

ANNUAL REPORT

2016-17



MANUVIKASA

A Group Of Volunteers for Education,
Environment and Rural Development

- Corporate Off :
Mangesh Mahalaxmi Bldg. Vijayanagara, SIRSI-581401
Uttara Kannada, Karnataka, India
- Regd Off :
Karjagi, Po: Balur, Tq: Siddapur-581340 Uttara Kannada, Karnataka, India
- ☎ : 91-8384-225077, 📞 : 91-9845982552
- ✉ : manuvikasa@gmail.com
- 🌐 : www.manuvikasaindia.org
- 📘 : http\\facebook.com\\manuvikasa.karjagi



Details of the organization

Legal Name of the organization	MANUVIKASA
Year of organization creation	2002
Year of organization registration	2003
Type of registration	Trust
Registration details	171/03-04 Date: 16.04.2003
Jurisdiction of the organization	All India
Section 12(A)	F. No. 118/612/CIT-HBL/2005-06
Permanent Account No (Pan)	AABTM4625L
Section 80G	F. No. 118/612/AABTM4625L/CIT-HBL 2009-10
Credibility Alliance membership No	000964KA11
Guide star India membership No	983
FCRA registration number	094600075
Neeti Ayog VO/NGO unique ID	KA/2009/0009800
Details of Auditors	CA Anjana Shetty and Co. Chartered Accountants II Floor Dr. Shivaswamy 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 2016-17 before our well wishers, friends, donors, community members, staff members, government agencies and public. This year we had different experience, challenges, targets and achievements. We have promoted two subsidiary organizations and made restless effort to sustain these organizations within a year. Pragatimitra Souharda Sahakari Niyamita is one of our Subsidiary organizations which is a co-operative financial institution with about 2508 share members. Maximum shares are allotted to Self Help Group women members. I feel that we have now one step ahead to sustain Self Help Group movement.

Pragatimitra Farmers Producers Company is another **dream child** born this year to support farming community. We will confidently endorse that our FPO is able to support areca and paddy farmers in the area of input supply, agri-equipment support and establishment of common processing centres, labour support, marketing support and contract harvesting.

Deshpande Foundation has played a major role in scaling and sustaining our programmes including water conservation, financial inclusion and livelihood support. This year we have received maximum demand from the farming community for small tanks and farm ponds in comparison with activities of last four years. We are able to satisfy the need of the community in terms of small tank development and spring rejuvenation. This year we employed 05 excavators and developed 332 tanks. We have collected more than 75% community contribution this year. We normally develop tanks with 30 feet width 30 feet length and 10 feet depth but this year we have developed bigger tanks also.

This year we have established partnership with S3IDF and Earthwatch Institute India, New Delhi. S3IDF is supporting FPO in the area of capital mobilization, business plan preparation, implementation and process excellence. Earthwatch institute India has supported our organization to build 100 energy fuel efficient cook stoves and bath stoves.

NABARD has sanctioned one FPO promotion project and one Rural Haat development project. I acknowledge the support extended by NABARD to develop FPO and Rural Haat.

We have promoted 1316 Self Help Groups (SHGs) and 1148 Joint Liability Groups so far and linked 41.24 Crores loan to group members for taking up income generation activities. I acknowledge the support of NABFINs, ICICI, 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 for assisting our organization to implement financial inclusion programme.

I am happy to inform you that, we have continued 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 efforts.

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

I acknowledge the support of our board of trustees who have extended their valuable 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 success.

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

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-operation 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 consists 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 of the basic need to 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 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 two districts of Karnataka State viz., Uttara Kannada and Haveri.



Uttara Kannada is a special district among the 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 has been 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. All zones have rich diversity and differ from each other in soil type, flora and fauna. The public is dependent 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 adequate 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 are less water intensive. Even these crops suffered shortage of water. Irrigation water sources are poor in the district due to lack of channels and perennial rivers. Due to this condition,

people get migrated to various other places in search of food security and drinking water. Even in this 21st century Social evils such as child marriage, child labour, child trafficking etc. have found their own place in the life style of people in Haveri district.

Project 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 by involving more efficient persons in the board
- Adoption of technology 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, Mundgod and Yallapur
- All the bank branches of working area
- ICICI Bank
- Fidelity Charitable
- Earthwatch Institute India, Gurgaon
- Deshpande RSETI, Haliyal
- TRDC Bangalore
- S3IDF

Determining the priorities while selecting the activities



Water conservation and environmental conservation

Water is a valuable natural resource and this resource base is degrading. Rain water harvesting and sustainable use of water on one side and conservation of forest resources is on the other side is the need of hour. Water resource were freely available natural resource in a past and after unsustainable and irrational use of such resources, water has become inestimable and scarce resources.

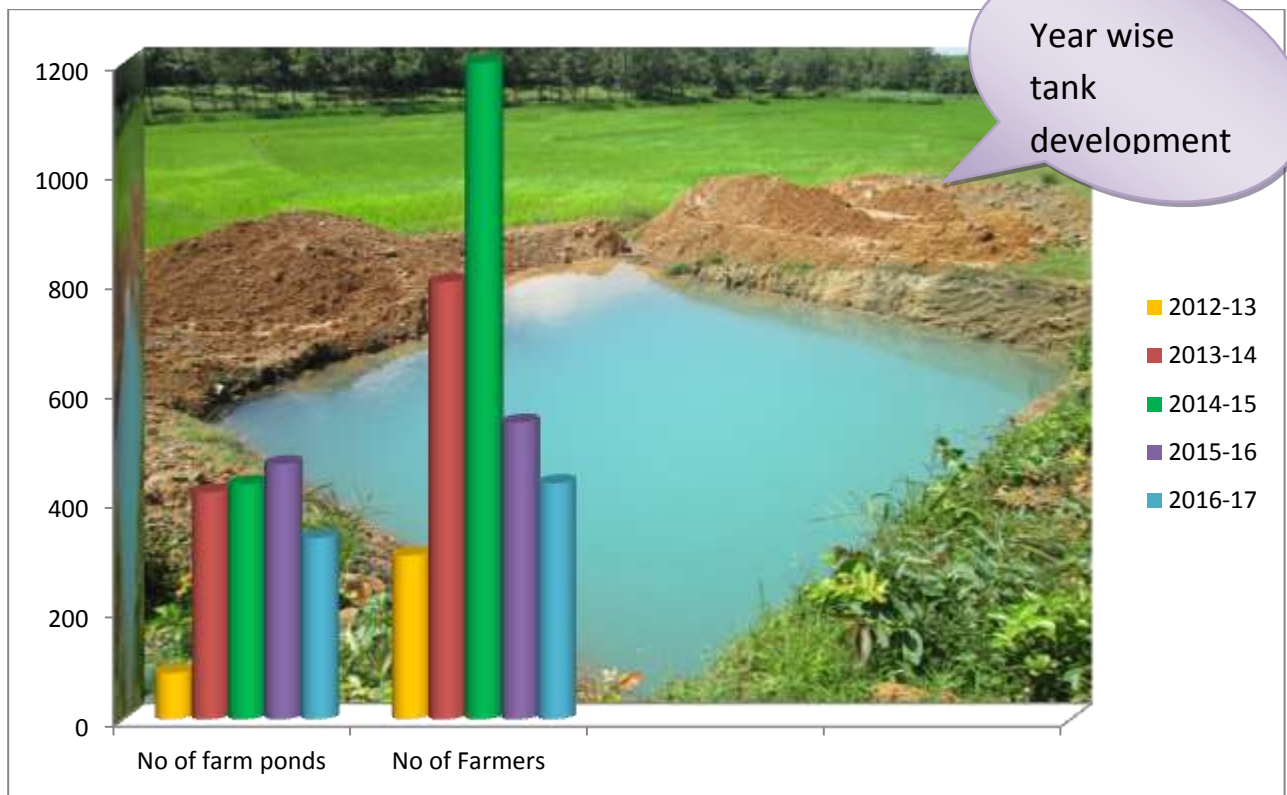
MANUVIKASA is working on water resource development through construction of farm ponds, small tanks and spring rejuvenation in Sirsi, Siddapur, Yellapur, Mundgod and Haliyal blocks of Uttara Kannada district.

In the year 2016-17 MANUVIKASA has constructed 332 tanks among which 60% of the structures with the size of 30 feet in length 30 in width and 12 feet depth and remaining tanks are even bigger tanks up to 100 feet wide and long.

Year	Up to 2012-13	2013-14	2014-15	2015-16	2016-17	Total
Total Number of Tanks and Farm Ponds constructed	85	415	430	467	332	1729
Number of beneficiaries	300	800	1200	543	432	3275

After tank development more than 60% of the farmers are growing second crop. We have observed cultivation in fallow cultivable lands and most of the waste land has been converted into agriculture land. Cultivation of Horticulture crop, vegetables and water intensive crops has increased. Surrounding open wells and tube wells are getting recharged.

WE HAVE DEVELOPED 1729 TANKS AND ARE ABLE TO HARVEST 977500000 LITRES OF WATER EVERY YEAR



CEO of Deshpande Foundation Mr. Naveen Jha interacting with a Farmer Seetaram Hegde in Sannakeri village along with Mr. Sanjeev Kulakarni and MANUVIKASA Managing Trustee Mr. Ganapati Bhat.



A farm pond constructed in Sonda village by MANUVIKASA



Mr. Naveen Jha attended staff meeting, S3IDF CEO Mr. Sumith also attended the meeting

Simple process and quick impact



Transportation of excavator



Excavation & soil shifting



After excavation ready for irrigation

Just water nothing else (Case study)

Suryanarayan Parameswar Joshi is a 50 year old agriculturist in Nandihonda village of Sonda Gram Panchayath, Sirsi Taluq, Uttara Kannada district. He is having 1.5 acres of areca nut plantation mixed with Banana and pepper. His wife and son are working with him and they are maintaining a dairy unit with two cows. Intension of the dairy unit is to produce manure for their land and milk for the family. Every year he is getting 12 quintals of areca nut and in the last year, yield came down to 10 quintals due to lack of rain. Few areca plants turned red, showing sign of death.

This year summer badly affected areca plants of Mr. Suryanarayan and existing water in small pond was unable to save the areca trees. Then he contacted MANUVIKASA for the construction of pond in March-2017. Staff member of MANUVIKASA visited his site and drew a plan for excavation of farm pond in his land and executed the work. Now he has got sufficient water to irrigate the areca trees and pepper plants.

MANUVIKASA supplied the excavator at subsidised cost and provided free transportation of machine for construction of tank. We provided technical support to develop the water harvesting structure. Now he is enjoying farming with enough water availability. He intended to develop pepper crop along with areca plantation as mixed crop and develop more Banana crop within the areca plantation as layer crop. He has already started making dried banana for sale and intended to improve his business. Now he appreciates the work of MANUVIKASA and advising more farmers to develop farm ponds.



Possible with water

Nagaraj Rukhya Marathi is a young farmer having his small farm land in Huladevanasar village of Sonda Grama Panchayath, Sirsi Taluq, Uttara Kannada district. He is maintaining a big family of 10 members with only 1.25 acre of land by practicing mixed cropping of areca, banana, pepper, cardamom and hybrid grass. He has one brother who has expertise in climbing trees and harvesting arecanut. Nagaraj is an expert in running tillers.

Both the brothers neglected their own farm land and use to work as wage workers in other farms as they were facing water problem in their farm land. MANUVIKASA has developed a water pond in their farm land, advised them to install water pumps and drip irrigation. Now both the brothers have totally involved in farming, growing mixed as well as layer crops and are getting year long income.

After getting spring water in farm pond, they started growing grass and maintaining four milch animals, supplying 25 litres of milk to nearby KMF milk collection centre. Their livelihood condition has improved. This spring water has changed the life-style of the family and has ultimately resulted in livelihood development of the family and cultivation in cultivable neglected land which was left fallow for years.





Women Empowerment

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

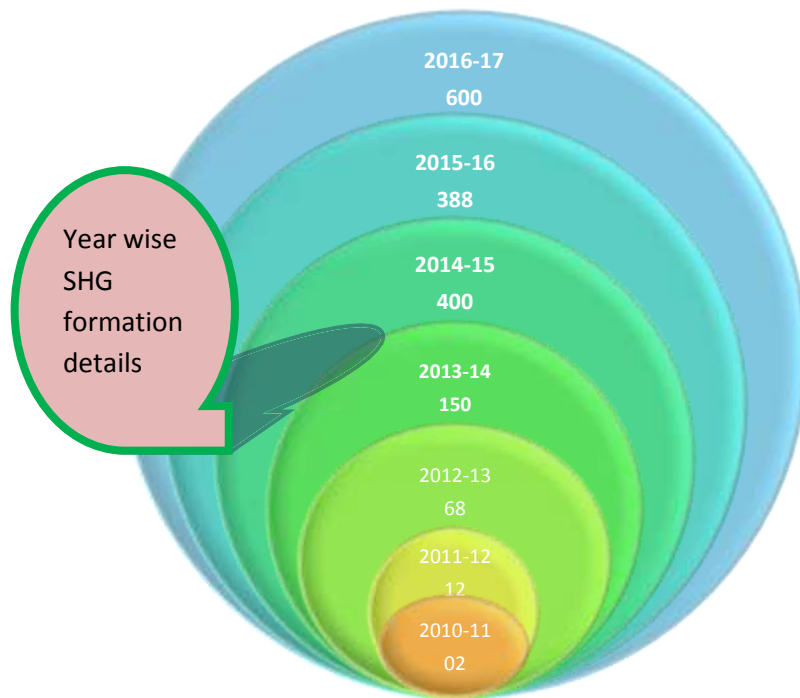
— [Brigham Young](#)

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 that women formed 50% of the total population. 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 1316 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 internal lending purpose. These SHGs have got Rs.25.02 Crores loan from various financial institutions. These group members have invested this loan into income generation activities and loan recovery is regular.

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 is working as Business Correspondent with ICICI bank for linkage of SHG. 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 is working with KVG Bank as a service provider organization to meet the credit need of the SHGs and JLGs to implement financial inclusion programme. KVG (Karnataka Vikasa Grameena) Bank is a well known regional rural bank in parts of North Karnataka region and is focusing on rural financial prosperity. MANUVIKASA has linked more than 250 groups with KVG Bank credit in the District and more than 300 groups opened accounts with the bank.

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 in cluster level. These federations are platform for the SHGs to cross learning within the groups and solve internal problems. Different government schemes, health aspect, legal issues pertaining to the women and children, other developmental issues will be discussed in the federation meetings.



SHG training programme and group discussion



Annual federation meeting of SHGs in Sirsi and legal awareness programme in Dandeli

MANUVIKASA has started JLG (Joint Liability Groups) promotion with the help of NABARD since three years. Total 1148 JLGs are promoted and 1148 JLGs are linked with the bank loan of Rs. 16.22 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 Rs. 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 meeting.

PIMC Meeting conducted details

SI No	Date	Meeting Place	No of participants
1	14/10/2014	MANUVIKASA office Siddapur	11
2	19/02/2015	Hotel Samrat, Sirsi	12
3	22/08/2015	MANUVIKASA office, Sirsi	11
4	19/12/2015	Hotel Bhadra, Kodibag, Karwar	14
5	15/04/2016	Hotel Varad, Kumta	20
6	15/11/2016	Darpana Seva Samsthe, Yellapur	12
7	08/03/2017	MANUVIKASA, Dandeli	8
8	10/03/2017	Darpana Seva Samsthe, Yellapur	11



PIMC meeting with the presence of Mr. S. L. Yogesh, DDM-NABARD and G. Revanna Gowd, LDM-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	KVGB 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 Hosagadde	Syndicate Bank Hulekal
KVGB Lambapur	Bank of Baroda Sirsi
Canara Bank Dandeli	KVG Bank Dandeli
State Bank of Mysore Ankola	Corporation Bank Dandeli
Canara Bank Castel rock	KVG Bank Siddapur
Indian Overseas Bank Ankola	Syndicate Bank Kumbarkoppa
Syndicate Bank Belekeri	Syndicate Bank Mundgod
Syndicate Bank Manchikeri	KVG Bank Hillur
KVGB Gokarna	Syndicate Bank Sadashivgad
Vijaya Bank Sunksal	IOB Dasanakoppa
Vijaya Bank Hegdekatta	KVG Bank Hunagund
Corporation Bank Haliyal	KVGB Bank Vajralli
Indian Bank Sirsi	KVG Bank Yellapur
Karnataka Bank Kumta	KVG Bank Vandane
Canara Bank Mundgod	Indian Overseas Bank Kumta
Karnataka Bank Yellapur	KVG Bank Kumta
KVG Bank Madnur	KVG Bank Nellikeri
State Bank of Mysore Yellapur	KGB Bank Honnavar
Syndicate Bank Bilagi	Karnataka Bank Gokarna
KVG Bank Bedasagav	KVG Bank Haliyal

KVG Bank Kagal	KGB Bank Korlkakatta
KVG Bank Bidraikan	KVG Bank Nandikatta
KVG Bank Karwar	Syndicate Bank Ankola
KVGG Bank Murdeswar	Syndicate Bank Nandanagadda
KVG Bank Yellapur	Syndicate Bank Dandeli
Syndicate Bank Ramanagar	SBI Siddapur

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 of the money and effect on livelihood. More than 60% of the loan amount goes to Income Generation Activities. Regular federation meetings of SHGs' representatives are conducted to review the progress of the groups. Few trainings and awareness programmes on health aspects, legal issues and government schemes were conducted during the federation meeting.

Litres of lights (Case Study)

Not much land is required for small dairy unit. Land-less labourers with 2 to 3 Guntas land can maintain 3 to 4 milking animal unit. This has been proved by a 48 year old Self Help Group member Saroja Arer. She is living with her husband and two kids in Arekoppa village of Sirsi Taluq. She is a member of Ayyappa Self Help Group and joined this group in 2015 when MANUVIKASA promoted this group.

She was engaged in seasonal agriculture labour work and for more than five months in a year she was unemployed. Her husband was also facing same problem of seasonal employment and maximum days in a year used to struggle for searching employment. After several group meetings and trainings she embedded entrepreneurial skills to start dairy unit. Even though she is having savings bank account in Syndicate bank for a long time she came to know now that getting bank loan without collateral is not possible.

She started dairy unit with single cow in January-2016 by taking Rs. 10000 loan from SHG. She purchased local breed cow with low productivity. With the support of MANUVIKASA and Pragati Mitra Souharda Sahakari Niyamita she got Rs. 30,000 loan from MicroGraam and purchased improved and medium productivity breed cow in January-2017. She is earning around Rs. 150 per day after excluding all the expenditure. She intended to purchase more milking animals. Now she has employment throughout the year and

her husband is also involved in dairy activity and compost preparation in his free time. There is no possibility of migration of this family in search of employment and dropping their children from school. Now litres of milk is bringing lights to Saroja's family.



A house wife became entrepreneur (Case study)

Sadikbi Muneer Sab is a forty year old lady living in Arendur village of Siddapur Taluq. She is living with her two sons and one daughter along with her husband. Her husband is an agriculturist and growing paddy in 1.5 acre of land. Since last 04 years this area is getting low rainfall and this family is facing crop failure. Sadikabi is a member of Ishwar SHG promoted by MANUVIKASA in 2014 and is saving Rs. 100 per month.

Sadikabi was working as a house wife and she did not have any knowledge of working in agriculture field. Due to crop failure, her family economic situation worsened and she was thinking to take up income generation activities. Hence, she thought of migrating in search of employment. Meanwhile MANUVIKASA staff members motivated her to continue agriculture and change the crop which is adoptable with less water. She

started going to field with her husband and decided to grow maize. Then she expressed her need of credit for growing crop. MANUVIKASA extended Rs. 30,000 credit support through MICROGRAAM in February 2016 and she has started growing maize. Thus, she got good crop and earned Rs. 40,000 profit. Now her two sons have started small petty business and driving with her support.



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 fulfil 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 to 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 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 were shortlisted 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

Dear Rahul sir,

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

We MANUVIKASA, working in Uttar Kannada and Haveri Districts of Karnataka State for conserving environment and empowering poor. All our efforts are vested to carry out innovative and sustainable solutions to burning problems of the society. Your donation has reached potential child who was in need.

Shobha Gopal Patgar is a ten year old girl studying in 5th standard at Higher Primary School, Korlakatta. She belongs to a very poor family. Her father is a doing Labour work. She is the only child to her parents. Her father and mother are working hard to provide necessary materials to their child. Shobha's father's work is seasonal. He is unable to find other job in off seasons. Shobha's father is facing economic problem to facilitate all basic and educational requirements to Shobha.

MANUVIKASA identified Ms. Shobha through school teachers 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.

Shobha is an average girl in her studies. She has scored 'B+' in previous examination. Kannada and English are her favourite subjects. She is good in Essay writing and dancing. She plays Kho-Kho. She wants to become a Doctor.

Beneficiary Details	
Full Name	Shobha Gopal Patgar
Father / Husband / Guardian Name	Gopal Patgar
Age	10 yrs
Grade(If Applicable)	B+
Utilization Period	15.03.2017
Home Address & School Address	
House / Building / Centre	Korlakatta
Street Name & Number	Sirsi-Korlakatta road

Prominent Landmark	Near Primary School
Local Area /Sector/Para/Basti / Tola / Dhani / Vas / Bigha/Nagar	Korlakatta
Village / Town / City	Sirsi
PO Name, Taluka / Mandal / Tehsil Block, District	Post: Korlakatta Taluk: Sirsi Dist: Uttara Kannada
State and Pincode	Karnataka 581318



Child 2

Swati Somashekhar Mavkoppa is a thirteen year old girl studying in 8th standard at Shasakara Madari School Sirsi. She is belonging to a very poor labour family. Her father is an agricultural labourer and her mother Meenakshi is working in a hospital as a cleaner. Swati has a sister named Soniya studying in 9th standard and a brother named Sachin who is in 2nd standard. Swati's parents together can earn about Rs. 1500 in a month. Within this small income they have to look after the livelihood of the whole family along with their children's education. In these days with such a small income it is not possible. Swati can't expect much from her parents.

MANUVIKASA identified Ms. Swati 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.

Swati is good in her academic results. She has always been scoring A Grade in every examination. English and Science are her favourite subjects. She likes reading story books and dance very much. She doesn't like sports that much. Swati is a hard working girl. Her attendance in the class is appreciable. She wants to become an engineer.

Beneficiary Details	
Full Name	Swati Somshekhar Mavkoppa
Father / Husband / Guardian Name	Somshekhar Mavkoppa
Age	13 yrs
Grade(If Applicable)	A
Utilization Period	06.04.2016
Home Address & School Address	
House / Building / Centre	Sirsi
Street Name & Number	Raghavendra Nagar
Prominent Landmark	Behind Raghavendra Swami Math
Local Area /Sector/Para/Basti / Tola / Dhani / Vas / Bigha/Nagar	Raghavendra Nagar

Village / Town / City	Sirsi
PO Name, Taluka / Mandal / Tehsil Block, District	Post: Sirsi Taluk: Sirsi Dist: Uttara Kannada
State and Pin code	Karnataka 581401



A child case study (before and now)

Manjunath B. Naik is a fourteen year old boy studying in 9th standard at Malenadu High School, Kaunchur of Siddapur taluk. He is belonging to a very poor agricultural labour family. His father suffered from cancer and he died ten months back. His mother Laxmi is doing labour work to look after the livelihood of the family. Manjunath has three sisters Netravati, Suchitra and Pavitra. Out of these, Netravati has got married, Pavitra is doing labour work and Suchitra is in PUC 1st year. Manjunath's mother Laxmi can earn about Rs. 800 in a month. But with this small income she is not able to provide food for the family. The family economic condition is suffering day by day.

MANUVIKASA identified Mr. Manjunath through school teachers in June-2015 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 his education.

Manjunath is good in his academic results. He has scored A grade in the previous examination. He is very good in Yoga and participated in Taluk level Yoga competition. Science is his favourite subject. Manjunath wishes to learn Science and become an engineer.



Now Manjunath has passed SSLC exam with distinction and studying science in PUC College Haladakatta of Siddapur Taluq. He is again supported by MANUVIKASA through scholarship.

Pragatimitra Souharda Sahakari Niyamita

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

This co-operative helps to strengthen the SHG movement initiated by MANUVIKASA and try to meet the present and upcoming needs of the SHG members. This co-operative 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 investments and savings comparing to banks.

SL NO.	PARTICULARS	NUMBERS	AMOUNT
1	MEMBERSHIP	2306	2200000
2	MEMBER SAVING ACCOUNTS	62	11206
3	RECURRING DEPOSITS	141	111750
4	FIXED DEPOSITS	22	1485000
5	CASH CERTIFICATES	6	76000
6	PIGMY ACCOUNTS	35	42420
7	LOANS SHG/JLG	43	9000000
8	PERSONAL LOANS	30	3000000
9	VEHICLE LOANS	3	250000
10	OVERDRAFT LOANS	14	1800000

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 September 2016 and by the end of the financial year it recorded a turnover of INR.1.25 crores. The co-operative is philanthropically supported by Deshpande Foundation, Hubli.

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 supported by aiding the working capital requirements 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.

Glimpses of share certificate distribution programme



Mr. Naveen Jha, CEO Deshpande Foundation distributing share certificate in Siddapur



Dr. R.G Hegde, Education Advisor, Dandeli Education Society addressing the members in Dandeli



Zilla Panchayath Member Sri. L. T. Patil Distributing Share certificate in Mundgod



We provide service at door step through co-operative

Pragatimitra Co-operative customers





Pragatimitra North Kanara Farmers Producer Company Limited.

MANUVIKASA has promoted Pragatimitra North Kanara Farmers Producers Company Limited as a subsidiary organization of MANUVIKASA. 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 has developed this FPC with the support of NABARD, Deshpande Foundation, S3IDF 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 land holdings are mostly small 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 situations 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 venture.

In order to mitigate these issues associated with the producers, the company has designed 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 100 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 activities of the company where the member can ensure the timely harvest and processing of areca. Through this skilled labour support the company has addressed about 25 members of the company in the current year.
- Processing of areca is a product where the producer can pool his produce into the common processing center of the company and get back the processed produce. This product will bring down the cost of production and also ease the producer from issues like security, infrastructure for processing, labour issues etc. Through this product the company has addressed about 40 producer 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-husking and is less exposed to market fluctuations. Through this product the company is able to address about 95 members of the company in this current year with one machine.
- Have established a model paddy plot at Devarakoppa in order to experiment new varieties of paddy and also to disseminate best practices for obtaining highest yield.

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

- Replicate all the products of the company in other parts of the district. This can be made possible establishing collective processing canthers for areca and common aggregation centres for paddy. This action will address the members from different Taluks of the district.
- To make available various associated machineries like mini excavator, power tillers, de-husking machines, machinery for bark leaf management in betta land and so on.

- Ultimately the company aims to record inclusive growth of the company and its members by expanding the geography of its activity and increasing the volume of its service.

Activity synopsis:

Sl.no	Product name	Beneficiaries
1	Processing of areca	42
2	Contracting harvesting	7
3	Harvesting support	2
4	De-husking of areca	95
5	Paddy procurement	4

Through these activities the total turnover is about 35 lakhs.

Case Study Subray V.Bhat(Harvest support)

Introduction:-

Subray V. Bhat belongs to an Agricultural family of Salkani, in Sirsi Taluk, Uttara kannada district. He lives with his wife and son. He has 4 acres of agriculture land and there he has Arecanut farm. He is 70 years old. He faced many problems while harvesting areca nut. He intended to process red variety of arecanut because the price of red variety is always higher than white. He was not able to produce red variety because he faced the problems like lack of labourers, transport and security. Subray V.Bhat's annual raw produce is about 283 quintals to harvest and process. He doesn't have any facility to harvest and process his own crop. He pays huge amount to labour and he has transportation problem.

Intervention:

- Pragatimitra North Kanara Farmer's producer company supplied labours like tree climbers, rope holders, arecanut collectors and vehicle support.
- Processed his raw produce into ready saleable produce. (red variety & white)

Impact:

- Problems of labours like tree climbers, rope holders, arecanut collectors and vehicle support were addressed.
- More red variety is produced which resulted in value addition.
- Intervention of Pragatimitra promoted the farmer with an extra income of INR. 1,00,000 in which INR.30,000 by labour benefit & INR.70,000/-profit from red variety of areca nut.
- With the support of Pragatimitra he produced about 16 quintals of red variety, before it was only 6 quintals.

(Selling price of Red variety of areca nut is INR. 25,000 per quintal, whereas cost of white variety is INR. 20,000 per quintal. Profit per quintal is INR.5000.)

- Farmer introduced the payment by cheque which gave him the knowledge of Formal Banking Practice.

Conclusion:

Subray V. Bhat reveals that he finds an ease of harvesting this year. He has sought same support for upcoming years. He suggests extending this support to other farmers of the district who are in need.

Case study: Anant Ganapati Hegde (Contract harvesting)

Introduction:

Shri. Anant Ganapati Hegde is resident of a remote village Belgundli in Yallapur taluk of Uttara Kannada district. He is aged about 74 years and he resides with his aged wife in the same village. He is a small farmer with two children who reside in faraway places and they are employed. Due to age factor he is highly dependent on the labourers for all kinds of farm practices.

Regularly he used to sell his areca produce to unregistered/unauthorized dealers at throw-away prices. This year he approached Pragatimitra FPC for contract harvesting.

Intervention:

- Pragatimitra FPC accepted his proposal and procured his produce at the best feasible rate.

Impact:

- Procurement from the unauthorized dealer was avoided.
- Total payment was made through cheque.
- Best price was awarded.
- Immediate harvesting was made without making any delay, hence avoiding the loss of produce quantity due to osmosis phenomenon.
- The farmer reveals that he got at least INR.40,000 extra than the bidding price of other dealers.
- Most annoying fact is that the farmer's account received first cheque after 15 long years.

Conclusion:

The farmer is very happy with the efforts of FPC in addressing different issues of farming community.

He also ensures to sell his produce to the company in coming years.

MANUVIKASA has conducted several awareness programmes, trainings and exposure trips to the farmers. Project Implementation and Monitoring Committee has been formulated with involving FPO members, DDM NABARD, Scientists from KVK, Officials from Horticulture, Agriculture, Animal Husbandry departments and bank officials to review the progress of the company and convergence of government schemes.



Project Implementation and Monitoring Committee meeting



Block level FPC members training at Sirsi



Cluster level meeting of FPC at Siddapur



Exposure trip to the FPC members to the Areca processing centre, Bulk storage and pepper plantation in Shivamogga district



BOD TRAINING /BUYERS AND SELLERS MEET OF FPO

Buyers and sellers meet cum BOD training was organized at Hotel Panchavati on 15.02.2017. We had invited 02 FPO representatives from Gokak. Members from Raita Mitra FPO Nadagav and Krishi Mitra FPO Harogeri had attended the meet. Mr. Shreemanth Sadalagi, President, Krishi Mitra Grameena Abhivruddi Samsthe had attended as a resource person of this programme. We had also invited paddy and areca traders. We had invited KVK Scientist Dr. Shivashankar Murthy as a resource person to this programme. Mr. Ganapati Bhat, Director, MANUVIKASA explained about the roles and responsibilities of the FPO.



We had conducted Yakshagana Programme on 06.03.2017 to create awareness about the FPO and mobilize more membership.



Activity spot of the FPO and areca de-husking machine

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 large extent of the forest area was lost due to Dams, Factories and atomic energy power lines. Forest lands are divided into three categories such as Wild Life Sanctuaries, Reserved forests and Minor Forests. 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 continuous harvest of green leaves for composting and continuous clearing of forest floors and unscientific collection of NTFPs as well as poaching of timbers.



What is Betta Land?

Betta land is dominated by moist deciduous and evergreen forest type. Betta land (Leafy Forest) legally belongs to Revenue department and trees to Forest department. Betta lands have been attached to areca gardens and given to areca gardeners for collection of green leaves and other NTFP materials for their bonafide use.

We started Betta Land 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 on 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 were 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 has been agriculture, horticulture, livestock management, forestry, fishing etc. People in Uttara Kannada are largely dependent on forests for large quantities of biomass that they extract 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 have also been source of Green House Gas 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 and so on.

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 about 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 underwent training at ASTRA centre of Indian Institute of Science, to construct stoves with different dimension and for different purposes.

MANUVIKASA collaborating with Earth watch Institute India and with financial assistance from them 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 characterized by

more efficient burning and heat transfer, reduce consumption of firewood in cooking and heating bathwater. They have health benefits since they facilitate removal of smoke from kitchen.

Structure of ASTRA Fuel Efficient Stove:

The Stove is built using materials such as soil, sand and cement in a calculated 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 are very critical for its optimum functioning.

Steps of construction



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 of 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.



Our Board member Mr. Prabhakar Bhat (Left) with stove Beneficiary



Photo of Kitchen stove and Bath stove



Cooking of food using fuel efficient stove

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-2016 was organized in Ballarawada village of Navalagund Taluq. More than 3000 farmers and representatives of NGOs working in Agriculture and livelihood sector had 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 Mr. Umesh Naik, Baruru, woman farmer Smt. Malini Naik and our staff Mr. Vikas Naik were felicitated during the programme.



Smt. Malini Naik receiving certificate of appreciation from Deshpande Foundation founder Dr. Gururaj (Desh) Deshpande and Smt. Jayashree Deshpande (Left) our FPO Vice- president Mr. Vivek Hegde delivering the speech during the programme



Mr. Vikas Naik awarded as Best field staff and Mr. Umesh Naik awarded as best farmer

Visitors to MANUVIKASA

- Mr. Naveen Jha, CEO, Deshpande Foundation
- Dr. Neelam Maheshwari and Mr. Sanjeev Kulakarni, Grants Team, Deshpande Foundation
- Mr. Sumith, CEO, S3IDF and Mr. Avinash Krishnamurthy and Mr. Nithin from S3IDF
- Mr. S. L. Yogesh, DDM, NABARD
- Ms. Aheibam Swarnamayee from UNDP GEF SGP
- Mr. Krishnamurthy, Mr Shivappa and Mr. Abidkhan Pathan from MICROGRAAM
- Mr. Basavaraj and Mr. Sandeep Naik, Deshpande Foundation
- Mr. Rangan Varadan, The Head, MicroGraam

- Mr. Veenith and Ms.Vinitha from Edelgive Foundation
- Mr. Ashok Kumar from TATA Trust
- CEO and CFO of NABFINS
- Mr. Dhanush, Mr. Dinesh and other officials of ICICI bank
- Lead District Manager Syndicate Bank Karwar



NABARD DDM Mr. S. L. Yogesh and KVK Scientist Dr. Shivashankar Murthy Visited our paddy field. DDM visited tank sites also.



On 02.02.2017, Mr. S. T. Sudarshan (AGM-FPO related) and Mr. A. V. Krishnan (Manager Rural Haat related) visited our FPO and proposed Rural Haat sites.



MicroGraum Head Dr. Rangan Varadan visited our office and discussed with staff and attended co-operative programme.



Mr. Nithin Gopalkrishnan and Mr. Avinash from S3IDF visited FPO spot (Left) and verifying areca varieties



NABFIN officials discussing with staff and EdelGive Representatives attended staff meeting



Ms. Swarnamayee from UNDP GEF SGP attended staff meeting and visited activity spots



TATA trust representatives visit

ಮುಜಿವು

ಕರ್ನಾಟಕ ರಾಜ್ಯದ ಅಭಿವೃದ್ಧಿ ಮತ್ತು ಸಮೃದ್ಧಿಗಾಗಿ

ಪಾಲುದಾನದ ಅಭಿವೃದ್ಧಿಗಾಗಿ ಸರ್ಕಾರದ ಸಹಾಯ

ಪಾಲುದಾನದ ಅಭಿವೃದ್ಧಿಗಾಗಿ ಸರ್ಕಾರದ ಸಹಾಯ. ಪಾಲುದಾನದ ಅಭಿವೃದ್ಧಿಗಾಗಿ ಸರ್ಕಾರದ ಸಹಾಯ. ಪಾಲುದಾನದ ಅಭಿವೃದ್ಧಿಗಾಗಿ ಸರ್ಕಾರದ ಸಹಾಯ.

ಕೆನರಾವಾಣಿ

ಕೃಷಿ ಕ್ಷೇತ್ರದ ಅಭಿವೃದ್ಧಿಗೆ ಸಂಘಟನೆ ಆಗತ್ಯ: ಯೋಗೇಶ್

ಕೃಷಿ ಕ್ಷೇತ್ರದ ಅಭಿವೃದ್ಧಿಗೆ ಸಂಘಟನೆ ಆಗತ್ಯ: ಯೋಗೇಶ್. ಕೃಷಿ ಕ್ಷೇತ್ರದ ಅಭಿವೃದ್ಧಿಗೆ ಸಂಘಟನೆ ಆಗತ್ಯ: ಯೋಗೇಶ್.

ಕೆನರಾವಾಣಿ

ಮನುವಿಕಾಸದಿಂದ ಜಲ ವಿಕಾಸ

ಮನುವಿಕಾಸದಿಂದ ಜಲ ವಿಕಾಸ. ಮನುವಿಕಾಸದಿಂದ ಜಲ ವಿಕಾಸ. ಮನುವಿಕಾಸದಿಂದ ಜಲ ವಿಕಾಸ.

04 ಬಿಕ್ಕಿವಾಣಿ

ಕೃಷಿಯಿಂದ ರೈತರ ವಿಮುಖ: ಕಳವಳ

ಕೃಷಿಯಿಂದ ರೈತರ ವಿಮುಖ: ಕಳವಳ. ಕೃಷಿಯಿಂದ ರೈತರ ವಿಮುಖ: ಕಳವಳ.

ಜಲಜಾಗೃತಿ ಕೃಷಿಹೊಂಡ ನಿರ್ಮಾಣಕ್ಕೆ ರೈತರ ಪಣ

ಜಲಜಾಗೃತಿ ಕೃಷಿಹೊಂಡ ನಿರ್ಮಾಣಕ್ಕೆ ರೈತರ ಪಣ. ಜಲಜಾಗೃತಿ ಕೃಷಿಹೊಂಡ ನಿರ್ಮಾಣಕ್ಕೆ ರೈತರ ಪಣ.



ಕೃಷಿ

AGRICULTURE

ಅಧಿಕ ಲಾಭದ ಮಲ್ಲಿಗೆ

ಅಧಿಕ ಲಾಭದ ಮಲ್ಲಿಗೆ. ಅಧಿಕ ಲಾಭದ ಮಲ್ಲಿಗೆ.

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 members

Sl. No	Staff Name	Sl. No	Staff Name
1	Shubha Pai	20	Basappa Ugginakeri
2	Chinnappa Lamani	21	Basavaraj Radder
3	Manjunath Hegde	22	Ganapati Yalival
4	Vivek Hegde	23	Harsha Kabbur
5	Nishant G V	24	Shalini Shedgeri
6	Siddaraj Gasti	25	Poornima Anvekar
7	Mahantesh Devati	26	Bharati Rao
8	Santosh Naik	27	Bhavya Hegde
9	Nagesh Rathod	28	Krishna Patgar
10	Manjunath Patgar	29	Bhavya Harakantra
11	Amit Solayekar	30	Taramati S M
12	Virupaksh Anasal	31	Subray Bhat
13	Ramesh Tavari	32	D G Bhat
14	Manjula Bhajantri	33	Uday R S
15	Manohari Sontakki	34	Ganesh Naik
16	Rajesh Gouda	35	Radhika Naik
17	Mahabaleshwar Gouda	36	Nagaraj Naik
18	Vikas Naik	37	Raghavendra Bhat
19	Shridhar Gouda	38	Anand Gouda



MANUVIKASA (R)

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

BALANCE SHEET

AS AT 31ST MARCH 2017

LIABILITIES	AMOUNT	ASSETS	AMOUNT
DESIGNATED AND UNRESTRICTED FUNDS		FIXED ASSETS	
Trust / Corpus/ General Fund		Opening Balance	1,262,624.00
Opening Balance	2,595,883.22	Add: Additions	103,965.00
Add: Corpus Fund			1,366,589.00
From Give India	1,250.00	Less: Depreciation	(229,192.00)
Add: Surplus during the year	716,692.80		1,137,397.00
	3,313,826.02		
SECURED LOANS		CURRENT ASSETS, LOANS, ADVANCES & RECEIVABLES	
Vijaya Bank Vehicle Loan	272,821.00	Office Rent Deposit	
		Opening Balance	70,000.00
		Add: Additions during the year	26,000.00
			96,000.00
		Less: Refunds during the year	31,000.00
			65,000.00
CURRENT LIABILITIES		Telephone Deposit	
Microgram SHG Assistance	259,241.00	Opening Balance	500.00
ESI Payable	12,751.00	Add: Additions during the year	500.00
PF Payable	49,925.00		1,000.00
		Security Deposit with NABARD	
		Financial Services Ltd	
		Opening Balance	50,000.00
		Add: Additions during the year	150,000.00
			200,000.00
		Fixed Deposit(FD) in Vijaya Bank	
		Opening Balance	626,014.00
		Add: Additions during the year	95,705.00
			721,719.00
		Less: Matured during the year	(50,000.00)
			671,719.00
		Accrued Interest on above	9,309.00
		Assistance to SHGs	210,621.00
		Incentives on Microfinance Receivable	103,471.00
		Tax Deducted at Source A.Y. 2017-18	92,752.00
		Tax Deducted at Source A.Y. 2016-17	157,146.00
		Advance for Expenses	53,490.00
		CASH AND BANK BALANCE	
		Cash in hand	1,076.00
		Cash at bank	
		Axis Bank, Sirsi	50,005.00
		Canara Bank, Sirsi	21,127.00
		ICICI Bank	9,088.90
		KVG Bank	31,578.00
		Vijaya Bank, Herur	281,019.85
		Vijaya Bank, Sirsi	33,064.00
		Vijaya Bank, Kansur	307,856.50
		SBI, Sirsi A/c No. 30572069717	471,843.77
TOTAL	3,908,564.02	TOTAL	3,908,564.02



Place: SIRSI
Date: 01-09-2017

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

[Signature]
Managing Trustee
Managing Trustee



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

FOR **ANJANA SHETTY & CO.**
CHARTERED ACCOUNTANTS

FRN : 012861S

[Signature]
CA. **ANJANA SHETTY**
PROPRIETOR
M. NO. 224483

MANUVIKASA (R)

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

RECEIPTS AND PAYMENTS ACCOUNT

FOR THE YEAR ENDING ON 31ST MARCH 2017

RECEIPTS	AMOUNT	PAYMENTS	AMOUNT
To Opening Balance		By Programme Expenditure through Give India	
Cash in hand	778.00	Programme to meet Basic Necessities of an Orphan Child	130,884.00
Cash at bank		Programme for Construction of Water Harvesting Structure	231,000.00
Canara Bank, Sirsi	806.00	Sponsoring Uniforms, School Materials and Scholarships	131,940.00
ICICI Bank	2,581.90	Provide a set of five note books	12,100.00
Vijaya Bank, Herur	755,543.26	By Programme Expenditure through Give Foundation USA	
Vijaya Bank, Sirsi	12,254.00	Programme to meet Basic Necessities of an Orphan Child	25,379.00
Vijaya Bank, Kansur	194,054.50	Programme for Construction of Water Harvesting Structure	77,500.00
SBI, Sirsi A/c No. 30572069717	27,297.56	Sponsoring Uniforms, School Materials and Scholarships	10,963.00
To Donation/Grants from Give India		Provide a set of five note books	1,100.00
Help an orphan child	124,000.00	By Expenditure through Fidelity Charitable Gift Fund	
Help to construct a water harvesting structure	221,022.00	Development of Water Springs and Tank	261,781.00
Sponsor clothing and school supplies for a poor child	132,400.00	By Expenditure through Grants from Deshpande Foundation	
Provide a set of five note books	29,400.00	Development of Water Springs and Tank	28,500.00
To Donation/Grants from Give Foundation USA		Promotion of Co-operative	251,258.00
Help an orphan child	27,673.31	Promotion of Farmers Producers Organisation	225,102.00
Helps to construct a water harvesting structure	93,206.40	Promotion of SHGs/ JLGs	621,254.00
Sponsor clothing and school supplies for a poor child	10,655.87	Office Rent	84,700.00
Provide a set of five note books	1,195.85	Printing & Stationery	17,691.00
To Grants from Deshpande Foundation	2,200,000.00	Telephone Charges	13,078.00
To Grants from Fidelity Charitable Gift Fund	502,206.00	Electricity and Water Charges	13,943.00
To Grant from Earthwatch Institute India Trust	287,150.00	Audit Fees	11,500.00
To Grants from NABARD for FPO promotion	315,000.00	Miscellaneous Expenses	880.00
To Grants from NABARD for JLG Assistance	587,500.00	Professional Charges	3,450.00
		Salaries	725,734.00
		Travelling Expenditure	47,407.00



To Assistance from LIC for distribution of scholarships to students	213,600.00	By Programme Expenditure through Grants from Earthwatch Institute India Trust	
To General Fund From Give India	95,863.47	Promotion of Smokeless Chulas	41,110.00
To General Fund from Give Foundation USA	1,002.25	By Distribution of Scholarships and Educational Materials to students through Assistance from LIC	66,000.00
To Corpus Fund From Give India	1,250.00	By Programme Expenditure through Grants from NABARD Financial Services Ltd for SHPI Project	
To General Grants and Contributions	834,392.00	SHG Formation Expenses	7,090.00
To Income from activities of the Trust	2,500,308.00	By Programme Expenditure through NABARD grants for JLG Assistance	
To Other Income	70,109.00	JLG Assistance Expenses	993,203.00
Bank Interest	3,364.00	By Programme Expenditure through NABARD grants for FPO promotion	
Interest on Income Tax Refund	50,000.00	Promotion Of FPO	284,749.00
To Maturity Proceeds of Fixed Deposit	1,526,389.00	By SHG Programme Expenses	1,079,867.00
To Collection From SHGs	31,000.00	By Rejuvenation of Water Tanks and Springs	363,866.00
To Rent Deposit Refunded	9,635.00	By Other Programme Expenses	
To Tax Deducted at Source	2,400.00	Promotion of Smokeless Chulas	54,000.00
To Professional Tax Deducted From Employees	54,756.00	Preliminary Expenses in connection	10,365.00
To ESI Contribution of Employees	170,599.00	Construction of Rural Haat	1,395.00
To PF Contribution of Employees	44,996.00	Rural Development Activities	57,588.00
To Income Tax Refund	145,710.00	Distribution of Scholarships and Educational Materials to students	
To Salary Advance		By Administrative and General Expenses of the Trust	
		Advertisement and Publicity	10,940.00
		Audit Fees	18,400.00
		Legal and Professional charges	3,000.00
		Consultancy Charges	20,757.00
		Miscellaneous Expenses	67,127.00
		Books, Newspapers and Periodicals	7,443.00
		Office Rent	114,200.00
		Postage and Telephone	13,972.00
		Printing and Stationery	75,793.00
		Payment to Volunteers	320,740.00
		Bank Charges	6,784.35
		Fund Raising Expenses	12,071.00
		Travelling and Conveyance	17,069.00
		Capacity Building Training/Workshop	75,827.00
		Employer's Contribution to Employees' State Insurance Scheme	164,975.00
		Employer's Contribution to Employees' Provident Fund Scheme	153,027.00
		Electricity Charges	2,739.00
		Expenses of Cultural Activities	5,000.00
		Rates and Taxes	23,462.00



		General Insurance	77,211.00
		Repairs and Maintenance	77,915.00
		Computer Maintenance	24,958.00
		Interest on Loan	31,195.00
		By Interest paid to Microgram	81,099.00
		By Remittance to Microgram	1,862,848.00
		By Fixed Deposit	50,000.00
		By Security Deposit	150,000.00
		By Telephone Deposit	500.00
		By Rent Deposit	26,000.00
		By Salary Advance	199,200.00
		By Remittance of Professional Tax	2,400.00
		By Remittance of ESI Contribution of Employees	55,027.00
		By Remittance of PF Contribution of	147,074.00
		By Remittance of TDS	9,635.00
		By TDS on Services	92,752.00
		By Vehicle Loan repayment	81,957.00
		By Acquisition of Fixed Assets	
		Computer & Accessories	45,821.00
		Furniture & Fixtures	39,690.00
		Office Equipment	18,454.00
		By Closing Balance	
		Cash in hand	1,076.00
		Cash at bank	
		Axis Bank, Sirsi	50,005.00
		Canara Bank, Sirsi	21,127.00
		ICICI Bank	9,088.90
		KVG Bank	31,578.00
		Vijaya Bank, Herur	281,019.85
		Vijaya Bank, Sirsi	33,064.00
		Vijaya Bank, Kansur	307,856.50
		SBI, Sirsi A/c No. 30572069717	471,843.77
	TOTAL	TOTAL	11,280,098.37

Place: SIRSI
Date:- 01-09-2017

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

For **MANUVIKASA (R)**
Kariagi, Siddapur, North Kanara

Managing Trustee

Managing Trustee



FOR ANJANA SHETTY & CO.
CHARTERED ACCOUNTANTS
FRN / 012861S
CA. ANJANA SHETTY
PROPRIETOR
M. NO. 224483

STATEMENT OF THE FUND FLOW FOR THE YEAR ENDED MARCH 31, 2017

Source of funds	2017 (Rupees)
Transferred from secured Loan to Corpus	-
Fees on Consultancy Services	-
Received for Small Grants Programme	-
Received from sale of fixed assets	-
Other income	117012.00
Contribution to the Earmarked funds	8129106.15
Decrease in net current assets	-
Redemption of investments	-
Income on investments	-
Application of Funds	-
Addition to fixed assets	103965.00
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	5886377.00
Administrative and other expenses	1413856.35
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 :**

CA ANJANA SHETTY & CO.

CHARTERED ACCOUNTANTS

Branch: II Floor

Dr. Shiva swamy 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	21	0	02	05	0
Female	09	0	0	01	0

Staff salary paid details

Head of the organization	20500 per month
Highest paid staff	20500 per month
Lowest paid staff	5250 per month

Remuneration paid to the board members

Name of the board members	No of meetings attended	Amount paid during 2016-17
Mr. Ganapati Bhat	04	2,76,000.00
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 by any staff or governing body members for international and Local travel
