

Towards

empowerment

of underprivileged



**ANNUAL
REPORT
2019-20**



idf **Initiatives for
Development Foundation**
Bengaluru

Developmental Partners

Private Sector Organisations

- ❖ Gramya TS Pvt. Ltd
- ❖ IDF Financial Services Private Limited
- ❖ GramServ Pvt Ltd
- ❖ Sa-Dhan

Federations / CBO

- ❖ IDF SHG Federation - Dharwad,
- ❖ IDF Sujeevana Federations-Kunigal and Gubbi
- ❖ Natural Fibre Craft Society, Lakkavanhally
- ❖ Farmer Producers Companies across Karnataka State: Rayabagh FPCL, Dharithri FPCL, Haveri FPCL, Gubbi Channabasaveshwara FPCL, Chelur Hagalwadi FPCL, Nittur FPCL, CS Pura FPCL, Kollapuradamma FPCL, Chilume FPCL, Sujeevana FPCL, Amruthur FPCL, Huthridurga FPCL, Huliyaudurga FPCL, Nagamangal FPCL

Bankers

- ❖ SBI
- ❖ Syndicate Bank (now Canara Bank)
- ❖ Karnataka Vikas Grameen Bank
- ❖ Karnataka Grameen Bank
- ❖ Vijaya Bank (now Bank of Baroda)
- ❖ NABARD
- ❖ NABKISAN

Auditors

- ❖ M/s MSRK & Co, Bengaluru

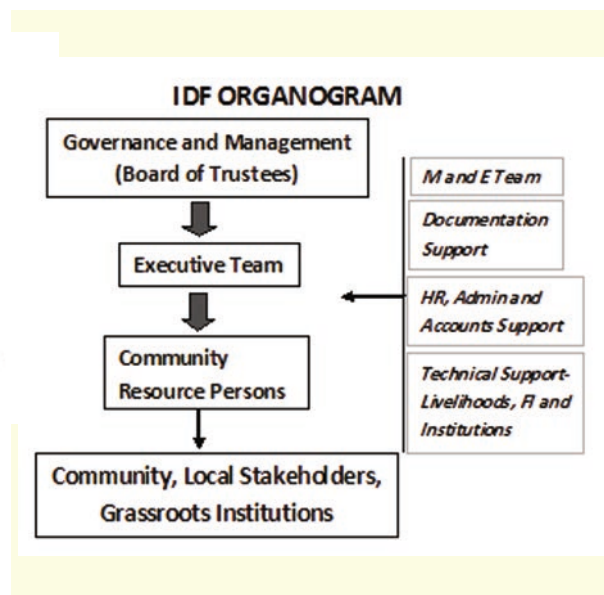
International Organisations

- ❖ Supraja Foundation

Government of India

- ❖ Ministry of Micro, Small and Medium Enterprises (MSME)
- ❖ Department of Handicrafts, Ministry of Textiles

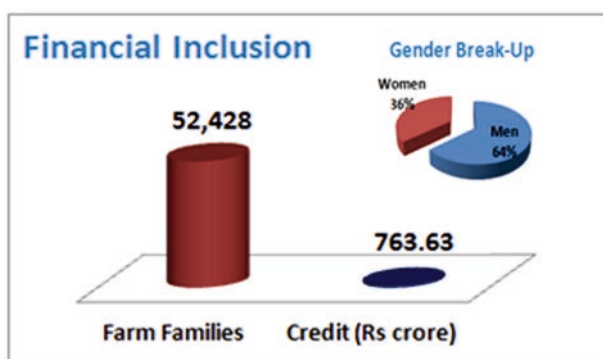
A map of Karnataka state showing various districts. Seven districts are highlighted with blue boxes containing icons of three people, representing intervention districts: Bidar, Gulbarga, Raichur, Koppal, Yadga, Bellary, Chikmagalur, Chikballapur, Haveri, Ballari, and Mangalore Rural. Other districts labeled include Vijayanagara, Tumkur, Udupi, Dakshina Kannada, Karavara, Mysore, Chamrajnagar, and Mandya.



Community Mobilization and Financial Inclusion through Digital Economy

IDF has promoted self-sustaining SHGs of women and JLGs of men at grass roots and Producer Groups of farm families at clusters to sustain and graduate the developmental initiatives into ongoing programs. Innovations such as digital skilling in agriculture livelihoods and entrepreneurship, financial inclusion and digital economy through public sector banks are deployed to mitigate risks in farming and to sustain their livelihoods. The achievements are depicted here.

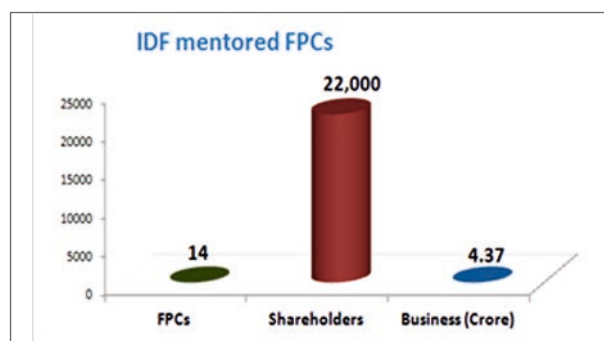
#	Location	Cumulative Progress as at March 2020							
		Women SHGs	# Women	Credit (Cr)	Men JLGs	# Men	Credit(Cr)	Total Members	Total Credit (Cr)
1	Gubbi	522	5220	37.74	1794	8943	149.15	14163	186.89
2	Haveri	173	1834	0.026	193	1793	4.50	3627	4.53
3	Kunigal	637	7007	71.22	1270	15240	416.82	22247	488.04
4	Nagamangala	6	64	0.1	489	2345	21.04	2409	21.14
5	Raybag	492	4685	15.99	113	747	0.43	5432	16.42
6	Tumkuru	8	89	0.15	885	4461	46.46	4550	46.61
	Total	1838	18899	125.23	4744	33529	638.40	52428	763.63



Farmers Producer Companies (FPCs)

IDF is promoting FPCs of small and marginal farmers to access technologies, inputs and fair trade. This is contributing to enhancement of income through promotion of;

- Sustainable agriculture technologies to lessen the dependence on external inputs and higher use of locally available resources
- Financial inclusion through credit linkage with state owned Banks
- Supply of agriculture and livestock inputs at competitive rates
- Aggregated marketing of farm produce and research on value addition (both B2B and B2C)
- Use of digital technology to access market rates, marketing avenues and a whole range of other farming related data
- Till March 2020, IDF has incorporated fourteen such FPCs across Karnataka state.



“SUSTHIRA”- Promotion of Sustainable Agriculture

In partnership with SUPRAJA Foundation, IDF has promoted sustainable agriculture and Farmer Producers Companies among small and marginal farm families of Raybag taluk (Belagavi district) and, Tumkur and Gubbi taluks (Tumkur district). Initiated in 2017, the program has succeeded in promoting sustainable agriculture through digital skilling, participatory technology development and mobilization of shareholders for FPCs which have become robust business entities through this partnership. Three taluks together, a total of 24,145 families were covered under this program promoting sustainable agriculture and livestock practices, entrepreneurship development for income enhancement and ecosystem services through seven FPCs.

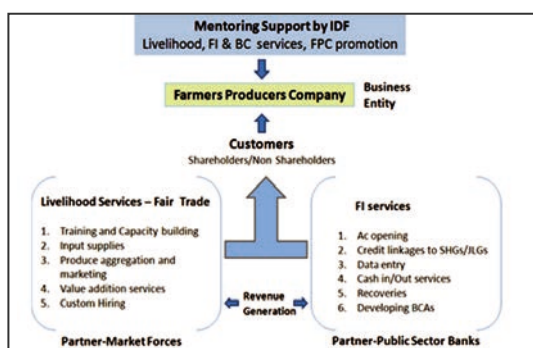
Kaikraft (Dharwad Kasuti)

Initiated in 2010, Kaikraft is a program by IDF reviving the fast vanishing traditional art of hand embroidery, native to Dharwad district. By upgrading the skills of the artisans and expansion to neighbouring districts of Belagavi and Gadag, it is generating regular employment to over 300 artisans, generating sustained income to these families through production of value added Kasuti products and developing the market brand. Grassroots work has been completed and partnership with NABARD is being explored to build and develop Off-farm Producers Company of Kasuti artisans to graduate this initiative into a self-sustaining business entity.

Natural Fibre Cluster Development

The Natural Fibre Craft Society (with the support of Gramya Turnkey Services Private Ltd.), one of the earliest CBOs promoted by IDF, continues to facilitate production of fibre products (from Banana, Hibiscus, River Grass, Wool) and create market access for these eco-friendly products. It is sustaining the livelihoods of more than 200 poor families of women in Hiriur taluk, Chitradurga district.

IDF Activities at a Glance: Photo Gallery



Successful Model of Program Self-Sustainability



Appraisal of FPC by SFAC



Flood Relief by Southern FPCs



Inking of Partnership with Syndicate Bank

IDF Activities at a Glance: Photo Gallery



Appraisal of FPCs by Ms. Padmapriya of NABKISAN



Food Mela in Bangalore by FPCs



FPC AGM



FPCs' Stall in Horticulture Fair at IIHR


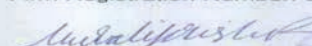


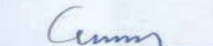
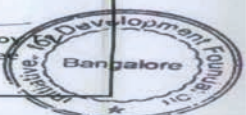








KVGB Chairman Sri. Gopi Krishna inaugurating Credit linkage Partnership



Press Coverage

IDF Balance Sheet

<div style="display: flex; justify-content: space-between; align-items: center;"> <div style="text-align: left;">  </div> <div style="text-align: center;"> INITIATIVES FOR DEVELOPMENT FOUNDATION "Girja", 31/1, Pattalamanna Temple Street, South End, Basavanagudi, Bengaluru 560004. </div> </div>			
SCHEDULE - 12, INCOME AND EXPENDITURE STATEMENT AS ON MARCH 31, 2020 (Amount in ₹)			
PARTICULARS	IDF FCRA Fund	IDF General Fund	TOTAL
INCOME:			
SHG AND JLG FORMATION - BANKING LINKAGE	-	3,13,32,324	3,13,32,324
PMRPY Govt. Grant	-	3,02,852	3,02,852
Other Income	-	2,95,559	2,95,559
INTEREST ON SB ACCOUNTS/TERM DEPOSITS	92,517	5,45,408	6,37,925
TOTAL	92,517	3,24,76,143	3,25,68,660
EXPENSES:			
ADMINISTRATION COST	28,999	17,70,119	17,99,118
Meeting Expenses	1,475	59,870	61,345
Office Expenses	21,142	1,43,858	1,65,000
Legal and Other Charges	-	52,036	52,036
Electricity & Water Supply Charges	4,602	1,09,513	1,14,115
Rates and Taxes	-	3,614	3,614
Staff Health Insurance	-	85,197	85,197
Cash Insurance	-	22,522	22,522
Membership Charges	-	3,540	3,540
Gratuity Expenses	-	1,85,000	1,85,000
Interest on OD	-	37,644	37,644
GST Interest Paid	-	41,348	41,348
Depreciation on Assets	-	7,91,665	7,91,665
Bank Charges	120	2,31,473	2,31,593
Miscellaneous Expenses	1,660	2,839	4,499
DIRECT PROGRAMME COST	58,26,543	2,36,94,920	2,95,21,463
Training Expenses	4,044	35,677	39,721
Boarding & Lodging	4,044	33,177	37,221
Training Materials	-	2,500	2,500
Travelling Expenses	25,751	9,38,181	9,63,932
Honorarium & Professional Fees	-	94,545	94,545
Salaries & Wages	57,91,748	94,05,305	1,51,97,053
Incentives	5,000	64,85,089	64,90,089
Marketing Service	-	11,72,221	11,72,221
Consultant Fee	-	16,33,479	16,33,479
BCA Commission Paid	-	39,30,423	39,30,423
PROGRAMME SUPPORTING COST	13,700	9,78,243	9,91,943
Communication	-	1,87,171	1,87,171
Printing & Stationery	4,350	2,15,494	2,19,844
Rent	-	5,34,811	5,34,811
Repairs & Maintenance	9,350	40,767	50,117
TOTAL	58,69,242	2,64,43,282	3,23,12,524
As per our report of even date			
For M S R K & CO. Chartered Accountants Firm Registration Number: 013232s		for INITIATIVES FOR DEVELOPMENT FOUNDATION	
 Murali Krishna Rajanna Partner Membership No. 226507		 Vivekanand N Salimath Managing Trustee	
		 Srikantha Shenoy Executive Trustee	
			

<div style="display: flex; justify-content: space-between; align-items: center;"> <div style="text-align: left;">  </div> <div style="text-align: center;"> INITIATIVES FOR DEVELOPMENT FOUNDATION "Girja", 31/1, Pattalamanna Temple Street, South End, Basavanagudi, Bengaluru 560004. </div> </div>							
SCHEDULE- 11, GRANT PROJECT RECEIPTS AND PAYMENT STATEMENTS AS ON MARCH 31, 2020 (Amount in ₹)							
PARTICULARS	Scholarship	Sustira	FPC	JLG Promotion	Sustainable Agri. Devt.	Book Publication	Total
GRANT PROJECT RECEIPTS							
CONTRIBUTION FROM FOREIGN SOURCES	-	-	-	-	-	-	-
VIRF Grants	7,00,000	-	-	-	-	-	7,00,000
LDF Grants	-	39,80,000	-	-	-	-	39,80,000
SUPRAJA Grants	-	-	-	-	-	-	-
CONTRIBUTION FROM NON FOREIGN SOURCES	-	-	-	-	-	-	-
VIRF Grants	-	-	5,46,000	3,98,000	-	-	9,44,000
NABARD Grants	-	-	-	-	-	1,96,000	1,96,000
N Reddy	-	-	-	-	-	-	-
SF Kunigal Receipts	-	-	-	-	14,61,331	-	14,61,331
GRAND TOTAL	7,00,000	39,80,000	5,46,000	3,98,000	14,61,331	1,96,000	72,81,331
GRANT PROJECT PAYMENTS							
ADMINISTRATION COST	-	1,94,762	-	-	-	-	1,94,762
Meeting Expenses	-	48,827	-	-	-	-	48,827
Office Expenses	-	-	-	-	-	-	-
Asset Deployment Cost	-	1,43,757	-	-	-	-	1,43,757
Electricity & Water Supply	-	-	-	-	-	-	-
Newspaper and Subscription	-	1,720	-	-	-	-	1,720
Miscellaneous Expenses	-	458	-	-	-	-	458
Bank Charges	-	-	-	-	-	-	-
DIRECT PROGRAM COST	8,85,741	69,98,029	6,35,953	3,65,591	-	-	14,14,433
Education/Health Camp Expenses	8,85,741	-	-	-	-	-	8,85,741
Followup	-	51,264	-	64,633	-	-	1,15,897
FPC Support Cost	-	2,78,304	-	-	-	-	2,78,304
Review Meets	-	1,02,338	-	-	-	-	1,02,338
Studies	-	3,38,359	83,444	-	-	-	4,21,803
Exposure Visits	-	-	39,900	-	-	-	39,900
Mobilization of Farmers	-	61,30,828	3,15,750	1,81,958	-	-	66,28,536
Training	-	96,936	-	-	-	-	96,936
Work shop and Writeshops	-	-	1,96,859	1,19,000	-	-	3,15,859
Marketing Service	-	-	-	-	-	-	-
PROGRAMME DELIVERY COST	-	15,42,588	29,347	32,409	-	-	7,80,035
Communication	-	20,354	-	-	-	-	20,354
Incentives	-	7,62,553	29,347	32,409	-	-	8,24,313
Personal Development and Training	-	-	-	-	-	-	-
Printing & Stationery	-	32,668	-	-	-	-	32,668
Software Licenses	-	-	-	-	-	-	-
Contracted Services	-	-	-	-	-	-	-
Rent	-	7,25,121	-	-	-	-	7,25,121
Repair & Maintenance	-	1,892	-	-	-	-	1,892
Grant Implementation Cost	-	-	-	-	-	-	-
Grand Total	8,85,741	87,35,379	6,65,300	3,98,000	-	-	23,89,230
As per our report of even date							
For M S R K & CO. Chartered Accountants Firm Registration Number: 013232s				for INITIATIVES OF DEVELOPMENT FOUNDATION			
 Murali Krishna Rajanna Partner Membership No. 226507				 Vivekanand N Salimath Managing Trustee			
				 Srikantha Shenoy T V Executive Trustee			
							

Governing Board Members



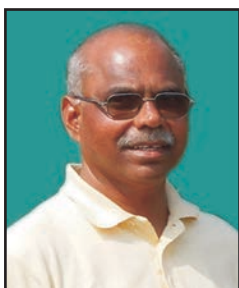
V.N. SALIMATH
M.Sc (Agri), CAIIB, PG Dip in HR
Managing Trustee

- Chairman, IDF FSPL
- Director, Gramya TS (P) Ltd
- Director, S2S
- Former Chairman, AKMI
- Former Developmental Banker
- Former Executive Director RUDSETI



T.V SRIKANTHA SHENOY
M.Sc (Agri), CAIIB, PG Dip in HR
Executive Trustee

- Director, IDF FSPL
- Director, Gramya TS (P) Ltd
- Director, S2S
- Director, ASCI
- Former Developmental Banker
- Former Executive Director, SIRD



S.M. HEBBAL
M.Sc (Agri)
Executive Trustee

- Chairman & MD, Gramya TS (P) Ltd
- Director, S2S
- Former Director RUDSETI
- Former Developmental Banker



G.M DESHPANDE
B.Sc, CAIIB, PG Dip in HR
Executive Trustee

- Director, Gramya TS (P) Ltd
- Former Director, WSECC, KSWDC
- Former Developmental Banker



N.M. PATIL
M.Sc (Agri), CAIIB
Executive Trustee

- Managing Director, IDF FSPL
- Director, Gramya TS (P) Ltd
- Former Director RUDSETI
- Former Lead Bank Manager
- Former Developmental Banker

The best way to find yourself
is to lose yourself in the
service of others

- Mahatma Gandhi



idf **Initiatives for Development Foundation**



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