



ANNUAL REPORT 2017-18

NAGESHWARA CHARITABLE TRUST CENTRE FOR WOMEN AND RURAL DEVELOPMENT

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Foreword



The main objectives of the Trust are women development, livelihood development, Sanitation, Farmers welfare, natural resource management, training and capacity building etc. Like in the past, the Trust could leap forwards in achieving all its objectives during the year 2017-18 in Vidarbha region of Maharashtra, 3 districts of Madhya Pradesh and a district of Chhattisgarh states. Trust could successfully complete 5 major, long term livelihood TDF projects supported by NABARD in Chhuriya, Chhikhaldhara-II, Kurkheda, TamiaExpansion I and Bhainsdehi tehsils.

I take this opportunity to sincerely thank NABARD officials, government officials, banker, Care Today Fund and all those who have supported us. I also thank my Trustees who have whole heartedly contributed to the cause of rural and women development. My sincere thanks to our team of committed, professional staff and field workers who are working in very difficult areas, without whom all the above achievements could not have been possible.

Jambanna Sivappa Sonnada (Swamiji)
President

I. Natural Resource Management (NRM) Projects:

- I. Watershed Development:** NCT is implementing Watershed Development Projects with support of NABARD since 2008. NCT has successfully completed Gondi-Mohagaon watershed in Katol tehsil of Nagpur under Indo-German Watershed Development project, supported by NABARD. A total area of 971.64 hectares have been fully treated with different structures/ measures with "Ridge-to-Valley" concept. This work was appreciated by the funding agency NABARD, other Government agencies, Resource NGO WOTR and others. Many dignitaries including RBI senior officials, NABARD officials, and senior Government officials have visited this watershed. Looking in to NCT's dedicated work on watershed, NABARD has sanctioned 4 Watershed Development Projects in Madhya Pradesh & Chhattisgarh. Presently implementations of these four watersheds are progressing in different stages.



Gabian Structure in Tamia Waterhsed

NABARD's Madhya Pradesh Regional Office has sanctioned 2 watersheds being implemented in Srijhot-Boudiayapani&Ghatlinga-Gudichattri villages of tribal dominated Tamia block of Chhindwara district. The Capacity Building Phase (CBP) had been successfully completed by both the watershed communities. NABARD has sanctioned the Full Implementation Phase (FIP) during July 2015. The sanction details are as under:

During this year, both the Village watershed Committees have successfully implementing the projects, by



Contour Trench in Tamia Waterhsed

covering planned and targeted area. By the end of the year, the community has completed over 60% of the project work, scheduling to complete the project as per sanction, by the end of March 2019. Various structures /measures i.e, Staggered Contour Trenches (CST), Water Absorption Trenches (WAT), Stone Bunding (SB), Farm Bundings (FB), Stone Outlets (SO), Farm Ponds (FP), Loose Boulder Structures (LBS), Gully Plugs (GP), Gabions, etc.Different Demonstration plots like SRI, Inter-cropping, Grass Fodder plots are developed. Various capacities building initiatives such as Trainings, exposures, health and sanitation, SHG capacity buildings etc were successfully completed

during the year. As per the sanction, support to landless families have also been successfully undertaken in order to enhance their overall income and living standard.

Sr No	Name of Watershed	Area covered in Hectors	Total Amount sanctioned by NABARD in Rs. Lacs	Community Contribution in Rs. Lacs	Work Completion Status
01	Srijhot-Boudiayapani	1286.86	104.11	10.29	60%
02	Ghatlinga-Gudichattri	513.14	44.35	4.37	



NABARD's Chhattisgarh Regional Office has sanctioned 2 watersheds being implemented in Khoba (JalgrahanVikasSamitiKhoba) & Jaitgundra (JalgrahanVikasSamitiJaitgundra) villages of tribal dominated Chhuriya block of Rajnada district. The Capacity Building Phase (CBP) had been successfully completed by both the watershed communities. NABARD has sanctioned the Full Implementation Phase (FIP) during May 2016. The sanction details are as under:

Sr No	Name of Watershed	Area covered in Hectors	Total Amount sanctioned by NABARD (in Rs. Lacs)	Community Contribution (in Rs. Lacs)	Work Completion Status
01	Khoba	1047.71	81.49	4.69	25%
02	Jaitgundra	942.43	78.29	5.52	

During this year, both the Village watershed Committees have successfully implementing the projects, by covering planned and targeted area. By the end of the year, the community has completed over 25% of the project work, scheduling to complete the project as per sanction, by the end of March 2019. Various structures /measures i.e., Paddy Bunding, Repair of Paddy Bunding, Pipe Outlets, Farm Ponds, Water Absorption Trench (CCT), Continue Contour Trench (CCT), Plantation, Demonstration, Capacity building, landless, etc. Different Demonstration plots like SRI, Inter-cropping, Grass Fodder plots are developed. Various capacity building initiatives such as Trainings, exposures, Bee Keeping, composting techniques, etc. were successfully completed during the year. As per the sanction, support to landless families have also been successfully undertaken in order to enhance their overall income and living standard. Both the Watershed Development Committees have registered under society registration act of Chhattisgarh.



Farm Bunding in Chhuriya Watershed

2. **Soil Conservation Initiatives under Wadi Project:** The soil conservation work i.e. Staggered Contour Trench has been completed in different 16 wadi projects of trust.



Soil Conservation in TDF Projects

Trust has completed 100% trenches as per prescribed dimensions size of 8ft X 8 ft x 8 ft, in all wadi projects and this has built the faith and attachment towards the maintaining wadi by the farmer beneficiary and a highly positive effect on survival of horticulture plants under wadi project. This soil conservation activity has also helped to improve and increased soil moisture by which the beneficiaries went for Rabi intercropping, which fetches additional income to the family. NCT propagates digging of trenches first and then the pit because farmers can keep the top soil of the trench separately and use the same for filling the pit and use the bad or stony soil as bunds for the trenches.

This has helped the Trust to maintain (1) High survival rate (2) involvement of the beneficiary and (3) excellent health of horticulture crops in wadi projects.



3. **Honey Project under UPNRM:** NCT is supported about 400 traditional tribal honey collectors through systematic training, collection, processing and marketing of wild honey collected from tribal areas of Yavatmal, Wardha, Chandrapur, Garchiroli, Amravati and Nagpur districts. The honey is sold under the brand name "VANAMRUT". NCT is implementing this innovative project since 2008. NABARD supported this project with a loan support of Rs. 15.15 Lakhs under its Umbrella Programme for Natural Resource Management (UPNRM) during 2008, which NCT has fully repaid during the year financial year 2012-13. During the year on behalf of the honey collector's association, NCT has marketed processed honey worth Rs. 20.80Lacs. Under the Mango Tree (UTMT), a social organisation from Mumbai has emerged as one of the major bulk buyers for honey collected by tribal beneficiaries from Vidharba region.



Scientific method of Wild Honey Collection

During this year, ACUMEN (A non-profit global venture capital fund) of New York (USA) with support of UTMT & NCT has conducted the Impact Assessment Study of tribal honey collector in Yavatmal district of Maharashtra. The key objective of ACUMEN's study was to assess the change in living standard of tribal honey collector due to honey activities. NCT has provided all field level support to ACCUMEN and UTMT for completion of this study.

II. Livelihood Projects:

1. **Integrated Tribal Development Programme (Wadi Project) under Tribal Development Fund:** Wadi project / Programme is one of the most popular developmental programmes of NABARD. Under Wadi or TDF programme / project, tribal families are supported for developing one acre orchard in waste / dry land owned by them. Along with support for horticulture, the families are also supported for soil conservation, water resource development, development of improved and sustainable agriculture, support to landless families, health, women development, training and capacity building etc. In other words, this is a developmental programme with a holistic approach.

Sr. No	Date of sanction	District / State	Block	No of villages	Wadi project status						Status
					No of beneficiaries	No of wadis sanctioned	Landless beneficiaries	No of wadis established till date	No of Landless supported	Amount sanctioned (in lacs)	
1	04/05/2009	Chhindwara / Madhya Pradesh	Tamia	17	1104	1014	90	1014	90	331.22	Completed
2	04/05/2009	Betul / Madhya Pradesh	Bhainsdehi	21	1100	1000	100	1005	102	394.08	On-Going
3	12/05/2010	Amravati / Maharashtra	Chikaldhara	24	2200	2000	200	2010	200	860.46	Completed
4	12/05/2010	Nagpur / Maharashtra	Parshivni	17	892	812	80	815	118	348.00	Completed
5	18/02/2011	Chhindwara / Madhya Pradesh	Tamia (E-I)	18	1155	1100	55	1105	55	480.94	Completed
6	03/03/2011	Rajnandgaon / Chhatisgarh	Chhuriya	18	1174	1100	74	1105	82	497.60	Completed
7	31/03/2011	Gadchiroli / Maharashtra	Kurkheda	24	1100	1000	100	1035	100	430.99	Completed
8	05/05/2011	Amravati / Maharashtra (Add.)	Chikaldhara	25	2200	2000	200	2010	247	875.89	Completed
9	14/12/2011	Chhindwara / Madhya Pradesh	Tamia (E-II)	28	2200	2000	200	2010	111	851.28	On-Going
10	14/12/2011	Seoni/ Madhya Pradesh	Kurai	32	1500	1350	150	1360	151	574.82	On-Going
11	11/05/2012	Gadchiroli / Maharashtra	Korchi	33	1650	1500	150	1510	150	692.04	On-Going
12	22/01/2013	Rajnandgaon / Chhatisgarh	Dongargarh	16	1050	1010	50	1010	50	527.82	On-Going
13	04/03/2013	Rajnandgaon / Chhatisgarh (P2)	Chhuriya	18	1070	1000	70	1005	70	538.51	On-Going
14	24/02/2014	Rajnandgaon / Chhatisgarh	Ambegarchowki	22	1070	1000	70	1010	70	518.17	On-Going
15	19/03/2015	Gadchiroli / Maharashtra (Exp.)	Korchi	10	1100	1000	100	305	0	538.60	On-Going
16	20/03/2015	Gondia / Maharashtra	Deori	21	1100	1000	100	1010	62	536.18	On-Going
		Total		344	21665	19886	1789	19319	1658	8996.6	

Since inception, 16 Wadi projects are being implemented by the Trust in three state of central



India i.e. Maharashtra (7), Madhya Pradesh (5) and Chhattisgarh (4). Out of 16 projects, one TDF project TDF-Tamia (Old) has been completed in March 2016, two projects that of Nagpur and Amravati-I has been completed in March 2017 and Five TDF project that of Amravati Additional, Kurkheda, Chhuriya-I, Tamia EI and TDF-Bhainsdehi have been completed in March-2018.

NCT has implemented various innovative initiatives within the NABARD supported Tribal Development Programme for successful implementation of the programme. It is observed from the experience of the Trust that there are 5 major activities / factors which have positive impact on success of Wadi programme as follows:

- (1) **Proper Trench and Pit making:** Technically, proper pit is required for overall growth of any horticulture plant. NCT made it a point that all farmers make proper pits of size 4' x 4' x 4', which is just over the standard size of 1M x 1M x 1M. NCT also propagates and ensures even size for any horticulture variety such as Mango, Guava, Lime, Awla or for Custard apple. This is to make sure that the farmers will not neglect the 2nd horticulture crop. Normally, it is observed that Tribal farmers take good care of Mango and give step-motherly treatment to the 2nd or 3rd horticulture crop, in spite of the fact that they are also equally important for him in fetching better and continuous income throughout the year.

It is also technically proven that proper contour trenches have a highly positive effect on survival of horticulture plants. Also due to improved and increased soil moisture, the beneficiaries can easily go for Rabi intercropping, which fetches additional income to the family. NCT propagates digging of trenches first and then the pit because farmers can keep the top soil of the trench separately and use the same for filling the pit and use the bad or stony soil as bunds for the trenches. NCT ensures that 60 trenches of size 8' x 2' x 2' be made just 6 feet above the pit. These 60 trenches have the capacity to conserve over 8 Lac liters of water during the 3 months rainy season. Due to this huge conservation of water in one acre of land, the moisture content of the soil is maintained up to Feb-March.



Pit Digging & Contour Trench in TDF Korchi II project

Very interestingly, it is observed that, any beneficiary who has completed 100% trench and pit as per prescribed dimensions has taken care of his Wadi properly. At the same time, the farmers who have not completed the trenches and pits have neglected the wadis and some of them have migrated, in spite of strong efforts by the project implementation team. It clearly shows that 100% trench and pit making is a “once in a life time” activity and very tough to achieve. Once it is done properly, the farmers normally take care of their Wadis as they do not want their efforts to go waste. Hence, NCT ensures that all farmers dig the trenches of 8ft X 8ft x 8 ft and pit of size 4' x 4' x 4'. This has helped the Trust to maintain (1) High survival rate (2) involvement of the beneficiary and (3) excellent health of horticulture crops.

- (2) **Proper fencing for protection of Wadis:** proper fencing is required to protect the Wadis from stray animals. Since inception, NCT is successfully convincing the farmers to convert the amount available as labour charges into purchase of barbed wire for fencing. Even farmers are willing to put in a little money as the amount available as labour charges is not sufficient. Barbed wire fencing has not only helped in



Barbed Wire Fence for Protection of Wadi



protection of the Wadis, but also has helped in building the much required confidence amongst the farmers to take up the Wadi maintenance as in Horticulture crops the benefit is seen only after 4-5 years.

- (3) **Use of Amrutjal and Gomutra+Milk spray:** This is a very simple organic treatment, which costs the farmers nothing. NCT has inculcated the habit of application of



Amrutjal & Milk Spray

Amrutpani (cow dung and cow urine is mixed and with the help of little jaggery, the mixture is fermented for 4 days to increase micro organisms) once in every 5 days. It is observed that, the growth and health of plants where farmers regularly use Amrutpani is excellent and even in summer, these wadis have survived with very less water. Regular spray of Cow Urine and Fresh cow milk (50ml each in 15 lit of water) has helped in proper growth and health of plants. Spraying Cow urine keeps pests and disease away and spraying cow milk increases photosynthesis. These two simple, organic, no cost treatments have helped in better survival and good

growth of Wadi plantation.

- (4) **Proper use of FYM, micronutrients and organic growth agents:** Over a period of time and through experience, it is learnt that use of Farm-Yard-Manures, micronutrients and organic growth agents have helped in proper growth and good survival of Wadi plantation. Hence, proper care is taken in minimum 2 times application of FYM, use of micronutrients both in the form of soil application as well as spray application; use of organic growth agents is being adopted for better growth of Wadi plants.
- (5) **Community mobilization and empowerment of Village Planning Committees:** Community mobilization or involvement of community in project implementation is the key to the success of any project. Keeping this in mind, as per NABARD guidelines, NCT has promoted Village Planning Committees (VPCs) in all project villages of all TDF projects. Combining all VPCs, a Project Planning Committee (PPC) has also been formed. Proper training has been given to the members of both, VPC and PPC. Later, NCT converted these PPCs into producers' organizations (POs) in 12 projects.

Other Innovative activities under TDF projects: Various innovative initiatives have been supported by the Trust under all the TDF projects being implemented. Some of them are as under;

- I) **Adoption of SRI method in rice cultivation:** NCT has created substantial awareness in this regard in the wadi beneficiary farmers, mainly in Rajnandgaon in Chhattisgarh state and Gadchiroli&Gondia districts of Maharashtra state, both of which are sensitive districts. In above all three districts, rice is the major crop. NCT has been making efforts to encourage farmers in all project area to adopt SRI method of rice cultivation since 2011. Over 3200 farmers from three blocks i.e. Chhuriya block of Rajnandgaon and Korchi&Korkheda blocks of Gadchiroli



SRI Cultivation in TDF & Watershed Project



district are practising of SRI in their farms. Now this year, NCT has supported farmersto adopt the SRI method for rice cultivation and increase the yield in different TDF project area. This intervention has raised the confidence of farmers as they have, on an average gained about Rs. 10-15 thousand extra per acre of rice cultivation.

- 2) **Implementation of TDF Projects through bank transfer of funds to Village planning committee accounts:** To increase transparency in project implementation, NABARD as well as Government of India, insists upon direct transfer of funds to the bank account of beneficiaries. Taking the initiative forward, the Trust transfers major portion of grant amount sanctioned by NABARD into the bank account of respective Village Planning Committee (VPC) accounts. The major activities covered are that of Water Resource Development (WRD), landless support, labour payments, purchase of small inputs etc. This has helped in maintaining transparency in project implementation. This process has also enhanced the involvement of the beneficiaries and committee members in project implementation. The Trust has evolved an innovative system for approving the activity and proper monitoring and documentation, after transfer of funds in to VPC's account. The major purchases such as planting materials, inputs, pump-sets, drums, barbed-wire for fencing etc is purchased with quotation system, involving project implementation team and project beneficiaries.
- 3) **Third Party Evaluation of TDF Project by NABCONS:** NCT is implementing 16 TDF projects in 3 states of central India. Through these 16 projects, NCT has been able to establish 19314 wadies across the all projects with support of NABARD. Since last two years, NABCONS (Subsidiary of NABARD) is conducting regular monitoring of all TDF projects, which are being implemented by the Trust. The survival of all trust's project found between 75-90%. During the evaluation, trust have gained learning from the different evaluator/enumerator & different senior staffs of NABCONS, which have used in new project i.e. TDF-Korchi Expansion. During the evaluation, it was suggested to plough he wadi so that beneficiary could attract and get regular income from intercropping. This suggestion was implemented by the trust in third year plantation of TDF-Korchi Expansion project and getting good result.
- 4) **Successful Completion of Five TDF Projects:** At the end of 2017-18, five TDF projects i.e. TDF-Chhuriya, Amravati Addl., Kurkheda, Tamia El and TDF-Betul have been successfully completed. All the completed five TDF projects have been completed their tenure with the wadi survival of above 70%. The Project Completion reports have been submitted to NABARD for further impact evaluation of project.

III. Women Development:

- I. **Promotion of Self-Help Groups:** NCT is implementing an ambitious 5000 SHG-Bank linkage program for NABARD. During the year various types of trainings have been imparted for all these SHGs. Apart from this, NCT is also implementing two SHG promotion and credit linkage programmes at (1) Women-SHG programme at LWE affected Seoni district and (2) Betul districts of Madhya Pradesh. As the bankers were little reluctant to finance SHGs and due to demand from SHGs, NCT has started providing small loans to these SHGs from its Micro Finance portfolio. This has helped the SHGs in generation of additional income, motivated them to continue the SHG concept and also motivated other non-SHG members in the villages to form new SHGs for their overall development. Hence, the Trust has decided to support these new SHGs wherever it is possible and link them to the local banks whenever they are ready to do so.



SHG Federation Meeting is in Progress



Apart from these on-going programmes, The Trust has promoted over 10000 SHGs in 4 districts of Maharashtra and 3 districts of Madhya Pradesh. These SHGs have been formed since 2001. NCT

has promoted federations of these SHGs to provide sustainability and supported their Community Managed Resource Centres (CMRCs). The Trust is providing handholding to all SHGs promoted during last 10 years.

The details of on-going SHG-Bank linkage programmes as on 31/03/2018 is as under:

Sr No	Programme	Total SHG formed and saving linked	SHGs credit linked	Total saving by SHGs	Amount of Bank loan
01	5000 SHG	4121	2405	928.10	845.26
02	W-SHG	300	300	68.54	136.60
03	500 SHG-Betul	466	27	152.11	23.68

2. **E-Shakti:** E-Shakti or Digitisation of SHGs is an initiative of Micro Credit and Innovations Department of NABARD. It is a project under which, the social and financial data of the Self Help Groups and their members in the selected districts are digitized. Digitisation brings all the SHGs on to the technology platform and into the fold of Financial Inclusion, thereby helping them access wider range of financial services. This helps bankers in client appraisal and credit dispensation. NCT, proudly took part in NABARD's this prestigious initiative, step for digitization of SHGs i.e. "E-Shakti". E-Shakti, that gives new definition to SHG movement is an opportunity for all the stakeholders like- SHG itself, its members, Bankers, PIAs, Resource agencies and Finally NABARD. The mobile App enabled bilingual (English and Hindi) system is easy to handle that with a little training a villager or a SHG women can operate it. Even a loan application can easily be generated through the app and will directly go to the concerned bank. The system itself grade the SHG and generate balance sheet and give glimpses of every detail (Panch Sutra) about that particular SHG and hence saves the time of a banker. NCT has digitized 1700 SHGs in Chhindwara district of Madhya Pradesh and 400 SHGs in Nagpur district of Maharashtra state. All the SHGs are women SHGs with an average strength of 12 women a group.

E-Shakti at a glance

IV. Farmer's Welfare Projects:

1. **Promoting Farmers Producer Organizations (FPOs):** It is a fact that farmers especially small & marginal farmers who are the backbone of the Indian Economy have always felt neglected. Farmers put in a lot of hard work to make the two ends meet. They have to face a lot of hardship for their survival. Right price for their produce, role



Activities of Farmer Producer Organizations (FPOs)

of middle-man, easy availability of inputs, unavailability of technology for enhancement of production are the common questions raised when it comes to our farmers' welfare. The country's focus is on improving farmers' socio-economic status through collectivize and provide legal entity to the farmers in the form of Farmer Producer Organization/Company under The Companies Act 2013 through which they would be able to get Agri-inputs at minimum costs and sell their produce at maximum prize. This will also help the farmers' especially small & marginal farmers in the country in enhancing production, productivity, technology adoption and profitability of agriculturists,



minimizing the role of middle-men. NABARD has sanctioned 12 FPOs for three years in 3 states of central India. NCT with support from NABARD has been able to formed/registered these 12 Farmers Producer Organizations under companies act-2013, in 7 district of 3 states i.e. Maharashtra (5), Madhya Pradesh (5) and Chhattisgarh (2). The efforts are being done to strengthen these FPOs through facilitation support for training, exposures, FPO office establishment, business plan preparation, market linkages, credit linkages and fulfil the legal compliances. These FPOs have started the business activities from last one year like providing agri-input like seeds, fertilizers to the member farmers and marketing support to farm produce like maize, pulses, paddy, mango, etc. Out of 12, two FPOs are working independently since last year and 10 FPOs are getting support from the NCT to further strengthening. The detail of these 10 FPOs and their location are below:-

Sr. No.	Date of Sanction	Name of Farmers Producer Organization	Geographical Location	Amount Sanctioned (in Lakh)
1	19/03/2015	Kuwarabhisen Agro Farmers' Producer Company Limited	Tah. Parshivani, Dist. - Nagpur (M.H.)	9.06
2	19/03/2015	AadiwasiMitra Farmers' Producer Company Limited	Tah. Chikhaldara, Dist. Amravati (M.H.)	9.06
3	19/03/2015	Parvatanchal Agro Farmers' Producer Company Limited	Tah. Korchi, Dist. Gadchiroli Maharashtra	9.06
4	19/03/2015	DurgawatiAadiwasi Farmers' Producer Company Limited	Tah. Kurkheda, Dist. Gadchiroli (M.H.)	9.06
5	31/03/2015	Pench Agro Farmer Producer Company Limited	Tah. Tamia, Dist. Chhindwara (M.P.)	9.06
6	31/03/2015	Denva Agro Farming Producer Company Limited	Tah. Tamia, Dist. Chhindwara (M.P.)	9.06
7	31/03/2015	Gondwana Farmers Producer Company Limited	Tah. Bhainsdehi, Dist. Betul (M.P.)	9.06
8	31/03/2015	Vainganga Agro Farmers Producer Company Limited	Tah. Kurai, Dist. Seoni (M.P.)	9.06
9	15/09/2015	AadiwasiDharohar Farmers Producer Company Limited	Tah. Chhuriya, Dist. Rajnandgaon (C.G.)	8.72
10	15/09/2015	BanjariJalashay Farmers Producer Company Limited	Tah. Chhuriya, Dist. Rajnandgaon, (C.G.)	8.72
Total				89.92

V. Health & Sanitation Programmes:

I. AarogyaYojana (Loan based Rural Sanitation Programme):

NCT is implementing this loan based rural sanitation programme, known as 'AarogyaYojana' supported by NABARD since 2008. NCT has supported over 10000 SHG members from Nagpur, Wardha and Amravati districts of Maharashtra and Chhindwara and Seoni districts of Madhya Pradesh. Over a period of last 7 years, this has emerged as a successful model for providing sanitation facilities in rural villages. This has been one of the most successful programmes for the Trust because (1) the Trust provides easy loans to the SHG members and also provides technical support in construction of toilets. All SHG members who have taken loan have utilised the amount for the purpose, constructed toilet units and have started using the same. (2) The availability of a toilet has reduced the drudgery of rural women, has helped them in improving their health and



Beneficiary of NABARD Supported Loan Based Sanitation Programme



hygiene standards and save money on various diseases. (3) The women SHG members are repaying the loans promptly, which has helped the Trust to repay the principal amount and service the interest to NABARD. Off-late, during the year, due to political issues, repayment of SHG loans has taken a beating. The position of loan, its repayment and number of units supported up to 31/03/2018 is as under;

Sr. No	Loan amount	Month & year of sanction	Amount repaid to NABARD	Balance	No of units for which loan has been sanctioned	Actual No units achieved
I	Maharashtra					
1	10.00	May 2009	10.00	Nil	100	115
2	50.00	Feb 2010	50.00	00.00	500	666
3	100.00	July 2011	100.00	00.00	1000	1623
4	720.00	May 2013	550.12	169.88	5000	7223
Total	880.00		710.12	169.88	6600	9627
II	Madhya Pradesh					
1	100.00	Mar 2011	100.00	Nil	1000	1402
Total	100.00		100.00	Nil	1000	1402
Grand Total	980.00		810.12	169.88	7600	11029

- Habitat for Humanity India (HfHI):** During the Year, Mahindra Foundation & Habitat for Humanity India (HfHI) has sanctioned grant support to NCT for the construction of 175 toilet units in rural areas of Deoli blocks of Wardha district. Under this initiative, Mahindra Foundation & HfHI would be supporting Rs.20,000/- for construction of toilet unit to the needy beneficiary. NCT is implementing this work with the active involvement of beneficiary.
- Introduced Smokeless Chulla:** As per NABARD's sanction of TDF projects, NCT supports each tribal family with a smokeless chulha (stove), which helps the women members of the family to overcome drudgery. Normally, a low cost chulha is made of cement, grit and sand. These cook-stoves save $\frac{3}{4}$ of fire wood and at the same time provide clean energy. The food cooked using this stove is much cleaner and tastier. NCT introduced this type of cook-stoves in NABARD supported all TDF projects and installed around. This year total 570 smokeless chulhas have been installed in TDF project areas.
- Jaldoot Campaign:** In the year 2017, on the occasion of World Water Day (22nd March, 2017) NABARD launched a major Water Campaign with a theme: "JalJeevanHai" to cover around 1,00,000 villages in vulnerable/water stressed areas where the ground water is over exploited. Chhindwara was one among the 200 districts that had been identified for the purpose. Nageshwara Charitable Trust covered 270 such villages in the district to address water conservation related issues. The process that we opted was Participatory Rural Appraisal(PRA) method in which firstly the villagers' mapped the village and its natural resources on a drawing sheet and then marked the water related issues and finally solutions to their problems. Outcomes of the process were water plans was prepared by the villagers and submitted to the concern Gram Panchayat. As a result villagers in 25 villages took part in "shramdan" to clean their water resources like Hand Pump, Well and Nallahs, etc.



Jaldoot Campaign is in Progress in Tamia



B. Agriculture Knowledge Centre (AKC) Or KrishiGyan Kendra: NCT is involved in welfare of farmers and crop yield augmentation initiatives since 2005. It was a continuous endeavour of the Trust to support the



Student's Exposure at AKC

farmers in adoption of new technologies / methods, while maintaining / continuing the traditional farming methods. NCT felt the need of demonstration and training of farmers for both new technology adoption and traditional methods. NCT's Trustees with their vast experience of implementing various agriculture projects have developed an Integrated Agriculture Farm & Agriculture Knowledge Centre which is situated at Raulgaon village of Katol Block of Nagpur, Maharashtra, about 30 Kms from Nagpur city on Nagpur-Katol road. This Farm could provide unique opportunities for the farmers/students to learn the innovative agriculture practices like use of drip and sprinklers, protected farming using green

houses and shade-net houses, preparation of organic manures, dairy management, Azola cultivation, Integrated Pest Management, proper nutrient and micronutrient management, use of solar energy, water conservation, rain water harvesting and many more agriculture technologies. NCT has also constructed an Agriculture Knowledge Centre (AKC) at this place, where farmers can stay for day or two and learn various farming methods. The AKC was inaugurated by Dr. Harsh Kumar Bhanwala, Hon. Chairman of NABARD on 24/02/2015. He praised the efforts made by NCT in establishing the centre and several activities in one centre. In 2017-18 year, around 300 students of CDS School, Nagpur and 500 farmers from different locations of Central India have visited to the AKC and got exposure on different modern & tradition agriculture practises.

Following activities / initiatives are available for the farmers to see, learn and replicate:

- 1) Vegetable cultivation using drip irrigation & precision farming methods.
- 2) Multi-Cropping methods.
- 3) Water conservation and rain water harvesting.
- 4) Automated water management system using Drip-Automation.
- 5) Vegetable cultivation and floriculture under hi-tech Poly houses and Shade-net houses, use of sprinklers and foggers to maintain required humidity and temperature to create conducive atmosphere for vegetable cultivation & floriculture.
- 6) Improved dairy activities with proper cow shed, mechanised milking machine, Hydraulic Fodder Machine, use of chop-cutter, collection and use of cow-urine through drip system, Packaging of Milk, etc.
- 7) Various types of compost preparation such as compost pit, NADEP, Vermi-compost, Vermi-wash, Amrutjaletc
- 8) Apiculture
- 9) Azola cultivation as Nutrient rich fodder for dairy animals
- 10) Fodder development & Management
- 11) Use of solar energy
- 12) Integrated pest management
- 13) Horticulture crops such as excellent varieties of Guava, Papaya, Custard apple etc.



Farmer's Exposure at AKC



VI. Other Projects Supported by Central and State Government Departments, Banks and other agencies:

I. SHG Financing Programme by Bank of Maharashtra (BOM): NABARD is promoting Self Help Groups (SHGs)

since 25 years and over 80 lacs SHGs have been formed in all over India. The major objective of formation & promotion of SHGs was to make available the finance/loan to the SHG so that SHGs could take up the income generation activities at large for development and empowerment of women. Even after 25 years of existence of SHG, bankers are still little reluctant to finance SHGs.

NCT has promoted over 10000 SHGs in three states of central India and out of them 4000 SHG has been formed/ promoted in Nagpur district only. These 4000 SHGs are 12-15 years old and have savings up to 2 lacs and eligible to get loan up to 5 lacs as per RBI

norms. Two years ago, Bank of Maharashtra has approached NCT and showed interest in providing loans to NCT promoted/nurtured, mature SHGs in Nagpur district through linkage support from NCT. Now Bank of Maharashtra has been providing small loans to NCT promoted SHGs for taking up income generation activities in Ramtek&Mouda block of Nagpur district. NCT is playing key role in linking these SHGs to the BOM and in collection of EMIs. The activity is doing extremely well and as on 31/03/2018, 224 SHGs of two blocks were supported with a cumulative loan disbursement of Rs. 405.61 Lacs. Each SHG has been supported with the loan of around Rs. 2 lacs. All the SHGs are repaying loan instalment regularly (100% repayment). Last year, Shri. G.R. Chintala, CGM of NABARD-Mumbai has also visited Mouda block and appreciated this joint initiative of NCT & BOM. This loan has helped SHGs members in generating additional income which has made a positive impact on their living standard. There is a great enthusiasm in all SHGs as they are getting loan easily and have been empowered.



SHG Credit Linkage Programme at Mouda

VII. Visits of Dignitaries to different Initiatives of Trust:

1. Shri. Abhijit Bangar (IAS), District Collector of Amravati district interacted with directors of Aadiwasi Mitra Farmers Producer Company Limited, Borala on 12/05/2017. The collector appreciated the efforts of farmers/NABARD/NCT towards development of tribal farmers and providing marketing support for farm produce through FPO.



2. Shri. M.K. Goyal, DGM & Shri. E. Srinivas, AGM, Chhattisgarh Regional office, Raipur has visited the TDF- Chhuriya, TDF- Chuuriya P2, TDF- Dongargarh & TDF-Ambagarh Chowki projects from 11/09/2017 to 13/09/2017. Both the officials have visited several wadis and interacted with the



wadi beneficiaries. He appreciated the work of NCT in all the 4 projects.



3. Shri.Vivek Kumar, Chairman of Central Madhya Pradesh Gramin Bankhas visited Watershed Development Project at Tamia block of Chhindwara on 04/01/2018. He interacted with the watershed beneficiaries & project staffs and understands the overall implementation and different components of Watershed Development Project. He appreciated the NCT for its work in Tamia block.



4. Shri. Hemant Chandurkar, Advocate, Bombay High Court, Nagpur bench has visited Watershed Development Project & TDF- Tamia Projects at Tamia block of Chhindwara on 25/11/2017. He interacted with the beneficiaries & project staffs and understands about the different project interventions of NCT in Tamia block. He appreciated the NCT for its works towards development of tribal community in Tamia block.



SUCCESS STORIES

Farmer Producer Organization (FPO) is Playing Key Role in the life of Tribal Farmers of Kurai

Since 2012-13, Integrated Tribal Development Programme (Wadi Project) is being implemented in tribal dominated Kurai block of Seoni district by the Nageshwara Charitable Trust (NCT) with financial support from National Bank for Agriculture and Rural Development (NABARD). The major objective is to enhance socio-economic status of the tribal farmers/community and bring them in the mainstream of the development. The program was gaining the huge success in the tribal Kurai block. During the time, it was continuously discussing that, there should be arrangement by which farmers could sell their farm production and could easily access the agriculture inputs. In 2015-16, NABARD extended their hand to NCT for formation and promotion of Farmer Producer Organization in Kurai block. The farmer's expectation and need were getting shape due to this support of NABARD.

Since July 2015, NCT started the discussion with farmers of 17 villages of Kurai block. The baseline study was also done on existing condition of input cost, production & marketing. The farmers were oriented on the concept of FPO and how farmers can avail the benefit from it. Rigorous discussions were taken place in all the 17 villages. Lead farmers were identified and provided them exposure to successful running FPOs at different locations within and outside the state of Madhya Pradesh. Then 10 directors were identified democratically by the farmers of 17 villages and get them registered in ROC. On 26/04/2016 the group of farmers with 10 directors received the registration with name of "Vainganga Agro Farmers Producer Company Limited (VAFPCL)" under the Companies Act-2013. The registration no. of FPO is U01100MP2016PTC040628. The objective of the farmer's producer company is to provide timely agri-input on reasonable rate and to provide better market price to the farm produce of member farmers. Presently there are 310 member farmers with the share capital of Rs. 3.60 lakh. This FPO is purely of small of marginalized farmers.



- I) **Business of Paddy Reaper Machine (Custom Hiring):-** Since inception, Vainganga Agro Farmers Producer Company Limited (ADFPCL) is making an effort to provide the benefit to the member farmers. Immediate after



the registration in 2016, the director has decided to purchase Paddy Reaper Machine as it was requirement of farmers. This business was of big merchants/people and farmers were paying big amount to them for harvesting their paddy crops. The directors had conducted their meeting and discussed the issues. This time there were 120 members with share capital of around 1.30 lakh. They decided do not take loan for this purpose and use the share capital amount. Then they purchased the Paddy Repear Machine worth Rs. 1,09,000/- in harvesting season of 2016. When they purchased the machine there was discussion among the farmers about operator of machine. Then they passed the resolution and decided one

of director will operate this machine and FPO will pay the wages to the director from the income. Now since 2016, FPO is providing Reaper Machine on rent to member farmers Rs. 350/- @ per hour which are the 100 rupees less than market rate. Till the harvesting season of winter, VAFPCL have done business of around Rs. 1 Lakh from Paddy Reaper Machine. By this activity, VAFPCL have able to



provide regular employment to the one director and resolved the harvesting issue of many member farmers.

- 2) **Business of Agri-Inputs:-** VAFPCCL have received the all legal licenses from the Agriculture department of Madhya Pradesh and working towards to provide quality & timely agri-input to the member farmers at reasonable rate. VAFPCCL have collected all necessary document and agriculture related information of the member farmers at the time of memberships. VAFPCCL have developed integrated membership form for the



members. On the basis of available data and discussion with member farmers, the demands of seeds are generated /gathered from the member farmers. In the meeting of directors, it was decided to take some advance booking amount from the farmers along with their order of seeds or any other inputs. This message was

communicated to the all member farmers and members also welcome of that. This practice is being implemented since last two years. Till now VAFPCCL have done the business of seed supply of around Rs. 13.20 lakh with more than 400 farmers. The farmers have saved around Rs. 100 behind 1 bag of paddy seed. FPO has earned profit of around Rs. 1,00,000/- from this business till now. Now, VAFPCCL have established their Agro Mall in the Kurai and playing role of Farmer Facilitation Center for the member farmers.

- 3) **Aggregation and Trading of Crops (Paddy & Wheat):-** Since last year-2017, VAFPCCL have started the aggregation and trading of paddy crop of member farmers. Farmer were selling crop to the middle- man in very minimum rate even loss in measuring of weight. This matter was discussed in the meeting of directors. Then the VAFPCCL received the Mandi License from APMC-Seoni and started the aggregation and trading activity of paddy. FPO also established marketing linkages with some buyers like Rice Miller, NCDEX, Mandi, etc. so that the market could easily available to the farm produce. The FPO has paid the higher rate of paddy to the farmer (more Rs. 100 rupees @ per quintal than the rate of broker). This has built the more confidence towards the FPO. This year FPO has done business of Paddy Rs. 2 lakh and earned profit Rs. 7,500/-.In the meantime, VAFPCCL also aggregated 5 ton wheat from member farmers who were no able to reach Mandi and was selling to the middle man in very minimum rate. This year, VAFPCCL aggregated the wheat from needy member farmers and sold it in the APMC-Seoni, by which farmers were able to more price of their crops. This year FPO has done business of wheat Rs. 0.75 lakh and earned profit Rs. 8,300/-.



- 4) **Aggregation & Marketing of NTFP (Mahua):-** In the summer season, tribal farmers arrange their livelihood through collection and selling of Mahua. After the collection & dryness of Mahua, this has been selling to the small merchants in minimum rate. This issue was being discussed in the meeting of directors. The directors & CEO has decided to aggregate the collected mahua from the members and



provided them the good price. Since last two years, VAFPC is doing this activity with the member farmers. In last two years, VAFPC have aggregated around 5 ton mahua from the member farmers and stored it for 3-4 months and then sold it to the big merchants. Till now, FPO has done business of NTFP Rs. 1.23 lakh and earned profit around Rs. 15,000/-.

- 5) **Value Addition Activities:-** VAFPC have helped member farmers in packaging & marketing of wadi produce i.e. Custard Apple & Mango. Since last one year VAFPC are purchasing Custard Apple & Mango from wadi beneficiaries/member then did grading, packaging and marketing. VAFPC have provided good price to wadi produce and marketed it in Nagpur, Seoni & Chhindwara. VAFPC have done marketing of Custard Apple of around Rs. 75,000/- and earn small but valuable benefit Rs. 5,000/-. Also did marketed the wadi's Kesar Mango of around Rs. 1,00,000/- and earn small but valuable benefit Rs. 7,000/-. There was huge demand of Kesar Mango of wadi as it was totally cultivated through organic process under TDF initiative of NABARD.



At the end, Vainganga Agro Farmers Producer Company Limited (ADFPC), is the institution of small & marginalized tribal farmers and moving towards providing benefit to the farmers of Kurai block of Seoni district in Madhya Pradesh. To extend the business scale, VAFPC applied for Working Capital Loan to NABKISAN and soon it will sanction and disbursed the FPO.....

Farmer Producer Organization {FPO} is Playing Key Role For Betterment of Tribal Farmers of Chhuriya

Since 2011-12, Integrated Tribal Development Programme (Wadi Project) is being implemented in tribal dominated Khoba cluster of Chhuriya block of Rajnandgaon district by the Nageshwara Charitable Trust (NCT)



Mobilization Meeting in Progress

with financial support from National Bank For Agriculture And Rural Development (NABARD). The major objective is to enhance socio-economic status of the tribal farmers/community and bring them in the mainstream of the development. The program was gaining the huge success in the tribal cluster Khoba of Chhuriya block. During the time, it was continuously discussing that, there should arrangement by which farmers could sell their farm production and could obtain the agriculture inputs. In 2015-16, NABARD extended their hand to NCT for formation and promotion of Farmer Producer Organization in Khoba Cluster of Chhuriya block. The farmer's expectation and

need were getting shape due to this support of NABARD.

Since September 2015, NCT started the discussion with farmers of 18 villages of khoba cluster. The baseline study was also done on existing condition of input cost, production & marketing. The farmers were oriented on the concept of FPO and how farmers can avail the benefit from it. Rigorous discussions were taken place in all the 18 villages. Lead farmers were identified and provided them exposure to successful running FPOs at different location. Then 10 directors were identified democratically by the farmers of 18 villages and get them register in ROC. On 17/05/2016 the group of farmers with 10 directors received the registration with name of **"Aadiwasi Dharohar Farmers Producer Company Limited"** under the



Companies Act-2013. The registration no. of FPO is U01100CT2016PTC007281. The objective of the farmer's producer company is to provide timely agri-input on reasonable rate and to provide better market price to the farm produce of member farmers. Presently there are 434 member farmers with the share capital of Rs. 5.14 lakh. This FPO is purely of small of marginalized farmers.

1) Business of Combined Harvester (Custom Hiring):-

Since inception, AadiwaiDharohar Farmers Producer Company Limited (ADFPCL) is making an effort to provide the benefit to the member farmers. Immediate after the registration in 2016, the director has decided to purchase Paddy Combined Harvester as it was



AGM of FPO in Progress

requirement of farmers. This business was of big merchants/people and farmers were paying big amount to them for harvesting their paddy crops. The directors had contacted with different finance institution like Cholamandalam, Muthoot Finance, Mahindra Finance, different Banks, and other institution but nobody was ready to provide the loan as this was the new companies and was not able to provide collateral. Then directors themselves arranged Rs. 12 lakh and invested in FPO as a director's loan. They had 2 lakh share capital that time. They had given 14 lakh to Harvester Company and purchased the combined harvester worth Rs. 17 lakh. Remaining 3 lakh they paid from the business/rent of harvester. FPO is providing harvester on rent to member farmers Rs.1800/-@per acer which

are the 200 rupees less than market rate. Till the harvesting season of winter, ADFPCL have done business of around Rs. 7 Lakh from Combined Harvester.

- 2) Business of Agri-Inputs:-** ADFPCL have received the all legal licenses from the Agriculture department of Chhattisgarh and working towards to provide quality & timely agri-input to the member farmers at reasonable rate. ADFPCL have collected all necessary document and agriculture related information of the member farmers at the time of memberships. ADFPCL have developed integrated membership form for the members. On the basis of available data and discussion with member farmers, the demands of seeds are generated /gathered from the member farmers. In the meeting of directors, it was decided to take some advance booking amount from the farmers along with their order of seeds or any other inputs. This message was communicated to the all member farmers and members also welcome of that. This practice is being implemented since last two years. Till now ADFPCL have



done the business of seed supply of around Rs. 9 lakh with more than 500 farmers. The farmers have saved Rs. 120 behind 1 bag of paddy seed. FPO has earned profit of Rs. around 35,000/- from this business till now.

- 3) Aggregation and Trading of Paddy Crops:-** Since last year-2017, ADFPCL have started the aggregation and trading of paddy crop of member farmers. Farmer were selling the crop the



middle man in very minimum rate even loss in measuring of weight. This matter was discussed in the meeting of directors. Then the ADFPCL received the Mandi License from APMC-Dongargaon and started the aggregation and trading activity of paddy. FPO also established marketing linkages with some buyers like Rice Miller, NCDEX, Mandi, etc. so that the market could easily available to the farm produce. The FPO has paid the higher rate of paddy to the farmer (more Rs. 150 rupees @ per quintal than the rate of broker). This has built the more confidence towards the FPO. This year FPO has done business of 5.50 lakh and earned profit Rs. 13,500/-.



- 4) **Value Addition Activities:-** ADFPC have helped member farmers in packaging & marketing of wadi produce. Since last two year ADFPCL are purchasing Mango from wadi beneficiaries/member then did grading, packaging and



marketing with the name of “ChhuriyaKesarAam”. ADFPCL have provided good price to wadi produce and marketed it in Raipur & Nagpur. ADFPCL have done marketing of mango of around Rs. 1 lakh and earn small but valuable benefit Rs.10,000/-. ADFPCL also processed the rice and marketed with the name of “Jai Shree Ram Rice.” ADFPCL havenot earned profit in this but have helped to the member farmers.

At the end, AadiwasiDharohar Farmers Producer Company Limited (ADFPCL), is the institution of small & marginalized tribal farmers and moving towards providing benefit to the farmers of Chhuriya block of Rajnandgaon district in Chhattisgarh. To extend the

business scale, ADFPCL is in process to established credit linkages with bank & NABKISAN.....discussion have already started.

FPO Managing Wadi & Watershed inititives:- ADFPCL is an institution of tribal farmers/wadi beneficiaries of TDF-Chhuriya-I project who have successfully taken over the wadi project and making efforts to provide the benefit to these farmers even after completion of TDF-Chhuriya-I project. The momentum of wadi project has



Wadi in TDF Chhuriya-I project



Watershed work in Khoba Cluster

kept alive by the directors of ADFPCL who were actively involved in the wadi programme and was part of PPC & VPCs.....now they are the director and leaders of ADFPCL. These directors have identified key lead farmers/member who has joined hand with the directors making efforts to



bring maximum wadi beneficiary under the umbrella of ADFPCL and provide benefit to them. On the other hand, NCT with active support of Village Watershed Committee (VWC) is implementing two watershed projects in this cluster of ADFPCL. The members of FPO are also involved in watershed development work. They are actively participating in different project activities and representing their VWC at various platforms.

Melghat Farmers Moves towards the Business of Mango

Nageshwara Charitable Trust (NCT) is implementing 2 Integrated Tribal Development Programme (Wadi Project) under NABARD's Tribal Development Fund (TDF) in Melghat region of Amravati district since 2010-11. Through this wadi project, 4000 tribal families of melghat region are being supported for establishing the orchid (wadi) of horticulture crops/fruits i.e. Mango, Aawla & Guava. Along with, NCT with support of NABARD has also made efforts to collectivize small & marginal farmers under the umbrella of Farmers Producer Organization (FPO) for value addition & marketing support to farm produce. As a result, farmers of melghat have come together and formed their organization/company in March-2016 with the name of "Aadiwasi Mitra Farmers' Producer Company Limited (AMFPCL)". Since inception, AMFPCL has been supporting their farmers to provide agriculture inputs i.e. seeds & fertilizers in reasonable price and marketing support for getting better price of their farm produce. This summer, all the established orchid/wadi has good production of Kesar Mango. AMFPCL is collecting this mango and adding value like grading, sorting, packaging and marketing, so that farmers would able to good prize of their farm produce/mango. AMFPCL has also developed the brand name for marketing of this wadi mango "**Melghat Kesar Mango**".



On 12/05/2017, the farmers/director of AMFPCL met with Collector of Amravati district Shri. Abhijit Bangar (IAS) along with NABARD's DDM Shri. Narayan Paunekar, and shared about different initiatives of NABARD & NCT in Melghat region. The collector has appreciated the efforts of farmers/NABARD/NCT and showed interest to visit wadi project and FPO. The directors of AMFPCL has gave first packed mango box of Melghat Kesar Mago to the collector and then started their marketing. AMFPCL has opened their mango stall at the Paratwada Market and selling mango with the price of Rs. 80/- (A Grade), Rs. 70/- (B Grade) and Rs. 60/- (C Grade). This is the first initiative in Melghat region where farmers are the producer and traders of their produce. The response to this Mango is very good and continuously demanding for Mango.



अंतरफसल में सब्जी उत्पादन से बदली किसान की जिंदगी

मेहनत को सही दिशा दी जाये तो कार्य सफल होता है। ऐसी ही कहानी है, एक मेहनती, जुझारू, कर्मठ किसान की जो साधनों के अभाव में दिशाविहीन मेहनत कर रहा था। उसकी मेहनत को गति एवं दिशाप्रदान की नाबार्ड की महत्वकांक्षी जनजातिय विकास परियोजना ने। छुरिया विकासखंड के छोटे से ग्राम बजरंगपुर पोस्ट खोभा का एक किसान पृथ्वी खुरश्याम ने अपने कंधों पर बहुत छोटी उम्र में जिम्मेदारियों का बोझ लेकर अपना एवं अपने परिवार का जीवन यापन समस्याओं से जुझकर कर रहा था। उसके परिवार में पत्नी ललती बाई एवं दो बच्चे सुमन एवं सुनील तथा सास-ससुर भी हैं। उसके पास कुल 3 एकड़ खेत एवं 1 एकड़ पड़त भूमि थी जिसमें खेती करता और सीजन के बाद में मजदूरी करता था। इसी दौरान नागेश्वरा चेरिटेबल ट्रस्ट के माध्यम से उसे बाड़ी परियोजना से जोड़ा गया, जिसमें उसने अपने 1 एकड़ पड़त भूमि में 30 आम, 20 नींबू एवं 10 जाम के पौधे लगाये। इसके साथ-साथ अंतर्वर्ती फसल के रूप में साग-सब्जी भी लगाई। पानी एवं घेराव की व्यवस्था संस्था के द्वारा किया गया। इसका लाभ पृथ्वी ने तत्परता से लिया। पौधों के साथ-साथ अपनी साग-सब्जी को भी पानी एवं खाद आदि देता गया। कुछ ही माह में साग-सब्जी के पौधों में फल लग गये। वही से एक सुखद संदेश वो पृथ्वी के लिये लेकर आये। जिसने पृथ्वी के जीवन को बदल दिया। आज रोजाना पृथ्वी इन सब्जियों को बेचकर 200 से 300 रुपये रोज कमाता है। अगर आस-पास के गावों में कहीं मेला, मंडई या बड़ा बाजार लगता है तो वहां साग-सब्जी बेचकर 500 रुपये तक कमा लेता है।



इस तरह पृथ्वी ने अपने जीवन को नागेश्वरा चेरिटेबल ट्रस्ट के साथ जोड़कर नाबार्ड की बाड़ी परियोजना से रूपांतरित किया है। वह एस. आर. आई. विधि से धान की खेती करके भी अब कम मेहनत, कम लागत एवं पानी के कम उपयोग करके अच्छी फसल भी लेता है।

मांडव पद्धतिने भाजीपाला लागवड करून उत्पन्नात वाढ

मी सदाराम महारु कोरेटी, पाउलझोला या गावातील एक आदिवासी शेतकरी माझ्याकडे 5 एकर कोरडवाहू जमीन असल्याने व फक्त 3 एकर भागातच धानाची शेती करायचो बाकीची जमीन जंगल भागातील असल्याने व पाण्याची कुठलीही व्यवस्था नसल्या कारणाने पडीक अवस्थेत होती, माझ्या कुटुंबात पाच सदस्य असून सर्वांची उपजीविका हि या शेतीवरच व मजुरी वर अवलंबून होती.



2015 साली मला नागेश्वरा चॅरीटेबल ट्रस्ट या संस्थेचे अधिकारी भेटले त्यांनी नाबार्ड वाडी परियोजना अंतर्गत माझ्या पडिक जमिनीत आंबा, जांब आणि लिम्बाचे एका एकरमध्ये झाडे लावण्यास समजावले. त्यानंतर एक एकरमध्ये मी या झाडांची लागवड केली, आणि या परियोजने अंतर्गत माझ्या पडीक जमिनीमध्ये दहा वाडी धारक शेतकरी मिळून borewell करून दिली आणि यामुळे माझ्या शेतीमध्ये पाण्याची व्यवस्था झाली आणि आता मी माझ्या वाडी मध्ये बारमाही आंतरपीक घेण्यास सुरवात केली तसेच नाबार्ड मार्फत मला भाजीपाला व वेलवर्गीय भाजीपाला मांडव पद्धतिने लागवड करण्यासाठी बिज आणि



अन्य मांडव चे सामान मिळाले त्यामुळे आता मी माझ्या शेतात मिरची, पालक, संभार, वांगे, टमाटर, चवळी, लवकी, दोडका, कारली, वालाची शेंग इत्यादी प्रकारचे उत्पादन घेऊन जवळच्या बाजार मध्ये विकून मी महिन्याचे 7000 रुपयाचे उत्पन्न कमावतो. या मुळे सध्या माझी आर्थिक परिस्थिती चांगली झाली असून आता मी मजुरी करण्याची गरज नाही राहिली आणि माझी शेती बागायती झाली आता मी माझ्या कुटुंबाची गरज भागवून अतिरिक्त उत्पन्न कमावतो. या वाडी परियोजने मुळे खरोखरच मला व माझ्या कुटुंबाला लाभ झाला व त्यामुळे माझा आर्थिक विकास झाला.

वाडी से मिल रही किसान को स्थायी आय

मैं रामलाल पिता बुदेसिंग उइके ग्राम बडगांव का रहने वाला हु मैं गौंड आदीवासी समुदाय से हु। मेरे परिवार में तीन सदस्य है। पहले मेरी आर्थिक स्थिति उतनी अच्छी नहीं थी, कि मैं अपने घर का गुजर बसर कर सकूं। इसलिए मुझे मजदुरी करने बाहर जाना पड़ता था। कम जमीन होने के कारण मैं खेती में उत्पादन भी नहीं कर पा रहा था।

एक दिन नागेश्वरा चेरिटेबल ट्रस्ट के कार्यकर्ता हमारे गांव आए। और नाबार्ड की वाडी परियोजना के विषय में मीटिंग ली उस मीटिंग मे मैंने भी भाग लिया तथा उसके फायदे के बारे मे बताया तो मुझे लगा की परियोजना से जुडना चाहिए और उसका लाभ लेना चाहिए। फिर मैंने संस्था के कार्यकर्ताओ के कहे अनुसार 41 इंच 41 इंच 41 इंच के गड्डे बनाना शुरू किया जब मैंने 1 गड्डा बनाया तो मुझे बहुत डर लगने लगा तथा मुझे लगा कि मैं 60 गड्डे बना पाउंगा. क्या ? लेकिन संस्था के कार्यकर्ताओ के मार्गदर्शन और प्रोत्साहन देने से मुझे लगा कि यह कार्य हो सकता है। फिर इस कार्य को मैं और मेरे परिवार ने उत्साह पूर्वक 41 इंच 41 इंच 41 इंच के पूरे 60 गड्डे मैं और मेरी पत्नि ने कड़ी मेहनत करके पूरा किया तब मेरे मन मे ऐसा विश्वास आने लगा कि मैं वाडी को अच्छी तरीके से मेहनत करने से आने वाले दिनों में अच्छा फल मिल सकता है।



फिर मैंने कार्यकर्ताओ के बताए अनुसार गोबर की सड़ी हुई खाद को मिट्टी मे मिलाकर गड्डा भरा तथा उसके बाद कार्यकर्ताओ द्वारा दिए गये पौध रोपण प्रशिक्षण मे भाग लिया। उसके पश्चात मैंने अच्छी बारिश होने पर पौधों को गड्डों मे लगाया तथा समय समय पर कार्यकर्ताओ के बताए अनुसार खाद लगाया तथा दवा का स्प्रे किया उसके बाद कार्यकर्ताओं के बताये अनुसार अमृतपानी का उपचार



हर पाच दिन के अंतराल में करता हूँ। जिससे मेरी वाडी तीव्र गति से बढ़ने लगी है। और मुझे लगने लगा कि आने वाले दिनों मे मेरी अच्छी आमदनी इन पौधो से हो सकती है! इसके साथ साथ मैंने अपनी जमीन को सुधारने का काम शुरू किया तथा जमीन मे पड़े हुए पत्थरों का उपयोग वंड बनाने मे किया जिससे मेरी जमीन का कटाव भी रुक रहा है और जमीन खेती करने योग्य बन गयी है! मैं अपनी जमीन मे अब 20 से 30 हजार की फसल ले रहा हुं तथा जमीन के निचले हिस्से मे सब्जी भाजी उगाने का कार्य भी कर रहा हु जिससे मुझे 5 से 10 हजार की आमदानी मिल रही है!

वाडी मे अच्छी तरह से कार्य करने के लिए गांव मे ग्राम नियोजन समिती का गठन किया गया है जिसके माध्यम से बैठक मे चर्चा कर

हम अपनी समस्या का निदान पाते है तथा समितीकी बैठक मे संस्था के कार्यकर्ताओ द्वारा बताए अनुसार वाडी की देख रेख करते है।



वैसे तो परियोजना के माध्यम से पौधों में पानी देने के लिए मुझे एक 200 लीटर का ड्रम दिया गया है और ग्राम नियोजन समिति में एक बैल गाड़ी दी गई है जिसमें मैं ड्रम रखकर अपनी वाड़ी में पानी लाता हूँ। और मैं अब सब्जी भाजी उगाकर अच्छी आय अर्जित कर रहा हूँ और मुझे लगता है कि अब वाड़ी के माध्यम से लखपती बनने के वो दिन दूर नहीं हैं मैं बहुत ही कम समय में वाड़ी परियोजना के माध्यम से और मेरे कठिन परिश्रम से लखपती बन जाऊंगा। मैंने पपीते की खेती भी किया जिससे मुझे 10000 से 20000 रु की आय प्राप्त होने की संभावना है।

यहां मेरा बहुत अच्छा मन लग रहा है। अब मैंने यहीं घर बना लिया हूँ। और वाड़ी में ही रहता हूँ। ताकि वाड़ी के माध्यम से मेरी एक सुनिश्चित आय बन सके। मेरे दो बेटों की पढाई करवा रहा हूँ। मैं नागेश्वरा चैरिटेबल ट्रस्ट और नाबार्ड को धन्यवाद देता हूँ की मुझे और मेरे जैसे हजारों किसानों को आस-पास के गाँव में वाड़ी परियोजना से लाभान्वित किया।

उडान उन्नति की ओर

मैं यशोदा बाई पति श्री परसराम पन्द्राम उम्र 34 वर्ष ग्राम खिरैटी तहसील तामिया जिला छिन्दवाडा की निवासी हूँ। मेरे परिवार में मेरे पति व तीन लडकी हैं। मेरा सपना था कि मैं जिस परिवार में शादी होकर जाऊ उस परिवार व अपने पति की आर्थिक आवक में कुछ योगदान दे सकूँ जिससे मेरे परिवार और अपनी पति की नजर में अपना एक स्थान निश्चित कर सकूँ। लेकिन शादी के बाद मुझे पता चला कि जो स्थिति मेरे मायके की थी और मेरे ससुराल की स्थिति में कोई अन्तर नहीं था। मेरे पति ही अकेले घर के एकमात्र कमाने वाले थे जिनके उपर अपने परिवार की पूरी जिम्मेदारी थी। मेरे परिवार की स्थिति और गम्भीर हो गई जब मेरे पति का स्वास्थ्य अचानक गम्भीर बिमारी से ग्रस्त होकर बिस्तर पर पड गये इससे मेरे परिवार की आर्थिक स्थिति और खराब हो गई। घर में इतने बड़े परिवार का खर्च चलाना बड़ी मुश्किल हो गया। हमारे पास आजीविका का साधन केवल मजदुरी व बटाई से खेती करने के अलावा और कोई विकल्प नहीं था। ऐसी स्थिति में मैं जीवन के प्रति निराश हो चुकी थी और मेरे चारों तरफ निराशा ही निराशा थी। अब मुझे एक दृढ़ संकल्पित होकर अपने आत्मविश्वास का बटोरना था। मुझे अपने आप को साबित और सपने को साकार करना था।



अब मुझे मेरी राह तह करनी थी और मुझे मेरी मंजिल में पहुँचना था। इसी दौरान सन 2012 में हमारे ग्राम में नागेश्वरा चैरीटेबल ट्रस्ट के माध्यम से बाड़ी परियोजना का प्रारंभ हुआ जिसमें भूमिहीनों को भी आर्थिक मदद देकर उनका आजीविका का साधन सुदृढ़ करना था। मुझे यह जानकारी ग्राम नियोजन समिति के माध्यम से प्राप्त हुई। उसके बाद मैंने तत्काल वहाँ के समन्वयक व कार्यकर्ता से सम्पर्क कर इस योजना के सम्बन्ध में जानकारी प्राप्त कर समझ बनाई। मैंने अपने परिवार व पति से सलाह कर इस योजना से जुड़ी जिसके फलस्वरूप मुझे जलपान गृह के लिये आर्थिक मदद जो कि (राशि 12000/-) दी गई। ग्राम में जलपान गृह खुल जाने से ग्राम वासियों एवं अन्य राहगीरों को सेवा मिलने लगी और मेरी दुकान अच्छी चलने लगी। साथ-साथ मैंने अपनी दुकान में किराना का सामान भी रखने लगी। मुझे अच्छी आमदानी होने लगी। इस तरह मेरे परिवार की आर्थिक स्थिति सुधरने लगी और हमने अपने छोटे देवर की भी शादी कर दी। अब देवर भी मेरे कार्य में हाथ बटाता है। उसे भी मैंने स्वरोजगार से जोड़ दिया व समाज में अच्छा स्थान बना लिया।

परियोजना द्वारा दी उस आर्थिक मदद से मेरे जीवन की निराशा को आशा में बदल दिया। आज मेरे पति और मेरा परिवार मेरा बहुत सम्मान है। यदि परियोजना मेरी सही वक्त में मदद नहीं करती तो यह सब सम्भव नहीं हो पाता।

भूमिहीन महिला शेळी पालन करून मुलांना देत आहे उच्च शिक्षण

माझे नाव श्रीमती आनंदाबाई विनोद कडयाम आहे. मी साधुटोला या गावी राहते. मी भूमिहीन आहे. मला एक मुलगा व एक मुलगी आहे. दोघेही षाळेत जातात आम्ही तिघेही लोक कुटुंबात आहोत. मी मोलमजूरी करून आपल्या कुटुंबाचा उदरनिर्वाह करीत असते. आमच्या गावामध्ये नागेश्वरा चॅरिटेबल ट्रस्ट एन.सी.टी. च्या अंतर्गत देण्यात येणाऱ्या वाडी प्रकल्पा मधील वाडीधारक आहेत. त्यांचेकडे नागेश्वरा चॅरिटेबल ट्रस्ट कुरखेडा येथील कार्यकर्ते येत असतात. मधून-मधुन मिटींग सुध्दा होते. असेच मिटींग मध्ये सांगण्यात येणाऱ्या योजनेबाबत काही महिलांनी मला मिळण्यात येणाऱ्या योजनेबाबत थोडक्यात सांगितले. मी तशीही योजनांच्या शोधात होती. एका कार्यकर्त्याला शेवटी मी मला एखादी काही तुमच्या कार्यालयातून मदत मिळेल काय?'' म्हणुन विचारले. त्यावर त्यांनी मला शेळी पालन, दुग्ध व्यवसाय, लघु उद्योग इ. बाबत माहिती सांगितली. मी मोलमजूरी करून उदरनिर्वाह झाला पाहिजे म्हणून शेळी पालन हा व्यवसाय निवडला. त्याला लागणारे सारे कागदपत्रा विषयी सविस्तर माहिती गोळा केली व कागदपत्र जमविले.



काही दिवसात लवकरच कागदपत्र व लाभार्थी अंशदान ३००० रुपये कार्यकर्त्याकडे जमा केले. ते पैसे बँकेत भरून पावती कार्यालयातून जमा केली. ती पावती मुख्य कार्यालयाला पाठविली. तिकडून मंजूरी आल्यावर लवकरच मला त्यांनी १०००० दहा हजार रुपये मंजूर झाल्याचे सांगितले ते १०००० रुपये व ३००० रुपये असे एकुण १३००० रुपयाचे ४ चार बकरी मला त्यांनी घेऊन दिल्या.

मी मजुरीकाम पण करायची व शेळी पाळायची आज माझ्याकडे ४ शेळीचे ऐवजी ८ शेळ्या झालेल्या आहेत. त्यापैकी एक शेळी मी माझ्या मुलाचे शिक्षण आजार व इतर घरगुती कामासाठी वापरण्यात आले. मला वेळेवर पैशाचे काम पडले त्यावेळी दुसऱ्या कुणाला मदत मागण्यापेक्षा आज मी माझ्या घरपोच पैसे (शेळीचे) कामात आणले व माझी अडचण दूर केली मला याचेच खुप समाधान वाटले.मला खुप आधार असल्यासारखा वाटला. मी मनोमन समाधानी आली. कारण मला आर्थिक मदत मिळाली मी नागेश्वरा चॅरिटेबल ट्रस्ट संस्थेचे व माझ्यापर्यंत मदत पोहचविणाऱ्या कार्यकर्त्याचे खुप आभार मानते.



Receipts During the Year	₹	₹	Payments During the Year	₹	₹
Opening Cash Balance	219243.44	219,243.44	Loans Disbursed		
Opening Bank Balances [As per Schedule-I]	33884230.30	33,884,230.30	Microfinance for livelihood	10765000.00	10,765,000.00
Trustees Contribution towards Corpus Fund			NCT-CMPGB Credit Linkage Program	2985797.80	2,985,797.80
Shri Anand Ghule	15000.00		Principle Loans Repaid to NABARD		
Shri HMB Murthy	50000.00		Mah Sanitation NABARD	14400000.00	
Shrimati Jyoti Murthy	30000.00		Chhuriya P-II NABARD	1400000.00	
Shri Prakash Kathale	7000.00	102,000.00	Dongargadh NABARD	1200000.00	17,000,000.00
Grants received under NABARD's TDF Projects			Interest on Loans Paid to NABARD		
Ambargargh Chowki	3643600.00		Mah Sanitation	1647969.00	
Amravati Additional	1599082.00		Chhuriya P-II	127509.00	
Nagpur	673600.00		Dongargadh	114198.00	1,889,676.00
Betul	689107.00		Interest Refunded to NABARD -TDF		
Churiya	619500.00		Grant Accounts		
Churiya Phase II	2845500.00		Ambargargh Chowki	70737.00	
Deori	10972523.00		Amravati	1954.00	
Dongargargh	3015800.00		Amravati Additional	9887.00	
Korchi	5833393.00		Nagpur	207.00	
Korchi Expansion	20738860.00		Betul	1888.00	
Kurkheda	1271619.00		Churiya	6159.00	
Seoni	2991600.00		Churiya Phase II	40787.00	
Tamia Expansion I	1031424.00		Deori	180912.00	
Tamia Expansion II	3050460.00	58,976,068.00	Dongargargh	42005.00	
Grants received under NABARD's FPO Projects			Korchi	73600.00	
Korchi Expansion	1832116.00	1,832,116.00	Korchi Expansion	264343.00	
Other Grants Received Under NABARD's Projects			Kurkheda	22705.00	
NABARD Water Campaign Program	570000.00		Seoni	45124.00	
NABARD Watershed-Churiya	1213728.00		Tamia Expansion I	8478.00	
NABARD Watershed-Tamia	886342.00		Tamia Expansion II	68520.00	837,306.00
NABARD SHG 5000 Program	1062550.00		Expenditure on NABARD's TDF Projects		
NABARD Financial Literacy	557741.00		Ambargargh Chowki	5992655.39	
NABARD E-Shakti Program	202675.00		Amravati	9749.00	
NABARD NGO Training	4052.00	4,497,088.00	Amravati Additional	2225249.87	
Other Grants & Misc. Receipts			Nagpur	636952.19	
AKC Training Centre	183720.00		Betul	798626.34	
Processing Fees-CMPGB	248611.00		Churiya	838985.60	
Pachmarhi Biosphere Reserve	540000.00		Churiya Phase II	4637883.04	
Misc Receipts	123792.00		Deori	8142108.92	
Donations from General Public	714000.00	1,810,123.00	Dongargargh	4483612.34	
Repayments of Loans received from beneficiaries			Korchi	4059511.03	
Sanitation Loan to SHGs(Mah)	4075013.05		Korchi Expansion	12404614.31	
Sanitation Loan to SHGs(MP)	485859.00		Kurkheda	1466473.65	
MFI loan to SHGs	15123228.66		Seoni	4644896.06	
Domex Toilet Academy	731579.83		Tamia Expansion I	1291349.74	
Deori Loan repayment	52934.00		Tamia Expansion II	5611579.57	57,244,247.05
Korchi, Kurkheda,LL Loan repayment	538915.00		Expenditure Incurred on NABARD FPO Project	2257893.64	2,257,893.64
CMPGB-NCT-CLP	2934029.00		Expenditure incurred on other NABARD projects		
Chhuriya P-II	1051715.00		Watershed Khoba-Landless	54000.00	
Dongargadh	77360.00		Watershed Jaitgundra-Landless	84000.00	
Churiys old	1092921.19		Watershed-Tamia-Project Management	1241042.30	1,379,042.30
Hi Tech Sustainable Farming	218000.00	26,381,554.73			
TOTAL C/D		₹ 127,702,423.47	TOTAL C/D		₹ 94,358,962.79

Cont....P-2



NAGESHWARA CHARITABLE TRUST

(Centre For Women and Rural Development)

STATEMENT OF RECEIPTS & PAYMENTS FOR THE PERIOD FROM 01-04-2017 TO 31-03-2018

P-2					
TOTAL B/D		₹ 127,702,423.47	TOTAL B/D		₹ 94,358,962.79
Service Charges received under various Microfinance loans			Watershed -Churiya-Project Management	79547.00	
Mah Sanitation	778441.97		SHG Project-Betul	120000.00	
MP Sanitation	5620.00		Misc. expenditure	4652.00	
Microfinance for livelihood	3552298.26		NABARD NGO Training	3029.00	
Microfinance Yes Bank	709421.30		SHG 5000 Project-Chindwara	2481928.35	
Microfinance Additional	167534.00		NABARD SHG Tablets	1080.00	
Domex toilet Academy	23406.00		NABARD Jaldoot Program	568000.00	
Deori	3200.00		NABARD E-Shakti Program	210690.00	₹ 3,468,926.35
Korchi, Kurkheda	26576.00				
Dongargadh	4024.00		Tax Deducted At Source	10585.00	₹ 10,585.00
Chhuriya P-II	66907.00				
Bank of Maharashtra	351570.00	5,688,998.53	Other Expenditures		
			Other Project Expenditure	466741.00	
Interest Received on savings Accounts	400403.55	400,403.55	Organisational Developmental Expenditure	6000.00	
			Legal Fees	15000.00	
Interest Received from Banks on savings accounts - TDF Grant Accounts			Honey Protective Dress Making Expenses	49955.00	
Ambagargh Chowki	89390.00		Vanamrut Project Expenditure	2697836.54	
Amravati	2424.00		Provision for expenditure payable	244940.24	3,480,472.78
Amravati Additional	9887.00				
Nagpur	263.00		Project management Expenditure under Loan programs		
Betul	1851.00		MH Sanitation	61299.00	
Churiya	8520.00		Microfinance for livelihood	3143216.00	
Churiya Phase II	51540.00		Domex Toilet Academy	44543.00	
Deori	230903.00		Bank of Maharashtra	198911.00	
Dongargargh	53754.00		Bank charges	65740.61	3,513,709.61
Korchi	73600.00				
Korchi Expansion	264343.00		Balances with Village Planning Committee	8615.00	8,615.00
Kurkheda	29798.00				
Seoni	45124.00		Expenses under FCRA grants	137000.00	137,000.00
Tamisa Expansion I	8478.00				
Tamisa Expansion II	68278.00		Cash In Hand	342288.50	342,288.50
Tamisa Old	49.00	938,202.00			
Vanamrut Project Receipts	2230591.60	2,230,591.60	Balance with Banks	31640059.12	31,640,059.12
			[As per Schedule-I]		
TOTAL Rs.		₹ 136,960,619.15	TOTAL Rs.		₹ 136,960,619.15

Place: Nagpur
Date: 28th August 2018

For Nageshwara Charitable Trust

Ajmer
President

Secretary
Secretary



VINAY P. SAPRE
CHARTERED ACCOUNTANT
Mem. No.:103602



NAGESHWARA CHARITABLE TRUST

(Centre For Women and Rural Development)

INCOME & EXPENDITURE ACCOUNT FOR THE YEAR ENDED ON 31ST MARCH, 2018

EXPENDITURE	₹	₹	INCOME	₹	₹
To, Expenditure on the objectives of the			By, Grants, Donations & Service Charges Received :		
Interest Paid on Sanitation & MF Loan	1889676.00	1,889,676.00			
Other Bank Charges :	65740.61	65,740.61	Service Charges received :	5688998.53	5,688,998.53
Project Implementation Expenses :			Interest Received from Banks (Excluding TDF grant Accounts) :	400403.55	400,403.55
Expenditure incurred on other NABARD projects			Grant received for various Projects :		
Watershed Khoba-Landless	54000.00		AKC Training Centre	183720.00	
Watershed Jaitgundra-Landless	84000.00		Processing Fees-CMPGB	248611.00	
Watershed -Churiya-Project Management	79547.00		Pachmarhi Biosphere Reserve	540000.00	
SHG Project-Betul	120000.00		Misc Receipts	123792.00	
Misc.expenditure	4652.00		Donations from General Public	714000.00	
NABARD NGO Training	3029.00		NABARD Water Campaign Program	570000.00	
SHG 5000 Project-Chindwara	2481928.35		NABARD Watershed-Churiya	1213728.00	
NABARD SHG Tablets	1080.00		NABARD Watershed-Tamia	886342.00	
NABARD Jaldoot Program	568000.00		NABARD SHG 5000 Program	1062550.00	
NABARD E-Shakti Program	210690.00		NABARD Financial Literacy	557741.00	
Other Project Expenditure	466741.00		NABARD E-Shakti Program	202675.00	
Organisational Developmental Expenditure	6000.00		NABARD NGO Training	4052.00	
Office Rent	300000.00		NABARD Misc Grants	923039.51	7,230,250.51
Legal Fees	15000.00				
Honey Protective Dress Making Expenses	49955.00				
MH Sanitation	61299.00				
Microfinance for livelihood	3143216.00				
Watershed Tamia-Project management	1241042.30		Surplus on Vanamrut	287712.66	287,712.66
Domex Toilet Academy	44543.00				
Bank of Maharashtra	198911.00				
Expenses under FCRA	137000.00	9,270,633.65			
Depreciation charged during the year	432871.94				
Management expenditure in excess of grant received under TDF projects	1114904.66	1,547,776.60			
To, Excess of Income Over Expenditure Transferred to Balance Sheet		833,538.39			
TOTAL Rs.		₹ 13,607,365.25	TOTAL Rs.		₹ 13,607,365.25

Place: Nagpur
Date: 28th August 2018

For Nageshwara Charitable Trust,
[Signature]
President

[Signature]
Secretary



VINAY P. SAPRE
CHARTERED ACCOUNTANT
Mem. No.:103602

NAGESHWARA CHARITABLE TRUST

(Centre For Women and Rural Development)

BALANCE SHEET AS ON 31ST MARCH, 2018

LIABILITY	₹	₹	₹	ASSETS	₹	₹
CORPUS FUND :				FIXED ASSETS :		
A. CONTRIBUTION FROM TRUSTEES:				Land & Buildings :		
Jambhona Sivappa Sonada		198000.00		Agriculture Land	423000.00	4,23,000.00
H M B Murthy		600000.00				
Jyoti Murthy		326000.00		Honey Processing & AKC Building	2342719.80	
Anand Ghule		265000.00		Addition during the year	0.00	
Prakash Katala		166500.00		Less Depreciation 10 %	234271.98	21,68,447.82
Shravan Waghade		10000.00				
Sudhakar Rakhade		5000.00		Office Premises	495851.55	
Dharampal Ghulke		15000.00		Add : Addition during the year	0.00	
Madan Chahagave		5000.00		less Depreciation 5%	24792.58	4,71,058.97
AT. DONATION RECEIVED IN KIND		423000.00	20,13,500.00	Office Building Solar System	380192.00	
				Less Depreciation	152076.80	2,28,115.20
B- INCOME AND EXPENDITURE A/c				FURNITURE & FIXTURES :		
Balance as per last balance sheet		26942236.75		Balance as per last Balance sheet	97473.66	
Opening FCRA Liability	137686.73			Add : Addition during the year	0.00	
Less FCRA I&E A/c	133473.00			Less : Depreciation 10%	9747.37	87,726.29
Net FCRA Liability Shown Separately	4213.73	4213.73				
Add Excess of Income over Exp transferred from I & E A/c		833538.39	2,77,71,561.41	HONEY PROCESSING UNIT & OTHER EQUIPMENTS		
				Balance as per last Balance sheet	59916.05	
SECURED LOANS :				Less : Depreciation 20%	11983.21	47,932.84
L FOR SOCIAL PURPOSE						
Sanitation loan NABARD-Mah		16988000.00		INVESTMENT & DEPOSITS :		
TDF Churiya P-II		1370000.00	1,83,98,000.00	Deposit with Wardha Court	3131699.00	31,31,699.00
TDF Dongargarh		40000.00		CURRENT ASSETS		
UNSECURED LOANS				Loans Outstanding with Women SHG		
Advance from friends & Relatives		2075000.00		NABARD Sanitation Program-MH	20796223.48	
Domes Toilet Academy		2000000.00	40,75,000.00	NABARD Sanitation Program-MP	549115.00	
				HABITAT for Humanity India	8061.00	
Unspent Grant against NABARD Projects				Domes Toilet Academy	1209171.17	2,25,62,570.65
TDF-Seom		164407.93		Loans for Innovative Agri Practices & for Hi Tech Sustainable Farming	1994055.00	
TDF-Tama Expansion-II		29625.10		RMK Loan to SHGs	121856.00	
TDF-Korchi		2684279.70		MFI loan to SHGs	7024380.83	91,40,291.85
TDF-Korchi Expansion		11321416.77		Advance for new office	1150000.00	11,50,000.00
TDF-Ambargarh Chowki		594659.88		TDF Loan to SHGs	2570751.23	25,70,751.23
TDF Deon		6942319.92		Tax Deducted At Source:	34265.00	34,265.00
FPO Grant		820748.19				
NCT-CMPGB Credit Linkage Program		441919.03	2,30,08,376.52	Loans & Advances :		
Payables for Project Expenditure		3005109.84	30,05,109.84	Pulse Services, New Delhi	1437332.00	14,37,332.00
				(Rural Hospital Project, Raulgaon)		
Interest payable to NABARD under TDF Projects		100896.00	1,00,896.00	Receivables from NABARD		
				TDF Churiya Phase II	248866.00	
FCRA Liability				Watershed-Tama-VWC Grant	201777.00	
Income & Expenditure Account		4213.73	4,213.73	TDF Churiya	267413.00	
				TDF Dongargarh	211711.00	
				FPO Maharashtra	377321.42	13,07,088.42
				Sundry Debtors-Vanamrut	278580.60	2,78,580.60
				Closing Stock in Hand		
				- Honey (Raw Processed)	1220694.00	
				- Packing Material	55000.00	12,75,694.00
				Balance with Village Planning Committees	139756.00	1,39,756.00
				Cash in Hand :		
					342288.50	3,42,288.50
				FCRA Asset		
				Axis Bank Ltd-FCRA Grant Account	4213.73	4,213.73
				Balances with Bank (As per Schedule-I)	31635845.39	31,63,5845.39
Total Liabilities			₹ 7,83,76,657.50	Total Assets		₹ 7,83,76,657.50

Place: Nagpur

Date: 28th August 2018

For Nageshwara Charitable Trust:

Signature
President

Signature
Secretary



VINAY P. SAPRE
CHARTERED ACCOUNTANT
Mem. No.:103602



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NAGESHWARA CHARITABLE TRUST

(Centre For Women and Rural Development)

SCHEDULE I-BALANCE WITH BANKS AS ON 31ST MARCH, 2018

Sr.N o.	Project	Type	Bank Name	Account Number	A/c Type	Branch	Opening Balance as on 01-04-2017	Closing Balance as on 31-03-2018
1	TDF-Amravati	Wadi	Union Bank of India	366002010058410	Savings	Nagpur	1426.14	1470.14
2	TDF-Amravati	PM	Union Bank of India	366002010059853	Savings	Nagpur	22973.56	14397.56
3	TDF-Amravati	Local A/c	Union Bank of India	399202010059805	Savings	Paratwara	1825.00	1825.00
4	TDF-Amravati	Local A/c	Bank of India	968210110003458	Savings	Paratwara	1116.64	1116.64
5	TDF-Amravati-II	Wadi	Union Bank of India	366002010059022	Savings	Nagpur	89407.00	2277.93
6	TDF-Amravati-II	PM	Union Bank of India	366002010059023	Savings	Nagpur	1132.68	420.27
7	TDF-Amravati-II	Local A/c	Union Bank of India	399202010062771	Savings	Paratwara	1079.00	2084.61
8	TDF-Amravati-II	Local A/c	Bank of India	968210110003458	Savings	Paratwara	3500.00	3500.00
9	TDF-Betul	Local A/c	Central Bank of India	3160039920	Savings	Bhainsdehi	1952.10	1196.10
10	TDF-Betul	Wadi	Bank of India	894010110010667	Savings	Chindwara	11150.44	5170.73
11	TDF-Betul	PM	Bank of India	894010110010662	Savings	Chindwara	1164.55	54812.92
12	TDF-Betul	TDF Loan	Central Bank of India	3160039920	Savings	Bhainsdehi	1316.00	1316.00
13	TDF-Churiya	Wadi	State Bank of India	31665185202	Savings	Nagpur	151633.72	21566.87
14	TDF-Churiya	PM	State Bank of India	31665183963	Savings	Nagpur	1523.17	3235.42
15	TDF-Churiya	Local A/c	State Bank of India	31740341970	Savings	Churiya	22249.00	23319.00
16	TDF-Churiya	Local A/c	State Bank of India	32179786853	Savings	Churiya	5934.00	5244.00
17	TDF-Churiya	TDF Loan	State Bank of India	32260044329	Savings	Churiya	3346.91	11630.21
18	TDF-Churiya P-II	Wadi	State Bank of India	32801975516	Savings	Nagpur	947067.75	13302.56
19	TDF-Churiya P-II	PM	State Bank of India	32801975072	Savings	Nagpur	634210.72	76732.87
20	TDF-Churiya P-II	Local A/c	State Bank of India	33045498384	Savings	Churiya	12471.00	12374.00
21	TDF-Churiya P-II	Local A/c	State Bank of India	33045618545	Savings	Churiya	9849.00	7738.00
22	TDF-Churiya P-II	TDF Loan	Bank of Maharashtra	60215426868	Savings	Nagpur	110540.37	43669.37
23	TDF-A Chowki	Wadi	State Bank of India	31096956167	Savings	Nagpur	1678693.49	307781.19
24	TDF-A Chowki	PM	State Bank of India	32063946898	Savings	Nagpur	1227544.78	286523.69
25	TDF-A Chowki	Local A/c	State Bank of India	33890644729	Savings	Churiya	12767.00	13418.00
26	TDF-A Chowki	Local A/c	State Bank of India	33890674129	Savings	Churiya	19410.00	12416.00
27	TDF-Dongargargh	Wadi	State Bank of India	32801975301	Savings	Nagpur	616660.14	34728.55
28	TDF-Dongargargh	PM	State Bank of India	32801975968	Savings	Nagpur	747552.59	103630.84
29	TDF-Dongargargh	Local A/c	State Bank of India	32869088583	Savings	Churiya	9971.00	10601.00
30	TDF-Dongargargh	Local A/c	State Bank of India	32869088016	Savings	Churiya	22960.50	23495.50
31	TDF-Dongargargh	TDF Loan	Bank of Maharashtra	60215438738	Savings	Nagpur	14005.28	3092.28
32	TDF-Korchi	Wadi	Bank of India	870610210000026	Savings	Nagpur	938489.00	1119614.05
33	TDF-Korchi	PM	Bank of India	870610210000025	Savings	Nagpur	161072.73	1542412.65
34	TDF-Korchi	Local A/c	Bank of India	964510110002761	Savings	Korchi	4739.00	9906.00
35	TDF-Korchi	TDF Loan	Bank of India	870610110008665	Savings	Nagpur	11364.55	11244.55
36	TDF-Korchi Exp.	Wadi	Bank of India	870610110009983	Savings	Nagpur	2589702.68	9461506.19
37	TDF-Korchi Exp.	PM	Bank of India	870610110010288	Savings	Nagpur	409402.40	1815811.58
38	TDF-Kurkheda	Wadi	State Bank of India	31665193563	Savings	Nagpur	95389.67	7223.82
39	TDF-Kurkheda	PM	State Bank of India	31665179424	Savings	Nagpur	5046.49	1460.69
40	TDF-Kurkheda	Local A/c	State Bank of India	32448577662	Savings	Kurkheda	13600.50	2128.50
41	TDF-Kurkheda	TDF Loan	State Bank of India	32801832589	Savings	Kurkheda	2966.75	2966.75
42	TDF-Nagpur	Wadi	Bank of India	870610210000010	Savings	Nagpur	26180.53	1977.06
43	TDF-Nagpur	PM	Bank of India	870610110007762	Savings	Nagpur	795.53	1053.81
44	TDF-Seoni	Wadi	State Bank of India	32096775593	Savings	Nagpur	622.03	622.03
45	TDF-Seoni	PM	State Bank of India	32096799149	Savings	Nagpur	1419.83	1419.83
46	TDF-Seoni	Local A/c	CMPGB	2000221030013551	Savings	Kurai	2427.00	4673.40
47	TDF-Seoni	Wadi	Bank of India	894010110010664	Savings	Chindwara	1717213.26	718908.09
48	TDF-Seoni	PM	Bank of India	894010110010663	Savings	Chindwara	95586.87	113962.58
49	TDF-Tamia	PM	Bank of India	870610110004876	Savings	Tamia	1782.85	1085.00
50	TDF-Tamia	Local A/c	CMPGB	2000331010001644	Savings	Tamia	5399.00	5399.00
51	TDF-Tamia	Wadi	Bank of India	894010110010665	Savings	Chindwara	1085.00	1799.85
52	TDF-Tamia	PM	Bank of India	894010110010668	Savings	Chindwara	1106.73	1138.73
53	TDF-Tamia	Wadi	Bank of India	870610110007568	Savings	Nagpur	1045.07	1045.07
54	TDF-Tamia E-I	Local A/c	CMPGB	2000331030001077	Savings	Tamia	4748.00	4066.00
55	TDF-Tamia E-I	Local A/c	State Bank of India	31705772591	Savings	Tamia	1000.00	1000.00
56	TDF-Tamia E-I	Wadi	Bank of India	894010110010658	Savings	Chindwara	45229.26	2091.01
57	TDF-Tamia E-I	PM	Bank of India	894010110010661	Savings	Chindwara	56840.61	42361.12
58	TDF-Tamia E-I	TDF Loan	CMPGB	2000331030003125	Savings	Tamia	68822.00	61624.10
59	TDF-Tamia E-I	Wadi	State Bank of India	31096956167	Savings	Nagpur	1547.00	1547.00
60	TDF-Tamia Exp-I	Local A/c	State Bank of India		Savings	Tamia	7390.25	2018.25
61	TDF-Tamia Exp-II	Wadi	Bank of India	894010110010660	Savings	Chindwara	2093261.06	373768.70
62	TDF-Tamia Exp-III	PM	Bank of India	894010110010666	Savings	Chindwara	414522.36	88114.15
TOTAL C/D							15165961.54	16508036.81

Cont...P-2

For Nageshwara Charitable Trust

(Signature)
President

(Signature)
Secretary



VINAY P. SAPRE

CHARTERED ACCOUNTANT
Mem. No.:103602



NAGESHWARA CHARITABLE TRUST

(Centre For Women and Rural Development)

SCHEDULE I-BALANCE WITH BANKS AS ON 31ST MARCH, 2018

TOTAL B/D							P-2	15165961.54	16508036.81
63	Watershed-Tamia	PM	Bank of Maharashtra	60118226269	Savings	Tamia		328263.00	62321.50
64	Watershed-Tamia	PM	Bank of Maharashtra	20261520217	Savings	Tamia		79128.50	16276.00
65	Sanitation Loan-M	Loan Rep	Bank of India	870620110000697	Current	Nagpur		434602.00	41699.91
66	Sanitation Loan-M	Loan Rep	Bank of India	870610110003089	Savings	Nagpur		3857.19	16409.49
67	Sanitation Loan-M	Loan Rep	Yes Bank Ltd	002894600000503	Savings	Nagpur		468621.04	11886.86
68	Sanitation-MP	Loan Rep	State Bank of India	31078043750	Savings	Nagpur		34830.82	1251.02
69	Microfinance	Loan Rep	Bank of India	870610110006373	Savings	Nagpur		3929236.00	2685966.00
70	Microfinance	Loan Rep	Bank of India	870620110000695	Current	Nagpur		547741.00	78539.72
71	Microfinance	Loan Rep	Bank of India	870620110000696	Current	Nagpur		402612.00	63816.96
72	Microfinance	Loan Rep	Bank of India	870620110000708	Current	Nagpur		914186.25	7712.60
73	DTA	Loan Rep	Bank of India	870610110004876	Savings	Nagpur		847568.75	72310.00
74	DTA	Loan Rep	Bank of Maharashtra	60215978626	Savings	Nagpur		17149.00	75416.00
75	RMK	Loan Rep	Bank of India	8706102100001887	Savings	Nagpur		5130.95	5130.95
76	DTA	Loan Rep	Bank of Maharashtra	60239651466	Current	Nagpur		45509.00	245580.00
77	General A/c	Misc. grant	Union Bank of India	366002010054498	Savings	Nagpur			30912.33
78	General A/c	Misc. grant	Axis Bank Ltd	048010100203135	Savings	Nagpur		2394.00	2394.00
79	General A/c	Misc. grant	Bank of India	870610100011887	Savings	Nagpur		1450063.55	590626.83
80	General A/c	Misc. grant	Bank of India	22217	Savings	Wardha		7372.00	7372.00
81	General A/c	Misc. grant	HDFC Bank Ltd	1021800000250	Savings	Nagpur		1212.33	1212.33
82	General A/c	Misc. grant	Bank of India	870610210000004	Savings	Nagpur		23075.00	207888.46
83	General A/c	Misc. grant	State Bank of India	31039621559	Savings	Nagpur		8467.50	466825.90
84	General A/c	Misc. grant	Bank of India-FCRA	870610110005397	Savings	Nagpur		55231.00	55231.00
85	General A/c	Misc. grant	Bank of India	8706101100006377	Savings	Nagpur		106692.25	50931.34
86	General A/c	Misc. grant	Axis Bank Ltd	841640905	Savings	Nagpur		81909.00	81909.00
87	General A/c	Misc. grant	Bank of India	8706102100000022	Savings	Nagpur		1847.67	1847.67
88	General A/c	Misc. grant	State Bank of India	31979676735	Savings	Nagpur		82543.38	199954.57
89	General A/c	Misc. grant	State Bank of India		Savings	Nagpur		925.00	925.00
90	General A/c	Misc. grant	Bank of India	870610110007568	Savings	Nagpur		38731.00	19541.60
91	General A/c	Loan Rep	State Bank of India	33791865221	Current	Nagpur		201118.01	615357.65
92	General A/c	Misc. grant	Yes Bank Ltd	2894600000401	Savings	Nagpur		10877.86	10877.86
93	General A/c	Misc. grant	Bank of India	894010110010659	Savings	Nagpur		508.50	43036.50
94	General A/c	Loan Rep	Bank of India	870620110000680	Current	Nagpur		532428.12	11846.53
95	General A/c	Misc. grant	State Bank of India	31665192195	Savings	Nagpur		277885.81	99228.81
96	General A/c	Misc. grant	Union Bank of India	366002010054498	Savings	Nagpur		1499.13	1499.13
97	General A/c	Misc. grant	CMPGB	2000371130000270	Savings	Chindwara		5000.00	5000.00
98	FPO Projects	FPO	Bank of India	870610110009982	Savings	Nagpur		1270820.83	689227.19
99	NRLM-Tamia	Misc. grant	Bank of Maharashtra	60162387847	Savings	Tamia		23390.00	23390.00
100	RIF Project, Tamia	Misc. grant	DCCB	653010014130	Savings	Tamia		1340.00	1340.00
101	NTFP -Tamia	Loan Rep	CMPGB	653010014130	Savings	Tamia		2570.00	2570.00
102	NCT-CMPGB-CL	Loan Rep	CMPGB	2000371130000278	Savings	Chindwara		493687.83	441919.03
103	Swabhiman Project	Sawbhiman	Bank of India	870610110006372	Savings	Nagpur		3177.00	3177.00
104	Vanamrut Project	Vanamrut	State Bank of India	30298060828	Savings	Nagpur		1781892.92	10974.92
105	FCRA Grants	Grant	Axis Bank Ltd	911010058152788	Savings	Nagpur		137686.73	4213.73
106	Vanamrut Project	Vanamrut	Yes Bank Ltd	289400000783	Savings	Nagpur		0.00	800000.00
107	Deori	Wadi	State Bank of India	31979672935	Savings	Nagpur		3825622.29	6553124.67
108	Deori	PM	State Bank of India	32096789798	Savings	Nagpur		179959.55	707911.25
109	Deori	Local	IDBI Bank Ltd	576104000108607	Savings	Chichgargh		49905.00	5439.00
Total								33884230.30	31640059.12

Place: Nagpur
Date: 28th August 2018

For Nageshwara Charitable Trust:

 **President**

 **Secretary**





VINAY P. SAPRE
CHARTERED ACCOUNTANT
Mem. No.: 103602



NCT

Board of Trustees



S. Jambanna Swamy, President; has been committed to the society since over 5 decades. He is a founder Trustee of NCT and a guiding light of the same. With his vast experience in the field of social development, Swamiji is guiding the board of Trustees and the professional team in contributing to the welfare of the poorest of the poor.

Anand S. Ghule, Vice-President; Is a science graduate and has been working for the society for over 30 years. An astrologer and Vastu expert by profession and a committed social worker, Shri. Ghule has dedicated himself to the service of the poor. He takes keen interest in the Trust's activities and provides valuable guidance for the better implementation of all the projects undertaken by the Trust. His expertise in capacity building of senior professionals has helped the organisation in building a strong and committed team.



H M B Murthy, Secretary; A founder Trustee and the Secretary of the Trust is basically science graduate and also a qualified Footwear Technologist. He began his career in Footwear manufacturing industry and worked for 9 years in this line. Due to his interest in social & Agriculture field he initiated the formation of this social organisation. Since inception of the Trust Mr. Murthy is actively involved in developing NCT as a professional organization. Under his leadership, NCT has bagged many awards and implemented several unique projects, developed many tools and concepts which have benefitted thousands households, particularly the women folk in inaccessible, rural areas of Vidarbha, Madhya Pradesh and Chhattisgarh. He is a member of several committees of state & central government departments. Under his guidance, the Trust has established Agriculture Knowledge Centre (Krushi Gyan Kendra), a multipurpose training centre, particulate for the benefit of the farmers and SHG members.



Prakash N Kathale, Trusty; A professional Journalist has served for the society for over 40 years. Shri. Kathale has bagged various awards such as Ma. Ba Gandhi Patrakarita Puraskar, state level Darpan award, All India Journalist association award for Maharashtra state, All journalist and friend circle award, Shodha Patrikarita Puraskar etc. A close friend of the Secretary, Mr. Kathale has contributed to the Trust with his vast experience.

Jyoti B Murthy, Trusty; A founder member and a commerce graduate with specialization in accounting, Mrs. Murthy also holds a diploma in Export Marketing Management. She is involved in developing a proper accounting system and auditing of the Trust accounts. She also lends a helping hand to Mr. Murthy in day to day administration.



VISION

“TO BE A WORLD CLASS SOCIAL SERVICE ORGANIZATION, TO CREATE GAINFUL SELF EMPLOYMENT OPPORTUNITIES THROUGH MICRO CREDIT INNOVATIONS FOR RURAL AND TRIBAL WOMEN AND YOUTH, TO ENABLE WOMEN ATTAIN SOCIAL AND ECONOMIC EMPOWERMENT, TO WORK ACTIVELY FOR RURAL HEALTH AND FOR ENVIRONMENT SUSTAINABILITY THROUGH PARTICIPATORY FORUM OF COMMUNITY BASED ORGANIZATIONS”

MISSION

“TO PROVIDE LIVLIHOOD, SHELTER, IMPROVED HEALTH AND SANITATION, EDUCATION TO RURAL POOR FAMILIES, HELP FARMERS IN ENHANCING THEIR INCOME THROUGH GOOD AGRICULTURE PRACTICES, HELP THEM TO CONSERVE VITAL NATURAL RESOURCES TO CREATE OPPERTUNITIES FOR THEM TO LEAD A BETTER LIFE.”



**NGO LEADERSHIP AWARD
NAGPUR NGO LEADERSHIP AWARDS 2017**



**NABARD's Maharashtra State Level
Best Performance Award Winner 06-07**



**NABARD's Madhya Pradesh State Level
Best Performance Award Winner 07-08**



**NABARD's Maharashtra State Level
Best Performance Award Winner 07-08**



**NABARD's Maharashtra State Level
Nagpur Division Best Performance Award
Winner 10-11**



**NABARD's Maharashtra State Level
Amravati Division Best Performance Award
Winner 10-11**



**NABARD's Maharashtra State Level
Best Performance Award Winner 11-12**