077
		Vijaya Bank, Sirsi	34,366
		Vijaya Bank, Kansur	592,140
		Axis Bank Sirsi	106,767
		Karnataka Vikas Grameena Bank	58,776
		State Bank of India, Sirsi	3,693,873
TOTAL	7,552,721	TOTAL	7,552,721

Place: SIRSI

Date: 10-07-2018

For MANUVIKASA (R.)

For and On Behalf of North Kanara

Managing Trustee

Managing Trustee



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



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 2018

EXPENDITURE	AMOUNT	INCOME	AMOUNT
To Programme Expenditure through Give Foundation USA		By Grants from Coca Cola Foundation	9,845,439
Programme to meet Basic necessities of an Orphan Child	15,496	By Donations/ Grants from Give India	
		Help and orphan child	133,300
Programme for Construction of Water Harvesting Structure	50,900	Help to construct a water harvesting structure	280,127
Sponsoring Uniforms, School Materials and Scholarships	5,280	Sponsor clothing and school supplies for a poor child	79,200
Provide a set of five note books	2,450	Provide a set of five note books	53,011
To Programme Expenditure through Give India		By Donation/Grants from Give Foundation USA	
Programme to meet Basic Necessities of an Orphan Child	149,978	Help and orphan child	18,504
		Help to construct a water harvesting structure	8,164
Programme for Construction of Water Harvesting Structure	254,200	Sponsor clothing and school supplies for a poor child	32,554
Sponsoring Uniforms, School Materials and Scholarships	90,448	Provide a set of five note books	2,351
Provide a set of five note books	32,700	By Grants from Deshpande Foundation	2,200,000
To Programme Expenditure through Grants from Coco Cola Foundation		By Grant from Earthwatch Institute India Trust	145,000
Construction of Soap Pits	9,264	By Grant from HDB Financial Services	2,000,000
Construction of Silt Trap Pits	27,490	By Grants from NABARD	
Excavation of Lakes	6,245,676	For FPO promotion	220,397
Administrative Expenses	63,248	For JLG promotion	207,000
Miscellaneous expenses	199,242	For Rural Haat Construction	949,500
Salaries	13,360	For E-shakti Promotion	394,500
To Programme Expenditure through Grants from Deshpande Foundation		By Assistance from LIC for distribution of scholarships to students	60,000
Promotion of Co-operative	286,924	By General Fund From Give India transferred to revenue (utilised)	86,500
Promotion of Farmers Producers	340,276	By General Grants and Contributions	1,297,350
Organisation		By Income from activities of the Trust	930,682
Promotion of SHGs/ JLGs	599,947		
Office Rent	54,750		
Printing & Stationery	8,759		
Telephone Charges	12,249		
Electricity and Water Charges	6,352		
Audit Fees	15,340		
Maintenance Expenses	21,180		
Miscellaneous expenses	75,836		
Salaries	638,510		
Travelling expenses	54,012		



To Programme Expenditure through Grants from Earthwatch Institute India Trust		By Other Income	
Promotion of Smokeless Chulas	257,496	Bank Interest	224,748
		Interest on Income Tax Refund	10,994
To Programme Expenditure through Grants from LIC of India			
By Distribution of Scholarships and Educational Materials to students	9,250		
To Programme Expenditure through Grants from HDB Financial Services Ltd			
Administrative and Monitoring cost	37,332		
Capacity building session for farmers	1,495		
Development of Betta Tanks	233,290		
Development of Farm Ponds	997,247		
Development of Water Harvesting Pits	188,699		
Development of Water Harvesting Structure	56,058		
Salaries	83,192		
To Programme Expenditure through NABARD grants			
FPO Promotion Expenses	207,725		
E-Shakti Promotion Expenses	233,178		
Construction of Ruralhaat	1,138,669		
To Programme Expenditure through Grants from NABARD Financial Services			
New SHG Formation Expenses	52,333		
To Other Programme Expenses			
Help an Orphan Child	2,900		
Sponsor Clothing	1,510		
Promotion Of SHGs/JLGs	877,695		
Rejuvenation and Development of Farm Ponds	56,405		
Rejuvenation and Development of Tanks/Springs	101,335		
To Administrative and General Expenses of the Trust			
Advertisement and Publicity Charges	6,855		
Audit Fees	14,160		
Bank Charges	9,786		
Boarding and Lodging	44,723		
Meeting Expenses	16,738		
Community Capacity Building Expenses	6,986		
Consultancy Charges	14,550		
Conveyance Expenses	14,893		
Electricity Charges	3,584		
Employer's Contribution to	248,292		
Employer's Contribution to	88,665		
Travelling Expenses	4,619		
Interest on Loan	39,629		
Books, Newspapers and Periodicals	10,833		
Miscellaneous Expenses	58,487		
Office Rent	100,700		
Postage and Telephone	18,293		
Professional Fees	21,290		
Printing and Stationery	42,678		
Repairs and Maintenance	115,123		
General Insurance	81,864		
Payment to Volunteers	245,671		



To Interest paid to Microgram	5,857		
To Depreciation on Fixed Assets (Schedule-I)	213,387.00		
To Surplus i.e., excess of Income over Expenditure Transferred to Balance Sheet	3,941,984		
TOTAL	19,179,322		19,179,322

Place: SIRSI
Date: 10-07-2018

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

For **MANUVIKASA (R)**
For and On Behalf of MANUVIKASA (R)
Kariagi, 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

This year we have received **best farmer supportive organization award** from Swarnavalli Gramabhudaya and felicitation from Shree Shree Gangadharendra Saraswati Swamiji, Sonda Swarnavalli matt, Sirsi.



STATEMENT OF THE FUND FLOW FOR THE YEAR ENDED MARCH 31, 2018

Source of funds	2018 (Rupees)
Transferred from secured Loan to Corpus	-
Fees on Consultancy Services	-
Received for Small Grants Programme	-
Received from sale of fixed assets	-
Other income	235742.00
Contribution to the Earmarked funds	14788209
Decrease in net current assets	-
Redemption of investments	-
Income on investments	-
Application of Funds	-
Addition to fixed assets	76109.00
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	13809676.00
Administrative and other expenses	1214276.00
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 :**

M/S 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	18	0	01	05	
Female	05	0	0	05	

Staff salary paid details

Head of the organization	24500 per month
Highest paid staff	24500 per month
Lowest paid staff	6000 per month

Remuneration paid to the board members

Name of the board members	No of meetings attended	Amount paid during 2017-18
Mr. Ganapati Bhat	04	283500.00
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 have 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