

ANNUAL REPORT 2024-25



NAGESHWARA CHARITABLE TRUST **CENTRE FOR WOMEN AND RURAL DEVELOPMENT**

First Floor, Flat No. 101, Laxmivilas Apartments, Plot No 1, Khare Town,
Dharampeth, Nagpur-440 010 (India). Ph.: (0712) 2558410

Fax : (0712) 2556615 Web : www.nageshwara.org,

E-mail : ho@nageshwara.org

Foreword



It is a matter of great pride and satisfaction that Nageshwara Charitable Trust (NCT) has successfully completed 26 years of dedicated service to society. Over these years, the Trust has remained steadfast in its commitment to Women Development, Livelihood Promotion, Sanitation, Farmers' Welfare, Natural Resource Management, Training, and Capacity Building.

During the period 2021–2025, NCT has notably implemented the Community Based Business Organization (CBBO) project—supported by NABARD and NCDC—under the Government of India's flagship initiative for the promotion of 10,000 Farmers' Producer Organizations (FPOs) across the country. Through this project, the Trust has extended its impact in the states of Maharashtra, Madhya Pradesh, and Chhattisgarh, working towards empowering farmers through collectivization, market access, and value addition.

On this occasion, I take the opportunity to extend my sincere gratitude to the officials of NABARD, NCDC, various government departments, bankers, and funding agencies whose support and trust have been invaluable.

I also express my heartfelt thanks to my fellow Trustees, who have contributed wholeheartedly to the mission of rural and women empowerment, and to our dedicated team of professionals and field workers, who continue to work tirelessly—even in the most challenging and remote areas. Their commitment, perseverance, and passion are the true driving force behind all our achievements.

Let us move forward with renewed energy and a shared vision to continue making a meaningful difference in the lives of those we serve.

Warm regards,

Anand S. Ghule
President,
Nageshwara Charitable Trust



Message from the Secretary



It is my immense pleasure and privilege to have been involved in the activities of the Nageshwara Charitable Trust (NCT) since its inception. Over the past 26 years, the Trust has navigated numerous challenges, evolving and growing while staying true to its mission of rural development and women's empowerment.

Throughout this journey, NCT has consistently contributed through sincere, dedicated efforts across all its initiatives—whether it was Self-Help Group (SHG) formation, sanitation campaigns, tribal development programs, natural resource management through watershed development projects, the wild honey initiative, or more recently, the promotion and strengthening of Farmer Producer Organizations (FPOs).

Our growth has been a collective journey of learning and collaboration. The support and guidance received from esteemed institutions such as the Reserve Bank of India (RBI), NABARD, various nationalized banks, central and state government departments, and partners from the private sector have played a crucial role in shaping the Trust's success.

I extend my heartfelt gratitude to all individuals and institutions who have supported and believed in the vision of Nageshwara Charitable Trust. Your continued encouragement fuels our mission to serve rural communities with commitment and compassion.

Warm regards,

H.M.B. Murthy
Secretary
Nageshwara Charitable Trust

KEY HIGHLIGHTS OF THE YEAR

Agriculture Knowledge Centre (AKC) / Krishi Gyan Kendra

Since its inception in 2005, the National Charitable Trust (NCT) has been actively involved in farmer welfare and crop yield enhancement initiatives. As part of its continuous efforts to empower the farming community, NCT recognized the need for a platform where farmers could receive practical training and demonstrations in both modern agricultural technologies and traditional farming methods.

With this vision, NCT's Trustees—drawing upon their extensive experience in agricultural development—established the Agriculture Knowledge Centre (AKC) in Raulgaon village, Katol Block, Nagpur District, Maharashtra. Strategically located about 35 km from Nagpur city on the Nagpur-Katol road, the AKC serves as a hub for agricultural innovation, education, and demonstration.



Key Features and Objectives

AKC offers unique opportunities for farmers, students, and public sector officials to learn a wide range of innovative and sustainable agricultural practices. The centre demonstrates:

- Low-cost, high-efficiency irrigation methods like drip and sprinkler systems
- Protected cultivation using greenhouses and shade-net houses
- Organic manure preparation
- Dairy farm management and fodder cultivation
- Integrated Pest Management (IPM)
- Renewable energy use such as solar power
- Water conservation and rainwater harvesting techniques

To support immersive learning, AKC includes on-site accommodation, allowing farmers to stay for a day or two and engage in hands-on training.

Inauguration and Recognition

The AKC was inaugurated on 24th February 2015 by Dr. Harsh Kumar Bhanwala, Hon. Chairman of NABARD. He commended NCT for developing such a comprehensive and resourceful centre, integrating a variety of activities under one roof.



Since its establishment, over 2000 farmers, students, and government officials from across Central India have visited the AKC, gaining exposure to both modern innovations and traditional farming techniques.

Key Activities and Demonstrations at AKC

- I. Vegetable cultivation using drip irrigation & precision farming

2. Multi-cropping methods to optimize land use
3. Water conservation and rainwater harvesting systems
4. Automated drip irrigation systems for efficient water use
5. Hi-tech floriculture and vegetable farming under polyhouses & shade-net houses using sprinklers and foggers
6. Modern dairy management:
 - o Mechanized milking
 - o Hydroponic fodder production
 - o Use of cow urine and jeevamrut
 - o Milk packaging and clean cow shed practices
7. Compost preparation methods:
 - o Compost pits
 - o NADEP
 - o Vermicompost
 - o Vermi-wash
 - o Jeevamrut
8. Apiculture (Beekeeping)
9. Azolla cultivation as a nitrogen rich dairy fodder
10. Fodder development and sustainable management
11. Solar energy applications in farming
12. Integrated Pest Management (IPM)
13. Horticulture cultivation:
14. High-quality varieties of Guava, Papaya, Custard Apple, etc.
15. Organic certification



The Agriculture Knowledge Centre continues to be a vital learning and resource hub, empowering India's farmers with the tools, techniques, and knowledge needed for a sustainable and profitable agricultural future.

Krishi Bhushan Award (Organic Farming) Conferred to Secretary Shri H.M.B. Murthy

Shri H.M.B. Murthy, Secretary of NCT, was honored with the prestigious Krishi Bhushan Award (Organic Farming) by the Government of Maharashtra for the year 2020, in recognition of his outstanding contributions to sustainable and organic agriculture. The award ceremony was held in Mumbai in November 2024.

Belonging to an agriculture-dependent family, Shri Murthy has always been deeply connected to farming. From the inception of NCT, he



has led numerous training programs on low-cost, high-yield, and organic farming techniques, sharing practical knowledge accumulated over a lifetime of hands-on experience.

Recognizing that theoretical training alone was often insufficient for effective implementation, he took a unique and impactful approach. Shri Murthy established Murthy Organic Hi-tech Farms in Kohali village near Nagpur—a model farm designed to showcase practical, low-cost farming methods. This farm served not only as a demonstration site but also as an Agriculture Knowledge Centre, where farmers could observe, learn, and adopt innovative organic practices firsthand.

His tireless efforts to promote sustainable agriculture and empower farmers through experiential learning have left a lasting impact and earned him well-deserved recognition through the Krishi Bhushan Award.

I. Formation and Promotion of Farmers Producer Organizations (FPOs) under Central Scheme of 10,000 FPOs:

While announcing the National Budget 2020, Government of India, the Ministry of Agriculture & Farmers' Welfare had declared to promote 10,000 new Farmers Producer organizations (FPOs) spread over all states of our country. Accordingly, Implementing Agencies (NABARD, SFAC, NCDC, TRIFED, NAFED etc.) were entrusted with the responsibility to implement this ambitious project nationally. As per the set guidelines, Community Based Business Organizations (CBBOs) were appointed for grass root implementation of the project.



Nagaeshwara Charitable Trust (NCT) was appointed as one of the CBBOs for implementing this Centrally Supported Scheme (CSS) in the state of Maharashtra, Madhya Pradesh and Chhattisgarh by the Implementing Agencies NABARD, SFAC and NCDC in above states.

As the project was highly challenging, NCT chose to work in select districts of states where it was selected as a CBBO:

Sr No	State	Districts Chosen by NCT
01	Maharashtra	Nagpur, Wardha, Gadchiroli, Chandrapur, Gondia and Bhandara
02	Madhya Pradesh	Chhindwara, Pandhurna & Seoni
03	Chhattisgarh	Rajnandgaon & Chowki-Mohala-Manpur

Given its magnitude, this project has been the prime focus of NCT for the past 4 years.

Objectives of the Formation and Promotion of 10,000 FPOs:-

- To provide a holistic, supportive ecosystem to form new FPOs to facilitate the development of vibrant, sustainable income-oriented farming, thus ensuring the overall socio-economic development and wellbeing of agrarian communities.
- To enhance productivity of farmers through efficient, cost-effective, and sustainable use of resources and in turn, realize higher returns through better liquidity and market linkages for their produce, and thus

become sustainable through collective action.

- To provide handholding and support to new FPOs in all aspects such as inputs, production, processing and value addition, market linkages, credit linkages, and use of technology etc.
- To provide effective capacity building to FPOs to develop agriculture entrepreneurship skills and become economically viable and self-sustaining farmer's organization.



With the above key of objective of Formation and Promotion of 10,000 FPOs, the key focus area for FPOs are below:-

- 1) **Empowering Farmers:** The scheme aims to empower farmers by enabling them to collectively undertake activities such as production, procurement, processing, marketing, etc. This empowerment can lead to better bargaining power and reduced dependency on intermediaries.

- 2) **Increasing Farmer Income:** One of the primary goals of FPO formation is to enhance the income of farmers by providing them with support and resources to engage in value addition, market linkages, and accessing better prices for their produce. FPOs can help farmers capture a larger share of the value chain.



- 3) **Promoting Collective Action:** FPOs encourage farmers to come together and work collectively towards common goals, thereby promoting solidarity, cooperation, and collective decision-making among them. This would lead to efficiency gains and shared resources.

- 4) **Facilitating Access to Inputs and Services:** The scheme aims to facilitate access to agricultural inputs, credit, technology, training, and extension services for

FPO members. By accessing these resources collectively, farmers can benefit from economies of scale and improved productivity.

- 5) **Strengthening Value Chains:** FPOs play a crucial role in strengthening agricultural value chains by integrating smallholder farmers into organized marketing channels, ensuring better price realization, reducing post-harvest losses, and improving overall market access and efficiency.

- 6) **Promoting Sustainable Agriculture Practices:** The scheme emphasizes on promoting sustainable agricultural practices among FPO members, such as organic farming, water conservation, soil health management, and biodiversity conservation. This aligns with broader goals of environmental sustainability and resilience.

- 7) **Enhancing Rural Livelihoods:** By promoting FPOs and improving the economic viability of farming activities, the scheme aims to enhance rural livelihoods, reduce poverty, and contribute to overall rural development.

As on 31/03/2025 the status of project implementation is as under:



Sr No	State	Name of FPO	Location	Date of Sanction	Sanctioned for the year	Date of incorporation	Members hip as on 31/03/25
1	Maharashtra	Kashibel FPCL	Tah. Chamorshi Dist. Gadchiroli	24/03/2021	2020-21	11/09/2021	793
2	Maharashtra	Tipagad FPCL	Tah. Dhanora Dist. Gadchiroli	24/03/2021	2020-21	14/09/2021	815
3	Maharashtra	Desaiganj FPCL	Tah. Wadsa Dist. Gadchiroli	01/12/2021	2021-22	23/05/2022	800
4	Maharashtra	Satinadi FPCL	Tah. Kurkheda Dist. Gadchiroli	01/12/2021	2021-22	03/10/2022	769
5	Maharashtra	Bhawragad Bamboo FPCL	Tah. Dhanora Dist. Gadchiroli	01/12/2021	2021-22	22/04/2023	750
6	Maharashtra	Poteshwar FPCL	Tah. Armori Dist. Gadchiroli	31/03/2022	2021-22	08/05/2023	750
7	Maharashtra	Ramgad FPCL	Tah. Katol Dist. Nagpur	01/12/2021	2021-22	11/04/2022	848
8	Maharashtra	Kanholibara FPCL	Tah. Hingna Dist. Nagpur	01/12/2021	2021-22	24/08/2022	750
9	Maharashtra	Bhagi Panjra FPCL	Tah. Parshivni Dist. Nagpur	01/12/2022	2021-22	17/12/2022	750
10	Maharashtra	Kohali Kshetra FPCL	Tah. Kalmeshwar Dist. Nagpur	31/03/2022	2021-22	19/03/2023	854
11	Maharashtra	Saptvan Bamboo FPCL	Tah. Chimur Dist. Chandrapur	24/08/2021	2021-22	19/08/2022	769
12	Maharashtra	Chulbandh FPCL	Tha. Sadak Arjuni Dist. Gondia	01/12/2021	2021-22	01/09/2022	1000
13	Maharashtra	Mandodevi FPCL	Tah. Amgaon Dist. Gondia	01/12/2021	2021-22	20/09/2022	450
14	Madhya-Pradesh	Ardhanarishwar FPCL	Tah. Sausar Dist. Chhindwara	24/03/2021	2020-21	23/08/2021	1118
15	Madhya-Pradesh	Bhoomi- Sevak FPCL	Tah. Pandhurna Dist. Pandhurna	29/06/2021	2020-21	23/09/2021	750
16	Madhya-Pradesh	Raja Bhoj FPCL	Tah. Mohkhed Dist. Chhindwara	07/12/2021	2021-22	21/03/2022	970
17	Madhya-Pradesh	Sagaunvan FPCL	Tah. Bichhua Dist. Chhindwara	07/12/2021	2021-22	08/06/2022	787
18	Madhya-Pradesh	Machagora FPCL	Tah. Chourai Dist. Chhindwara	07/12/2021	2021-22	08/08/2022	300
19	Madhya-Pradesh	Patel Baba FPCL	Tah. Kurai Dist. Seoni	07/12/2021	2021-22	08/04/2023	430
20	Madhya-Pradesh	Sunehari FPCL	Tah. Seoni Dist. Seoni	07/12/2021	2021-22	12/05/2023	310
21	Chhattisgarh	Ambagarh FPCL	Tah. Ambagarh chowki Dist. Mohla-Manpur-Ambagarh Chowki	13/05/2021	2020-21	28/09/2021	776
22	Chhattisgarh	Panabaras Raj FPCL	Tah. Mohla Dist. Mohla-Manpur-Ambagarh	11/01/2022	2021-22	22/09/2022	753
23	Chhattisgarh	Pallewadi FPCL	Tah. Manpur Dist. Mohla Manpur-Ambagarh Chowki	11/01/2022	2021-22	17/12/2022	750
Total 23 FPOs covering 17,042 farmer members							

Status of share capital and Equity released by GOI, through the Implementing Agencies is as under:

Sr No	Name of FPO	Name of Block	Share Capital as on 31/03/25 in Lacs	Equity support by GOI in Lacs	Total Capital available with FPO	Total converges As on 31/03/25	Turnover F.Y.2024-25 (Approx.)
1	Kashibel FPCL	Chamorshi	10.58	7.50	18.08	4.08	68.19
2	Tipagad FPCL	Dhanora	7.50	7.50	15.00	9.24	5.84
3	Desaiganj FPCL	Wadsa	15.00	15.00	30.00	177.72	110.00
4	Satinadi FPCL	Kurkheda	7.50	4.01	11.51	19.48	29.05
5	Bhawragad Bamboo FPCL	Dhanora	7.50	7.50	15.00	10.00	47.24
6	Poteshwar FPCL	Armori	7.50		7.50	17.40	11.94
7	Ramgad FPCL	Katol	11.16	7.50	18.66	0.81	39.76
8	Kanholibara FPCL	Hingna	7.50	7.50	15.00	9.00	68.60
9	Bhagi Panjra FPCL	Parshivni	12.25	7.50	19.75	0.00	73.91
10	Kohali Kshetra FPCL	Kalmeshwar	15.00	15.00	30.00	-	55.73
11	Saptvan Bamboo FPCL	Chimur	8.05	5.00	13.05	-	24.99
12	Chulbandh FPCL	Sadak Arjuni	5.00	5.00	10.00	1.50	11.04
13	Mandodevi FPCL	Amgaon	4.50	4.50	9.50	2.00	20.35
14	Ardhanarishwar FPCL	Sausar	11.40	11.40	22.80	5.20	119.05
15	Bhoomi- Sevak FPCL	Pandhurna	7.60	7.60	15.20	0.00	8.90
16	Raja Bhoj FPCL	Mohkhed	15.00	15.00	30.00	15.95	174.00
17	Sagaunvan FPCL	Bichhua	10.76	10.76	21.52	5.00	117.70
18	Machagora FPCL	Chourai	3.00	3.00	6.00	0.00	2.99
19	Patel Baba FPCL	Kurai	4.30	4.30	8.60	0.00	3.50
20	Sunehari FPCL	Seoni	3.10	3.10	6.20	0.00	5.02
21	Ambagarh FPCL	Ambagarh Chowki	10.60	10.60	21.20	4.00	22.67
22	Panabaras Raj FPCL	Mohla	11.00	11.00	22.00	1.50	28.01
23	Pallewadi FPCL	Manpur	7.50	7.50	15.50	2.50	31.84
	Total						

Strategies Adopted by NCT while implementing this Programme:

- Selection of Cluster:** As per the sanction of Implementing Agencies, clusters were selected based on NCT's demographic knowledge of the concerned areas. These clusters then underwent due Diagnostic Study in accordance to NABARD's selection criteria for adoptability by the local farmers.
- Cluster-level awareness meeting:** Awareness meetings were held by head office + local team in each clusters where an FPO was proposed to be formed. NCT wanted to ensure the participation of lead /progressive farmers of the cluster villages in proposed FPO. Detailed information regarding the CSS scheme, its benefits,



objectives, monetary support available under the scheme to an FPO as well as to a CBBO, roles and responsibilities of proposed Board of Directors (BODs) etc. were explained to selective farmers



gathered in the meeting. Such cluster level awareness cum informative meetings helped NCT in getting better participation by the lead farmers of the villages selected.

3. **Evening Gramsabhas in each cluster villages:** After the cluster level awareness meeting, NCT (head office + local team) held Gramsabhas during evening hours in each and every villages of the cluster selected. It is ensured through house-to-house visit, distribution of hand-bills and official announcement (Dawandi, Munadi) by the Gram Panchayat staff, majority of households of the village participated in the Gramsabhas. During the hour and a half Gramsabhas, farmers were explained in detail about the scheme, its benefits, long term benefit of becoming a member of the proposed FPO, giving examples of successfully operating FPOs in India. They were also explained how an FPO could help the farmers of the village in input purchase, marketing of farm produce, possibilities of value addition, convergence of various existing state/central Government schemes etc. Direct interaction of a CBBO with the proposed member farmers of the FPO has helped in quick mobilization farmers in to an FPO.
4. **Selection of proposed BODs in the Gramsabha itself:** NCT ensured that the proposed representative/ Board of Director of the proposed FPO be transparently selected/ elected by the farmers during the Gramsabha itself. All BODs of FPOs promoted by NCT are directly selected/ elected by the Gramsabhas itself. This transparent process has helped in removing the distrust in a BOD, building confidence that the share money deposited by an individual farmer is in known hands and that any selfish individual have been kept away from the proposed FPO ambit.
5. **Cluster-level Formation Meeting:** After completion of village-level Gramsabhas in each proposed village and selection of proposed BODs in each Gramsabha, a cluster level FPO-Formation Meetings was held. Implementing Agency representatives and local Agriculture Department officials were also invited for this meeting. All formalities required as per ROCs rules were completed, i.e. Name of the FPO, BODs for ROC, Promoter BODs, Chairman of the FPO, bank account opening formalities, signatories etc were finalised democratically in this meeting before the representatives of Implementing Agency and Agriculture Department officials. Representation of women and weaker section of the society (SC & ST) in each FPO was ensured. Membership target of 750 members per FPO were finalised during the meeting. This was decided to ensure that the FPOs get all of the max. Rs. 15.00 Lacs equity support as declared in the CSS guidelines. Documents required for registering an FPO with ROC was also completed during the meeting.
6. **Formation of FPO with the ROC:** Immediately after the Cluster-level meeting, the registration process was initiated and registration was obtained in 30-45 days after the formation meeting. Membership drives were completed before the registration by making the BODs responsible for collection of share and membership amount from the farmers. Bank accounts were opened immediately after obtaining



registration and share & membership amounts were deposited with the bank and equity applications were made with the implementing agencies.

7. **Trainings:** After registration of FPOs, training sessions for FPOs began under the training schedule provided by BIRD (Bankers' Institution of Rural Development) as per CSS guidelines with session-wise specific subjects. As per guidelines, these trainings are conducted twice in a year for 5 years with training subjects starting from beginner to expert levels.



8. **Business planning:** NCT is actively involved in guiding FPOs in creating 5 year business plans for their business activities.



9. **Business facilitation:** NCT is ensuring that FPOs have all resources they need for effective and efficient functioning such as market linkage for direct sales, signing up for online sales platforms and government sales platforms, all of which will ensure elimination of intermediaries and increase in market visibility. Also included are activities such as facilitation of any technological requirements, marketing-related requirements etc.
10. **Regular check-ins:** NCT's SOP in this project is to regularly (daily/weekly/ monthly basis) check in with each FPOs' CEO, who is appointed by NCT and is an employee of the FPO. The check-in check list includes inspecting accounting health, daily activity records, minutes of BoD meetings, future planes (short term and long term), and ensure that the FPOs have all required resources to facilitate ease of business.

Other key highlights and continued active initiatives:

Construction of Rural Haat at Village Dorli (Bhingare), Tehsil Katol, District Nagpur

In 2024, Nageshwara Charitable Trust (NCT) successfully completed the construction of a Rural Haat (Village Weekly Market) at Village Dorli (Bhingare), Tehsil Katol, District Nagpur. This initiative was undertaken with financial support from NABARD's Maharashtra Regional Office, Pune, which had sanctioned 15.52 lakhs for the project in 2020.

Background and Need

Weekly village markets or bazars are a long-standing tradition in rural India. Typically held in larger villages, these markets serve a cluster of 5–6 nearby villages—covering around 5,000 to 6,000 households. Local traders and vendors sell a variety of goods, including fresh produce, grains, food items, clothes, utensils, and other daily essentials. Farmers also participate by selling their seasonal and staple produce.

However, these markets are often organized using makeshift and temporary structures, leading to inconveniences, especially during the monsoon season. Waterlogging, mud, and poor sanitation not only



affect the comfort of shoppers and vendors but also result in spoilage of goods and low sales. This highlighted the urgent need for a permanent, structured, and hygienic marketplace infrastructure.

The Concept of Rural Haat

The idea behind a Rural Haat is to create a cemented, elevated platform that allows vendors to set up stalls in an organized and weather-resistant manner. This not only improves the shopping experience for villagers but also creates a structured and dignified space for local sellers and farmers to conduct business.

Impact of the Dorli Rural Haat

The Rural Haat at Dorli is a first-of-its-kind model market in the region. Key features and impacts include:

- **Permanent Infrastructure:** A clean, cemented, elevated area to prevent waterlogging and improve hygiene.
- **Local Management:** The Haat is managed by a Village Management Committee led by local women, fostering community ownership and women's empowerment.
- **Sustainable Operations:** Vendors pay a nominal maintenance fee to set up shop, which helps cover operating costs.
- **Efficient Governance:** The management committee oversees:
 - o Stall allocation and vendor supervision
 - o Cleanliness and sanitation
 - o Grievance redressal
 - o Financial and account management

This well-managed Rural Haat has transformed the weekly market experience for both vendors and villagers, offering a reliable, hygienic, and community-managed shopping environment.



BEFORE



AFTER

A Model for Replication

The success of the Dorli Rural Haat stands as a model for nearby villages. With growing interest in replicating this initiative, it is expected that more structured Rural Haats will be developed across the region, ultimately improving the socio-economic fabric of rural markets.

Livelihood Institution of Farmer's Empowerment (LIFE)

“Transforming Lives of Rural Communities”

Over the past two decades, the National Charitable Trust (NCT) has worked closely with more than 20,000 tribal families, focusing on enabling sustainable livelihoods and long-term socio-economic upliftment. Building upon this legacy, NCT has established the Livelihood Institution of Farmer's Empowerment (LIFE) in the Tamia block of Chhindwara district, Madhya Pradesh.

This institution acts as a "Knowledge Hub" for the local tribal community, offering training, demonstrations, and technical support for various livelihood initiatives. The LIFE Centre is operated jointly by NCT and the



local Farmer Producer Organization (FPO) in Tamia, ensuring community ownership and relevance to local needs.

Objectives and Focus Areas of LIFE

The LIFE Centre is dedicated to empowering tribal farmers through the following key objectives:

1. Socio-Economic Empowerment
 - o Enhance household incomes of tribal communities by creating sustainable livelihood opportunities tailored to local conditions and resources.
2. Technology & Skills Transfer
 - o Establish a community-centric platform for training and knowledge dissemination.
 - o Provide access to modern and traditional agricultural practices, agri-allied activities, and enterprise development with a strong focus on employment generation.
3. Capacity Building
 - o Train farmers in improved practices of:
 - § Poultry farming
 - § Stall-fed goat rearing
 - § Scientific dairy management
 - § Sustainable Non-Timber Forest Produce (NTFP) collection
 - § Millet cultivation and processing
 - o These trainings are conducted through the FPO, fostering community-based entrepreneurship.
4. Market Linkage & Collective Strength
 - o Strengthen collective bargaining power of the tribal community.
 - o Establish robust market linkages for poultry and NTFP products.
 - o Facilitate better price realization for producers through collectivization and FPO-led marketing.



Impact and Vision

The LIFE Centre is not just a livelihood initiative—it is a transformative institution built on the principles of community participation, skill development, and market access. It represents a scalable and replicable model for rural empowerment that aligns with sustainable development goals, especially in tribal and underserved regions.

By nurturing entrepreneurship, strengthening community structures, and promoting inclusive growth, LIFE is helping to build resilient rural economies—one village at a time.



5. Dedicated Work in Aspirational and LWE-Affected Gadchiroli District

The National Charitable Trust (NCT) has been actively working in Gadchiroli, one of the most backward and aspirational districts affected by Left Wing Extremism (LWE), since 2004. Despite the difficult terrain and socio-political challenges, NCT has maintained a strong and sustained presence, focusing on tribal development and livelihood enhancement.

Successful Implementation of NABARD's Tribal Development Fund (TDF) Projects

Recognizing NCT's grassroots experience and commitment, NABARD entrusted the organization with the implementation of its flagship Tribal Development Fund (TDF) project starting in 2010. Since then, NCT has successfully implemented three TDF projects in the region, significantly improving the livelihoods, food security, and resilience of tribal communities.



To facilitate this, NCT established four field offices in the remotest tehsils of Gadchiroli, ensuring continuous on-ground support and outreach to tribal households.

Role as CBBO under the 10,000 FPO Scheme

In 2020, NCT was again selected by NABARD to act as a Community-Based Business Organization (CBBO) under the Government of India's ambitious 10,000 Farmers Producer Companies (FPC) scheme. Under this initiative:

- 6 Farmer Producer Organizations (FPOs) were promoted by NCT across Gadchiroli.
- Over 5,000 tribal farmers were mobilized and onboarded as members of these FPOs.

These FPOs are now playing a crucial role in:

- Ensuring timely and affordable supply of quality agricultural inputs
- Facilitating processing and value addition of local produce
- Enabling collective marketing to improve price realization and reduce dependency on middlemen

Through its dedicated, long-term engagement, NCT has become a trusted partner in the socio-economic transformation of Gadchiroli's tribal communities, effectively navigating the complex realities of working in a LWE-affected and aspirational district.





6. Support to FPOs through other Agencies:

During the year, Trust has successfully arranged support to FPOs in Chhindwara District of Madhya Pradesh. Rajabhoj FPCL, Ardhanareeshwara FPCL, Bhoomisevak FPCL, Machagora FPCL, Kulberhra FPCL and Jamai FPCL have received various support from known national NGOs/Agencies for various purposes, as under;

Agency	Human Resource (Salaries)	Capacity building	Seed Support	Machine technology Support /
Srijan (Walmart Project) NCT has made None Financial Agreement with Srijan to	- Rajabhoj FPC 2 Field Staff - Ardhnarishwar FPC 4 Field Staff - Bhoomisevak FPC 2 Field Staff	Supporting in Capacity building of CEO, Field Staff & BOD Exposure to CEO Field Staff & BOD of Rajabhoj FPC to Shayadri FPC Nashik	- Provided Maize Seed of cost 2 lakh to two farmers of 2 FPCs (Rajabhoj & Ardhnariswar) - Crop demonstration for 240 shareholders of Rajabhoj FPC & Ardhnarishwar FPC each nearly 106000/-	5 moisture meters to Rajabhoj FPC of Rs 30250/- 5 Weing Machine of Rs 32500/- to Rajabhoj FPC.
ILRT/ Bhopal	- Rajabhoj FPC CEO, Accountant & 1Field Staff - Machagora FPC 2 Field Staff - Kulberhra FPC 2 Field Staff - Jamai FOC 2 Field Staff - Office Rent of above FPCS - Made Payment of CA/CS for annual audit and Filling of Rajabhoj, Machagora FPCs	Supporting in Capacity building of CEO, Field Staff & BOD		
WWF (FCRA Fund) NCT has motivated WWF to support 2 of its FPC in Satpuda Pench Corridor		Supporting in Capacity building of CEO, Field Staff & BOD		
Access Development				Provided Seed-drill Machine of Rs 2.5 Lakh to Rajabhoj FPC

VII. Visits of Dignitaries to different Initiatives of Trust:

I. Visit of Shri Goverdhan Singh Rawat, Chief General Manager (Now DMD), NABARD – Maharashtra Regional Office, Pune

In November 2024, Shri Goverdhan Singh Rawat, then Chief General Manager (currently Deputy Managing Director) of NABARD, Maharashtra Regional Office, Pune, visited several key rural development initiatives undertaken by the National Charitable Trust (NCT) in Nagpur district.

Inauguration of Rural Haat at Village Dorli (Bhingare)

During his visit, Shri Rawat formally inaugurated the Rural Haat (Weekly Market) infrastructure at Village Dorli (Bhingare)—a project implemented by NCT with financial support from NABARD. This model market was developed to provide a structured, hygienic, and weather-resilient platform for local farmers and traders.



Following the inauguration, Shri Rawat addressed local farmers, Self-Help Group (SHG) members, and community stakeholders, appreciating their efforts in utilizing the Rural Haat as a sustainable community-managed initiative for improving rural market access.

Visit to Agriculture Knowledge Centre – Raulgaon

Shri Rawat also visited NCT's Agriculture Knowledge Centre (AKC) located at Village Raulgaon, which functions as a training and demonstration hub for innovative and sustainable agricultural practices. He took keen interest in the centre's activities, which include low-cost irrigation technologies, organic farming, protected cultivation, composting, and dairy management, among others.

Visit to Murthy Farms – Kohali

As part of the visit, Shri Rawat toured Murthy Farms in Kohali, a model farm developed by Shri H.M.B. Murthy, Secretary of NCT. The farm demonstrates integrated low-cost farming techniques and serves as a practical learning site for farmers under the Agriculture Knowledge Centre initiative.

Interaction with Kohali Ksetra Farmers Producer Company Ltd. (KKFPCL)

Shri Rawat also engaged with the Board of Directors and members of the Kohali Ksetra Farmers Producer Company Limited (KKFPCL). He commended the efforts of the FPO in organizing and empowering local farmers, improving market linkages, and promoting collective action for better price realization and resource utilization.

This visit reaffirmed NABARD's support for community-led rural development and highlighted the effective implementation of projects by NCT in promoting agricultural innovation, farmer empowerment, and rural livelihoods.



2. Visit of Dr. Gyanendra Mani, Chief General Manager, NABARD – Chhattisgarh Regional Office, Raipur

In November 2024, Dr. Gyanendra Mani, Chief General Manager, NABARD – Chhattisgarh Regional Office, Raipur, conducted a field visit to review key rural development initiatives implemented by the National Charitable Trust (NCT) in the Chhuriya block of Rajnandgaon District.

Visit to WADI Project Villages (2010–2016)

Dr. Mani visited several villages where the WADI Project—a comprehensive tribal development initiative—was successfully implemented by NCT between 2010 and 2016. The WADI model focuses on fruit orchard development, soil and water conservation, and livelihood generation for tribal families.

During his visit, Dr. Mani interacted directly with beneficiary tribal farmers, gaining insights into the long-term impact of the project on income enhancement, food security, and asset creation. The farmers shared their experiences and progress made in improving agricultural productivity and livelihoods through the support of the WADI initiative.



Visit to Krishi Seva Kendra – Chhuriya

Dr. Mani also visited the Krishi Seva Kendra (Agricultural Service Centre) at Chhuriya, a resource centre developed by NCT to provide agricultural inputs, technical support, and extension services to farmers in the region. He appreciated the centre's role in bridging the gap between farmers and modern agricultural practices, thereby contributing to improved crop productivity and sustainability.

Dr. Mani's visit reflected NABARD's ongoing commitment to monitoring, supporting, and scaling impactful rural development models, particularly those aimed at tribal empowerment and sustainable agriculture.

3. Visit of Shri Sunil Kumar, Chief General Manager, NABARD – Madhya Pradesh Regional Office to Rajabhoj Farmers Producer Company Limited, Mohakhed.

On 7th October 2024, Shri Sunil Kumar, Chief General Manager, NABARD – Madhya Pradesh Regional Office, visited Rajabhoj Farmers Producer Company Limited (FPO) at Mohakhed, an FPO promoted by Nageshwara Charitable Trust (NCT).

During the visit, Shri Kumar held discussions with the Board of Directors (BoDs) and staff members of the FPO to assess the progress made and understand the future plans of the organization. He commended the FPO for its innovative approach to beetroot processing, which has helped in enhancing value addition and income for member farmers. He also appreciated the overall support being provided by the FPO to its members in terms of input supply, market linkages, and advisory services.

Shri Kumar was accompanied by Ms. Sweta Singh, District Development Manager (DDM), NABARD.

As part of the visit, Shri Kumar also toured the Krishi Kendra operated by the FPO. The centre plays a vital role in delivering agricultural inputs and technical support to member farmers, contributing to improved farming practices and productivity in the region.



The visit highlighted NABARD's continued encouragement for FPO-led innovation, value chain development, and farmer empowerment at the grassroots level.



4. Visit of Shri Pankaj Yadav, General Manager, NABARD, Madhya Pradesh Regional Office to LIFE Centre, Tamia.

Shri Pankaj Yadav, General Manager of NABARD, Madhya Pradesh Regional Office, visited the LIFE Centre located in Tamia block during August 2024, Chhindwara district. During his visit, he held an in-depth discussion with the Board of Directors of Pench Farmers Producer Company Limited — a Farmer Producer Organization (FPO) predominantly comprising members from the tribal community.

The discussions focused on the ground-level challenges faced by tribal farmers in this geographically difficult and remote region. Shri Yadav patiently listened to the concerns and issues raised by the BOD members and acknowledged the resilience and efforts of the community in sustaining agriculture under challenging conditions.

He emphasized the importance of diversifying into millet cultivation, citing its adaptability to local agro-climatic conditions and its growing market demand. He encouraged the FPO to focus on developing a robust millet value chain, which would help in enhancing income opportunities, ensuring nutritional security, and bringing long-term prosperity to the tribal farming community.

The visit served as a valuable engagement between NABARD and the tribal farmer community, reinforcing the shared commitment towards inclusive and sustainable rural development.



5. Visit of Shri Amit Kumar, IAS – CEO, Jila Panchayat, Rajnandgaon.

In October 2024, Shri Amit Kumar, IAS, Chief Executive Officer of Jila Panchayat Rajnandgaon, visited Adivasi Darohar Farmers Producer Company Ltd. and the office of NCT at Chhuriya.

During the visit, Shri Amit Kumar held discussions with tribal farmers associated with the FPO and its CEO. The primary focus of the discussions was on establishing a value chain for millets, particularly targeting Kutki and Ragi varieties.

He encouraged the FPO to undertake attractive packaging and branding of millets to enhance market appeal and consumer reach. Shri Kumar assured the FPO of support from the administration to facilitate these initiatives.

He emphasized the potential of millet cultivation and marketing to ensure better value realization for member farmers, especially tribal communities, through improved market linkage, processing, and branding strategies.

The visit concluded with a strong commitment from both sides to work collaboratively towards strengthening the millet value chain in the region.



NCT AS A TRAINING INSTITUTION

NCT has been providing comprehensive agricultural training for over 10 years, offering both classroom-based learning and on-field training at the Agriculture Knowledge Centre (AKC). Our mission is to empower farmers, agricultural professionals, and agricultural organizations with the knowledge and practical skills necessary to foster sustainable and innovative agricultural practices.

HMB Murthy is regular faculty at Universal Biotech training Centre, Kalmeshwar for Motivation, SRI, Micro credit under Diploma in Agricultural Extension Services (DAESI) and provide insight and share his practical experience on Natural and Organic farming. He is also hold classes for Farmers Producer Company (FPO) Management and business development.

Over the past decade, NCT's training programs have positively impacted thousands of farmers, agricultural professionals, and agribusinesses. Through practical experience and expert insights, we have been able to:

- Enhance farm productivity and income through sustainable practices.
- Improve financial literacy and access to credit for smallholder farmers.
- Foster entrepreneurial skills among farmers, leading to successful FPOs and rural enterprises.
- Contribute to the adoption of natural and organic farming methods across rural India.



OUR PARTNERS



**NATIONAL BANK FOR AGRICULTURE
AND RURAL DEVELOPMENT**



RMK- Rashtriya Mahila Kosh



syngenta foundation
for sustainable
agriculture



EPCO
Environmental Planning & Coordination Organisation (EPCO)



NCDC
Assisting Cooperatives. Always!



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**