

ANNUAL REPORT 2016-17

RGVN



RASHTRIYA GRAMIN VIKASH NIDHI

RGVN



LIST OF GOVERNING BOARD MEMBERS OF RGVN

As on 31st March, 2017

NAMES

DESIGNATIONS

Shri B N Nayak

Executive Director & CFO, IFCI Ltd, IFCI Tower,
61, Nehru Place, New Delhi- 110 019

Chairperson

Shri Ajay Kumar Dash

Deputy General Manager, Retail Banking Group
IDBI Bank Ltd., IDBI Building, G.S. Road, Guwahati – 781005

Nominee (IDBI)

Smt. Rajashree Kakati Baruah

Chief General Manager, NABARD, Dispur, Guwahati

Nominee (NABARD)

Shri Biswanath Sinha

Associate Director, Sir Dorabji Tata Trust
Centre 1, 26th Floor, World Trade Centre
Cuffe Parade, Mumbai - 400005

Nominee (TSWT)

Dr. Gautam Mazumdar

Associate Professor, Economics Department,
Cotton College, Guwahati

Member

Dr. Kamala Kanta Saharia

Professor, Department of Extension Education,
College of Veterinary Science, Assam Agricultural University,
Khanapara, Guwahati-781022, Assam

Member

Dr. Indranee Dutta

Director, OKD Institute of Social Change and Development,
VIP Road, Upper Hengrabari (Near Tennis Stadium), Guwahati 781 036

Member

Ms. Maya Vengurlekar

Senior Director & Chief Operating Officer, CRISIL Foundation
CRISIL House, Central Avenue, Hiranandani Business Park,
Powai, Mumbai

Member

Dr. Amiya Kr. Sharma

Executive Director
Rashtriya Gramin Vikas Nidhi
Rajgarh Road, Guwahati - 781003

Ex-Officio Member

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RGVN THROUGH THE YEARS

1990: RGVN was promoted by IFCI as a not for profit organisation under Societies Registration Act.

XXI, of 1860 to promote, support and develop NGOs/CBOs. Headquartered at Guwahati, Assam, it started operations in the Northeast, where the NGO movement had, till then not picked up

1991: IDBI joined as a sponsor of RGVN

1992: RGVN started operations in Bihar and eastern Uttar Pradesh by setting up a Regional Office in Patna

1993: RGVN expanded its area of operations to Orissa, Madhya Pradesh (Bastar region-now in Chhattisgarh) and coastal Andhra Pradesh by setting up a Regional Office at Bhubneshwar.

Collaborated with Tata Tea for Tea Estate Community Upliftment Programme in Assam (1993-95).

Initiated Rural Development through Professional agencies like NECON, NEITCO etc. (1993-95)

1994: NABARD joined as a sponsor of RGVN.

1995: The Credit and Savings Programme was initiated as a pilot project in a few districts of Assam and Meghalaya based on the Grameen Bank Model. Started the Fellowship Programme in a humble way with RGVN's own resources.

1997: Initiated Low Cost Housing Programme in Northeast and Bihar in collaborations with HDFC.

1998: Capacity Building Programme both for NGOs and RGVN executives expanded and strengthened

with fund support from Ford Foundation.

Resource Unit set up in RGVN Head Office. Fellowship Programme strengthened with Ford Foundation support.

2000: Collaborated with HDFC towards Low Cost Housing for super cyclone victims in Orissa.

CSP operations expanded in Assam.

Collaborations with Assam Rural Project (ARIASP), Society towards implementations of the World Bank Project in Assam. (2002-2003)

2005: NGO MF Programme started in Orissa and Bihar with funds support from SIDBI. Regional Office opened in Chattisgarh to strengthen operation there.

2006: Initiated NGO Facilitation Centre and Rural Innovations Fund

2007: Tata Social Welfare Trust (TSWTT) joined as sponsor of RGVN.

Gender Analysis Centre (GAC) started. Collaborations with Sir Dorabji Tata Trust (SDTT) for building Grass root Resources Centres; Fellowship Programme; Youth Volunteers Programme; and augmentation of operations in Chhattisgarh Regional Office. NGOMF started in NFR

2008: NGO MF expanded along with CSP. Partnership with Rashtriya Mahila Kosh. Promotion of System of Rice Intensification (SRI) in Assam.

2009: RGVN's Credit and Saving Programme hived off into an independent entity called Brahmaputra Community Development Trust.

RGVN THROUGH THE YEARS

Expansion of SRI in Assam. Renewable Energy and Low Cost Sanitation as emerging programmes.

2010: RGVN CSP obtained legal status of an NBFC named RGVN (NE) Micro Finance Ltd. More focus on livelihood and holistic development directly by RGVN.

2011: RGVN focuses on Livelihood and Institute Building. CSR collaborations with IFCI Ltd; HCCBPL, Usha International, CRISIL, NRL, Power Grid, IOC. Also collaborated with OXFAM India for a DRR project in Assam.

2012: RGVN collaborated with Concern Universal and HSI for the project “Cross Border Transfer of Agricultural Technologies, Institutional and Market Development Project” funded by European Union in Assam. In Bangladesh implemented by Dhaka Ahsania Mission.

2013: RGVN continues its focus on livelihood and agricultural activities through various Projects. RGVN is also focusing on other developmental sectors like drinking water, sanitation & lighting, especially in the tea gardens. Williamson Magor, Amalgamated Plantations, AFRODEV came into contact.

2014: ICCO and RGVN partnered in 2014 towards promoting agricultural livelihood activities in Assam. IFCI Ltd supported RGVN in 2015 towards promoting agricultural livelihood activities and drinking water, sanitation and solar lighting in Morigaon, Assam.

2015: IFCI Ltd. Supported RGVN towards promoting agricultural livelihood activities and drinking water, sanitation and solar

lighting in Assam.

Tata trust supported for Rehabilitation of Livelihood of people affected by Flood in two districts of Assam.

RGVN has been appointed as the Resource Organisation (RO) by the Assam State Urban Livelihood Mission for Social Mobilisation and Institutional Development under NULM. The RO is responsible for forming of 1000 nos. SHGs

in 25 cities of Assam. The RO has also been entrusted to do the grading of the existing groups and provide them necessary hand holding support.

2016: RGVN’s partnership with CRISIL in Assam continues under the banner “Moi Progoti” towards empowerment of women by strengthening their financial capabilities. Two new collaborations were firming up in FY 2015-16. One is with VIF (Vattikuti India Foundation) for a community led poverty alleviation programme in Assam. This project is called Unnati, which encompass Livelihood Programme and Financial Inclusion Programme. Livelihood programme to provide all guidance and assistance to the poor in taking up activities for income generation by utilizing the micro-loans provided by the latter as BC of IDBI Bank.

Another collaboration is with Karl Kubel Stiftung (KKS), a German donor organization for “Introduction of an Innovative Self-Sustaining Service Provision System for Transfer of Agricultural Technology and Market Development of Farming Communities” in Burbhandha block of Morigaon district, Assam.

FOUNDING MEMBERS OF THE GOVERNING BOARD OF RGVN

SHRI S M PALIA

Retired Executive Director, IDBI

SHRI D R MEHTA, IAS,

Additional Secretary, Government of India

SHRI R R CHARI

Retired Commissioner of Income Tax

DR. V G PATEL

Director, EDII, Ahmedabad

SHRI R K KRISHNA KUMAR

Joint Managing director, Tata Tea Ltd.

SHRI D N BEZBORUAH

Editor, The Sentinel

MISS N N HARALU, IFS (RETD.)

Chairperson, NSSW Advisory Board

MRS. B ZODINPUI

Retired Govt. Officer & Social Worker

SHRI G S SAXENA

Deputy General Manager, IFCI

RGVN'S MAIN OBJECTIVE

- To Promote, Support and Develop voluntary organizations engaged in the social and economic uplift of rural and urban poor, physically and socio-economically handicapped people;
- To Improve the pace and quality of economic development, especially in the remote villages and the decentralized sector;
- To Focus and Support the disadvantaged groups in the society, who have the potential for pursuing socially and economically productive activities;
- To Assist poor and neglected, especially those belonging to the tribal belt, scheduled caste and women and children for their economic self-sustenance.



CHAPTER 1 : OVERVIEW

Of late there has been a great deal of criticism against NGOs and the Government of India is trying its best to regulate the sector. However, there is also a feeling that India is now doing well and has enough funds to support the activities of the NGOs. There are the funds available under the CSR heads of the corporations that the NGOs can tap from. This pool is supposed to be around Rs.20,000 crores. The government has to see to it that the funds reach those NGOs which are doing good and have proper set-up.

While funds are available from various sources, the government has taken note of the fact that there has been some mismanagement of funds in the NGO domain, mainly stemming from a lack of accountability. Organizations like RGVN have come forward to try to put an end to this by insisting that its partners have strong governance and financial management systems.

Some responsibilities need to be taken by the government. Entry into the societies' world, including formation of trusts, is quite easy. Therefore, while there are genuine individuals trying to set up an NGO or a trust to work in the sectors close to their heart, a few of them become the victims of circumstances in the sense that the honest ones are being forced to become dishonest.

For the good of everyone, it is time the government takes some steps in registering NGOs/trusts and also seeing to it that they get proper training and funding. After that they need

to be monitored properly and graded before more funds can be made available to them. What one is saying is the carrot and the stick approach: let the government give the facilities but then the NGOs should perform according to certain norms. Otherwise they would have to face punishment.

All these need to be done because the role of NGOs cannot be wished away. Even when the government and the private sector want to achieve all inclusive development, for better efficiency and delivery, NGOs would have to be brought in. NGOs alone can go down to the lowest level of delivery. If the private sector wants to do it then there would be no difference between the corporate and an NGO in terms of attitude and action, although the difference would be in terms of registration.

The CSR wave is now almost over – most of the corporations have started their own foundations to route the funds. Some of them have their own pet organizations to look after. The new CSR guidelines have made it easier for the corporations to do things which they have been wanting to - pure philanthropy not being one of them. NGOs like RGVN being far away from the places of happening, stand to lose in this race for CSR funds.

Having realized the changes that are taking place in the economy and also outside, RGVN has been taking some steps in the last few years. One major change is that RGVN implements the projects for

the poor people in the identified location directly. Secondly, RGVN has also been seeking grants and loans for implementing projects. This way, the organization has been able to come closer to the people. Besides, whenever small gaps are there, RGVN has been able to fill them up with its own funds, as most of the funding organizations do not want to revise projects mid way.

Thirdly, now that grant funds are dwindling, with its rich experience RGVN has started a few social enterprises in the livelihood sector. These are the handloom sector, piggery, fishery and also marketing of inputs for the farming sector.

If the producers can gain with RGVN's intervention and so also the consumers since maximizing profits is not RGVN's goal as a social organization, these new thoughts are giving a ray of hope for its survival and also expansion. The new employees of RGVN who have joined the organization also reflect such a change.

Another important change is that RGVN has been approaching the problem of poverty removal from different angles so that besides meeting the food intake regularly, there is a respectable life for the person. Thus one of the areas RGVN is focusing is one healthy living, that is, provision of drinking water, good sanitation and proper lighting through solar systems (DSL).

There is also another need for a modern citizen - that of financial literacy. RGVN has tried to

provide knowledge and understanding of banking, insurance and also pension to its clients thinking that the people need to get the benefits that are being provided by the government and also the banking system.

Then there is the broader term education. Here RGVN is mainly looking at provision of skill and entrepreneurship training to the people. Education will be taken up in the form of teachers training to build a good foundation of our children going to the government schools.

For the above programmes, RGVN has managed to get funds from the govt as well as corporate sectors and foreign sources. Some funds under the CSR schemes have also come to RGVN. Besides, some activities are self-financed.

In the following chapters, we give a gist of some of the projects just completed and also some ongoing projects. For better appreciation some success stories are also put forward.

CHAPTER 2

AGRICULTURE & LIVELIHOOD PROJECTS

2.1 Unnati – A Community Led Poverty Alleviation Programme (September 2015 – September 2017)

RGVN has partnered with Vattikuti India Relief Foundation and Davinta Technologies (P) Ltd., Bengaluru to carry forward its objective of financial inclusion of the poor in rural areas with the intent of poverty alleviation. In this model, RGVN acts as banking correspondent of a reputed bank, and to start with, provides basic savings bank accounts and micro-loans(MFI model) at the door-step of the poor through a network of own project offices and agents, those are village shop-keepers. While the project staff identifies the customers, facilitates group formation, collects finger-prints, KYC documents, and bank's deposit and loan applications and submits to the bank in both soft and hard forms and also facilitates fortnightly recovery of loan installments.

In addition, RGVN's livelihood vertical motivates the micro-loanees to take up various agricultural, horticultural, animal husbandry and fishery activities on a cluster basis, which is appropriate for enhancement of their income in their environment. Support is also extended to them by imparting training, hand-holding, arranging input supplies and market linkages through a network of hands-on consultants and local service providers identified/developed by RGVN.

Major achievements of Unnati ::

Project Outputs:

- 60 villages covered in 2 blocks during a span of 8 months for financial inclusion.
- Loan of Rs. 549.15 disbursed to 2201 households covering 278 JLGs since Dec 2015 till date.
- 2796 savings bank account opened.
- 16 Business Correspondent Agents engaged and earning commission of Rs. 5000/- per month (average).
- Loan recovery is 100%.
- 570 households covered for livelihood enhancement.
- 64 MSE (Micro & Small Enterprise) set up under 4 types of agri & allied domains (poultry, vegetable, dairy and fishery).
- 8 Local Service Providers extending services to community and earning Rs.4000/- (average) per month.
- 500 training sessions organized in groups by LSPs.
- One producer managed collection center set up in Barkhetri and functioning.
- Small income generating activities in agricultural and allied sector taken up by 55% loanee households

Visible Project Impacts:

- Households responded positively towards availing credit from our system.
- RGVN is the most preferred outlet for the purpose.

- End use of fund towards creation of sizeable number of productive assets is picking up slowly.
- Participation of HHs in attending LSP training programme is found to be encouraging.
- 80% households willing to pay Local Service Providers for agricultural extension services.
- Investment of loan by households on non-farm activities is found to be encouraging.
- Dairy emerges to be a promising venture for the rural poor.



SRI demo plot at Chutikhal village

2.2 Promoting Self – Sustaining Producer Organization in Bhurbandha Block, Morigaon, Assam (January 2016 – December 2019)

RGVN is implementing an agriculture livelihood project named "Introduction of an Innovative Self Sustaining Service Provision System for Transfer of Agricultural Technology and Market Development of Farming Communities in Morigaon district, Assam, which is one of the country's 250 most backward districts. Morigaon is also affected by flood every year.

This project is funded by Karl Kubel Stiftung (KKS) and Federal Ministry for Cooperation and Development (BMZ), Germany. The project also invites co funding from non European organizations, preferably an Indian organization. Indian Oil Corporation Ltd. Has agreed to co fund the disaster preparedness

component of this project under their CSR initiatives.

The project aims to bring about positive change in the overall wellbeing of 750 BPL farming families in Bhurbandha Block of Morigaon district, Assam, India, with special focus given to better livelihood practices, building strong grass root institutions (like Farmer groups, Producer Organizations and Local Service Provider Association) and disaster preparedness. The project duration is four years (2016-2019).



A woman farmer

Gender impact strategies form a core part of the programme. The project strives to increase opportunities for women in income-generating activities, learning, and participation in decision-making processes through inclusion of 100% (750) women as designated beneficiaries.

The main areas of intervention of the project are technology transfer, marketing extension institution building and disaster preparedness.

2.3 Empowering Women in Agriculture in Assam under MKSP (March 2014 – February 2017)

Economic empowerment of women at the grass root is of prime importance in the efforts to achieve balanced and sustainable development. The project “Empowering Women in Agriculture” under Mahila Kisan Shasaktikaran Pariyojana (MKSP) is implemented in three years period from 2014 and was focused basically on economic empowerment of rural women in agriculture sector. The project is being implemented by North East Development Consortium (NDC) comprising five organizations including RGVN. The project is funded by Ministry of Rural Development, Government of India and Sir Dorabji Tata Trust, Mumbai.

The RGVN’s MKSP project areas include Chenga and Barpeta blocks in Barpeta district and Dhemaji block in Dhemaji district in the state of Assam. The project created more than 2000 Mahila Kisans in Barpeta district and more than 1000 Mahila Kisans in Dhemaji district.

As a part of Community Institution Building, 299 Self Help Groups (SHGs), 30 Village organizations (VOs), 4 Producer Groups, 2 Federation of the Producer Groups and 4 Collective Markets were formed. Moreover, SRI - Paddy, Maize, Mustard, Horti/Multi-cropping, Community Nursery, Soil Enrichment - Vermicompost / Plant Protection, Drudgery Reduction, Livestock Promotion, Identification of Community Resource Persons and Capacity Building of Mahila Kisans were undertaken during the project.

SUCCESS STORY ON HORTICULTURE (VEGETABLE CULTIVATION) OF BARPETA BLOCK

When there is will there is always a way. Anowara Begum has shown how to beat adverse economic condition just by focusing on growing vegetables on a small plot of just one katha (0.066 acre) in area to begin with. She received assistance from RGVN-MKSP project in her efforts for improving production in her kitchen garden that had been used earlier only to grow vegetables for domestic consumption. She has now become a source of inspiration for other Mahila Kisan in her neighbourhood.

Anowara Begum, a member of Mitali SHG of Dargahpur village under Marami Gramya Sangathan in Barpeta district, has three school-going children in her family besides her husband who is a daily-wage agriculture labourer. Her husband’s meager earning was insufficient to cater to the need of the family.



Anowara Begum busy in vegetable cultivation

Although she used to cultivate vegetables in her homestead land to supplement the family income, the yield was not high enough to earn her any significant income and was mostly used for household consumption.

The RGVN-MKSP project enlightened her about the potential to utilise the available land to enhance production of the vegetables so that she is left with surplus quantity that can be sold to supplement the family income.

After undergoing training on maximum utilization of small landholding, seasonal cropping pattern, vegetable garden layout, organic composting etc., she decided to take a loan given under the project. In November 2014, with a loan amount of Rs 1000 and Rs 1130 from her personal funds she set up an organic vegetable garden. She cultivated vegetables such as brinjal, pumpkin, carrot,

lady's finger, cucumber, French beans, long beans, radish, potato, bitter gourd, peas, spinach, ridge gourd, sponge gourd, leafy vegetables etc., in one katha (0.066 acre) of agricultural land. Anowara was able to harvest 1163 kg of vegetables in that season, the larger part of which i.e. 700 kg (approximately) was sold in the local haat (market) and the remaining 450 kg (approximately) was consumed by the family. As a result, she earned about Rs 9000 in gross in six months besides providing her family with sufficient nutritional food in the form of high quality home grown vegetables. In the next year i.e. 2015, she again grew vegetables in the same one katha plot of land with an investment of Rs 1990 for seeds, land preparation, bio-fertilizer and bio-pesticides. That year she could enhance the production to 1400 kg and sold 900 kg in phase manner during the season. She earned Rs.12,600 in that year. Buoyed by the success tasted in two consecutive years, she along with her husband worked out a plan to grow vegetables in two katha of land in the year 2016

and for which she applied for a loan under MKSP from Marami Gramya Sangathan through her SHG. The total investment required for buying seeds, land preparation and bear the cost of bio-fertilizer and bio-pesticides was Rs 4190 and additional amount of Rs 1190 was borne by herself. That year Anowara produced 3000 kg of vegetables. She sold 2500 kg of the total production in the local market to earn a gross income of Rs. 35,000. Success of Anowara Begum who is also a Community Resource Person (CRP), had a tremendous influence on other Mahila Kisan, not only from her village but also those from adjacent villages. She has been extending help and sharing her hands on experience with others. Anowara was facilitated exposure trips to KVK, Howly, Horticulture Research Station at Kahikuchi, Farmer Producer Organization in Cooch Behar, West Bengal and Farmer Producer organization at Juria of Nagaon district. She is also a prime mover of the Marami Gramya Sangathan and has been a core member in executing the planning process for the village under MGNREGA.

envisages integration of Sustainable Forest Management Interventions with special emphasis on income generation and livelihood security of forest dependent community which covers entire state of Assam. The APFBC Society has entrusted the responsibility of preparation of Micro Planning and enhancement of need based alternate livelihood opportunities to a consortium named COMPELO (Consulting Service For Micro Planning Enhancing Livelihood Opportunities) led by IIE and RGVN as an associate partner.



Skill Development Programme on weaving at Ouguri EDC

2.4 ASSAM PROJECT ON FOREST & BIODIVERSITY CONSERVATION (APFBC)

The Assam Project on Forest and Biodiversity Conservation Society is a Special Purpose Vehicle created by the Government of Assam and registered under Society Registration Act is mandated with overall execution, management and coordination of the project activities. It

Objective of APFBC:

- To enhance the capacity of Assam Forest Department.
- To establish a multilevel strategic plan for the management of Assam Forest.
- To carry out Forest Management Activities in a transparent and sustainable way.
- To add value to goods and services generated by Communities through sustainable use of Forest and Non Forest Resources.



*Honourable Chief Ministers of Assam and Nagaland
in an Exhibition by COMPELO at Kaziranga
National Park*

Status of the Project:

- Sixty four Forest Fringe Villages were allocated to RGVN.
- The four main components of the project are : (i) Micro Plan (MP), (ii) Skill Development Programme (SDP) including Entrepreneurship Orientation Programme (EOP), formation of collective unit & handholding support (iii) Value chain integration, improved design, production capacity & process and (iv) Support for access to market.
- Implementation of the project is being carried out in 11 Forest Divisions of Assam namely- Nagaon South, Nagaon Wildlife, Nagaon, Sivsagar, Golaghat, Hailakandi, Silchar, Karimgunj, Doomdooma, Guwahati Wild Life and Eastern Assam Wildlife Division. (Kaziranga National Park). A total of 64 Eco Development Committee and Joint Forest Management Committees (EDC/JFMC) are included under these 11 Forest Divisions for the project purpose.

- **Micro Plan (MP):** The Micro Planning activity has been completed in all the 64 EDCs/JFMCs.



*Tailoring and Embroidery Training at Mikirpara
Chakardo EDC*

- **Skill Development Programme (SDP):** So far 3014 trainees have been trained in varied trades which includes- Tailoring, Weaving, Computer, Nursery, Agarbatti, Bee Keeping, Driving and Mushroom. The Female to male ration being 83:17 approximately.
- **Entrepreneurship Orientation Programme (EOP),** a component of SDP, which aims at encouraging entrepreneurial skills among the fringe community has been completed for all the 7 Forest Divisions of Part I.

Continuous efforts are being made to guide the community for product development, designing and marketing. Restoring Forest eco system in collaboration with forest dependent communities to enhance their livelihoods and ensure conservation and sustainable use of biodiversity is the ultimate goal of the project.



Finished Products produced by the Forest fringe community

SUCCESS STORY OF PUB CHITOLMARI POTHAR ECO DEVELOPMENT COMMITTEE

Saleha Khatun of Pub Chitolmari Pothar Eco Development Committee, Nagaon participated



Saleha Khatun with her youngest child

in tailoring and embroidery training. Earlier she was skilled only in stitching but after this exposure she was able to further enhance other skills such as

cutting. She purchased an old sewing machine through which she could get a lot of orders and this helped her earn around five thousand rupees during Eid. She is a mother of three daughters and she expressed that the skills she learnt will help her secure their future and give them a better life.

2.5 Rehabilitation of livelihood of people affected by flood in two districts of Assam (April 2015-March 2017)

The two year project was supported by Navajbai Ratan Tata Trust (NR TATA TRUST) with the objective to rehabilitate the livelihoods of people affected by floods through promotion of community institutions, community contribution towards implementation and management of the project by the support from RGVN on technologically upgraded livestock and vegetable cultivation to generate better income.

During the project period 86 SHGs in 12 villages, 12 numbers of Village Organizations (VOs) and four cluster level committees (CLC) involving 2060 beneficiaries were formed in the two districts of Goalpara and Kamrup. Unlike other projects, all the procurements and transactions were done by the members of the Village Organizations as the required amounts were credited to the respective bank accounts of the Village Organizations (VOs).

Almost 80% of the beneficiaries generated profit from the support extended by RGVN in both the districts. Some of them expanded their agriculture space and continued their livelihood activities from the seed support while some of them renovated houses, procured household items like GI sheets, water motor pumps, bicycle for children and new clothes during the festive season out of their profit thus improving considerably their lifestyle after the devastating flood of 2014.



Makan Rabha with her new water motor (Kamrup)



Bokhumoti's renovated house (Goalpara)

2.6 Rural Livelihood Project - ALIVE "Alternative Livelihood Interventions by Village Entrepreneurs"

RGVN-Raipur has sponsored a livelihood project in remote rural area; which is based at village Matarvahar & Raniparteva Under Chura Block of Gariaband (Raipur) district of Chhattisgarh. The project has supported 60 women, most of them belonging to Tribal communities to undertake agro and allied activities namely mushroom production,

leaf-plate making & achar-badi-cornflakes etc. making & selling in weekly haat & local village level market.

2.7 LITE - "Livelihood interventions by town based entrepreneurs"

Poverty is the most unacceptable form of human existence. The focus of RGVN's work has been to enhance poor people's livelihood so that they are integrated into the socio economic mainstream with dignity. In the line of organizational innovations RGVN has supported urban based poor women entrepreneurs to strengthen their livelihood in sustainable manner by undertaking various income generation activities. The specific project captioned as LITE – Livelihood interventions by town based entrepreneurs and being implementing through associate partner agencies and RGVN promoted SHGs based at Bhilai city under Durg district and Raipur a capital city of Chhattisgarh respectively. Under the project LITE 80 poor house hold has been supported through financial assistance by RGVN. Financial support is in the form of returnable grants with a commitment charge. The essential idea is to induce commercial discipline in the supported agencies; and once good credit record and self confidence are built up, to enable them to tap the much larger resources of the banking and financial institutions. Supported beneficiaries have undertaken various income generation activities for livelihood enhancement. Few of the activities are leaf plate stitching, small scale beauty - parlour, dairy firm, small business activities – selling of garments, grocery, confectionary etc., street vegetable & fruit vending, lent out (hire) of building construction instruments.

2.8 RGVN – NRL Mushroom Project (2015-16)

The project on Promotion of Livelihood through Mushroom production was sanctioned by Numaligarh Refinery Limited, Golaghat under its CSR project. The project covered 72 households in the following villages: 1 No. Pankagrang, 2 No. Pankagrang, Pankagaon and 4 No. Rangbang under Morangi Development Block in Golaghat District of Assam.

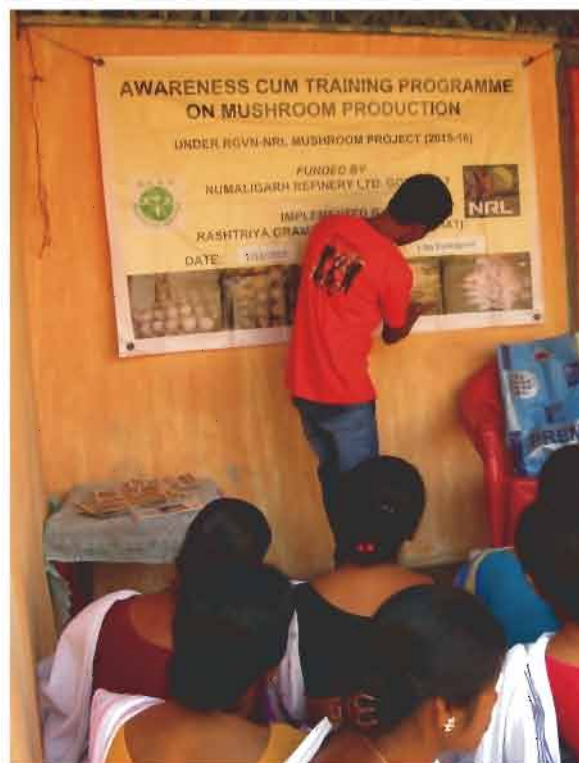
The yield & income during the project period:

- Production of approximately 3108 kg of fresh mushroom took place in the project area during the project period.
- The total fresh mushroom sold was 1694 kg and sold at an average rate of Rs. 122/ kg giving a cash turnover of Rs. 2,07,407/-
- Approximately 715 kg were used for own consumption which can be considered to a value of Rs.87,230/-.
- Approximately 18% of production was dried during peak production period (December end to February mid).



Mushrooms

The major activities under the project for capacity building, critical input support, Forward & Backward linkages were provided. The beneficiaries could obtain good quality organic compost from the production waste which they applied in their kitchen gardens. Compost application minimized the use of synthetic fertilizers and resulted in production of healthy and chemical free fruits and vegetables from their gardens.



Training programme on Mushroom Production

During the implementation it has been observed that other households of the project area had extended keenness to adopt mushroom cultivation for their income generation. If similar project intervention is taken up in other villages/ cluster/areas of Golaghat then definitely income enhancement of the poor farmers would take place.

CHAPTER 3

FINANCIAL INCLUSION PROJECT

3.1 “Moi Pragati” – Empowerment of women by strengthening their financial capabilities (January 2015 – December 2017)

The Moi Pragati programme which is a holistic financial inclusion initiative targets to train, counsel and include 100,000 rural women into the formal financial structure. So far more than 79000 rural women have been included in our programme by 94 trained CRISIL Mitras and 72 volunteers called Sakhis. It is being implemented in 6 districts of Assam- Morigaon, Darrang, Kamrup, Barpeta, Nalbari and Goalpara. The total sanctioned amount is Rs. 5 crore.

The strength of the project rests on three pillars:

Creating awareness:

Community workers, known as CRISIL Mitras, conduct participatory financial capability-building workshops at the participants’ doorsteps. The proprietary Mein Pragati Android application enables CRISIL Mitras to generate personalised financial health cards for the participants, provide financial counselling and nurture goal-based financial planning.

Facilitating financial linkages:

Mein Pragati creates an enabling environment to encourage women to confidently control household finances, plan and manage their future. CRISIL Mitras actively integrate participants with the formal financial services sector. Linkages are facilitated with locally relevant and accessible products and services for

savings, credit, pension, insurance and government-run schemes.

Instilling sound financial habits:

The CRISIL Mitras focus on instilling a sense of confidence in the participants, empowering women with a sense of control over their finances by (a) helping them accurately record their cash flows, optimise income and expense, (b) helping make informed financial choices, and (c) taking them on guided bank/ATM visits. Village level volunteers, called Sakhis, continue to engage with the participants to reiterate good financial practices through audio-messages, monitor progress and address their communities’ immediate needs.

Achievements during 2016-2017:

Outreach Status	
SHGs Trained	7885
Beneficiaries Trained	79132
Financial Linkage Status	
Bank Linkage (Including revival of defunct A/Cs)	64722
Savings (RD, FD & Postal A/Cs)	2434
Insurance Including PMSBY, PMJJBY	27842
Credit/Livelihood (ASRLM & NGO Schemes)	34022

SUCCESS STORY - Journey of Ms. Dhanistha Saikia Bora from a beneficiary to Sakhi to a CRISIL Mitra

Mrs. Dhanistha Saikia Deka is a resident of Rangamati village of Aulochowka area in Darrang District. She lived with her husband and two daughters. Her family income was

dependent on her husband's salary who worked as a school teacher in a govt. school. But unfortunately just before our programme was implemented in their area her husband lost her job. The family faced unexpected financial crisis which compelled them to think about alternate source of income. During that period CRISIL Mitra approached their SHG group for training and she along with her SHG members took part in that programme. Her interest towards the programme was immense. She wrote budget diary regularly and also inspired the other member to write the same. She started a small grocery shop from her house and the maintenance of budget diary helped her in running the shop. She kept in touch with the CRISIL Mitra for advice and slowly started developing her business wherein her husband also joined hands with her.



Mrs. Dhanistha Saikia Deka

At that time the first phase of Sakhi (volunteers) programme was initiated. She was among the first to be chosen due to her eagerness and involvement in the Moi Pragati programme. Not only she was a successfully



Sakhi but was later on chosen as a CRISIL Mitra due to a vacancy in the programme. She is currently working in two villages in the Sipajhar block of Darrang district and has been fulfilling her duties to the best of her abilities. This is the story of a woman who only due to her dedication and hard work has become a role model for many women in her community. Her family is now in a much better position and she is ever grateful to CRISIL and RGVN for giving her such a platform.

SUCCESS STORY – “MOI PRAGATI” BRINGING NEW HOPES IN THE LIFE OF JOSHNA RABHA



Joshna Rabha

Joshna Rabha is a member of Sansurang SHG. She was one of the participants in Moi Pragati programme of life-cycle 1 in 2015. During



Joshna Rabha with her family and CRISIL Mitra

the workshops under Moi Pragati she was very observant and was keen to learn things. After the learnings from the workshops, she and her husband got inspired and started to plan for their better income generating opportunities. Her husband took a loan of Rs 155000 (One lakh fifty-fivethousand) from the bank and started a rice mill. She and her husband also enrolled themselves in the PMJJBY (Pradhan Mantri Jivan Jyoti Bima Yojna) insurance scheme. Now the family had better income and security for future. She, her husband and her four-year-old son were leading a happy life.

But in the year 2016, her husband died due to a heart attack. At that time she was under huge trauma and depression. She was also concerned about her son's future.

CRISIL Mitra, Kanika Rabha visited her after a few days of her husband's death. She

asked about the PMJJBY scheme. Few days later Joshna Rabha & CRISIL Mitra visited the bank and submitted all documents needed for PMJJBY claiming process.

With the help of CRISIL Mitra Joshna Rabha was able to receive Rs 200000 (Two Lakhs only) as claim amount of PMJJBY scheme from the bank. After receiving this amount she paid the unsettled loan amount of Rs 72000 (Seventy two thousand).

Now Joshna Rabha is successfully running her husband's rice mill and is earning about Rs 3000 (Three thousand) per month. She has also engaged herself in piggery, poultry and farming and is earning about Rs 7000 (Seven Thousand Only) per month from these activities. In total she is earning about Rs 10000 (Ten thousand) per month. She is also planning to open a Fixed Deposit of Rs 100000 (One lakh) for her son.

3.2 Financial Literacy in Jharkhand

As per NABARD sanctioned project on Financial Literacy, RGVN carried out around 200 Street Play in two districts of Jharkhand (Hazaribagh and Garhwa) this year. The project aims to aware & motivate rural poor especially women through street play for creating linkages with the formal financial institutions and aware, in general, about various schemes of Government and NABARD - Pradhan Mantri Jan Dhan Yojana, Atal Pension Yojana, Jeevan Jyoti Yojana, Mudra Yojana. Apart from this, poor people are also encouraged to form SHGs,

JLGs, Kisan Clubs and avail the schemes of NABARD & Government for their financial & economic growth.



A clip from an awareness meeting



A clip from a Street Play

The street play titled, “**Jano-Ge tou Jeeto-Ge**” (If u know, u will win), was well received in all the areas. Additionally, hand bills, poster and pamphlets were distributed and discussion with DDM and local Bank Branch Managers etc. were also organized for the benefit of the poor people.

CHAPTER 4

PROJECTS ON HEALTHY LIVING – SWACHH BHARAT

4.1 Adoption of Amkota Village, Morigaon District, Assam (August 2014 - October 2017)

IDBI Bank as part of its CSR initiative has collaborated with RGVN in adopting the Aamkota village in Morigaon District to transform it into a Model Village over a span of three years by undertaking planned interventions to improve its infrastructure, livelihoods and other facilities and services.

The beneficiaries belong to SC/ST communities living below the poverty line, with paddy cultivation in small land holdings as their main occupation.

Sl. No.	Activities	Interventions
1	Sanitation	100 low cost sanitary toilets were constructed.
2	Drinking Water	4 ring wells have been dug which are providing the drinking water needs of the people.
3	Medical Facilities	An MBBS doctor visits the village to treat the patients once a week. About 700 patients have twice availed its services which also include providing free medicines.
4	Solar Lighting	100 solar lanterns have been distributed. Namghar also lit up with solar powered lamps.
5	Improvements to community latrine	Community constructed within the premises of Namghar. Namghar's boundary wall and main gate renovated.
6	Renovation of primary school	Dilapidated primary school renovated with pucca flooring and G.I. sheet roofing. Teachers common room built. Playing materials were given, a see-saw and a slide installed.

4.2 Healthy Living for Underprivileged Rural Communities in Assam (March 2015 – October 2017)

The “IFCI Healthy Living Project” is an initiative to enhance the **Quality of Life** of

underprivileged rural communities in Assam. The first such project, initially covering six villages in Morigaon and Kamrup-Rural districts of Assam, commenced in July 2015 and is scheduled for completion by October 2017. The project has been fully funded by a grant of Rs. 1.60 crores from IFCI Limited.



Front-view of IFCI-RGVN Toilet



Rear-view of IFCI-RGVN Toilets



Solar-powered Drinking Water System

The project has three components, viz. (a) provision of 381 quality sanitary toilets, comprising 370 toilets to individual households, and 11 toilets/urinals to 2 schools and 3 community centres; (b) construction of five solar-powered Drinking Water Supply Systems in 5 villages, each of which has 3 – 5 water dispensing kiosks; and (c) provision of five solar nano-grids for powering indoor lights, fans and streetlights in 2 schools and 3 community-centres.

All these six villages are now 100% Open Defecation Free (ODF), and the toilet usage is 100%. The village residents have uninterrupted access to safe drinking water, and their schools and community-centres have lights, fans and streetlights that are powered by clean (solar) energy.



Drinking Water Dispensing Kiosk



Village School with Solar Lights & Fans



Village Community Centre with Solar Lights & Fans

4.3 A CSR Initiative of IFCI Social Foundation in Uttar Pradesh

The project has been funded as a CSR initiative of IFCI-Social Foundation in March, 2016 under their “Healthy Living Project” for construction of 20 Toilet units (2 seated each for Boys & Girls separately along with urinals and provision of hand pumps for its hygienic use) which may improve the overall sanitary and hygienic conditions of identified schools through concerned Honorable MP of Phoolpur (Allahabad), Uttar Pradesh.



Toilet units in Uttar Pradesh

In the year 2016-17, altogether 6 Units have been completed along with installation of Hand Pump for its hygienic use. The schools identified for 1st phase were in dire need for sanitization facilities (mainly toilets). The water is sourced from hand pump for drinking with high TDS which is not safe from health point. However, the single water source is not enough for the school’s population demand. We have installed 4” dia hand- pumps to facilitate submersible pumps for better water, instead of 1 & ½ dia

hand pumps proposed in the proposal. Rest unit will be taken up in next Phase.

4.4 Healthy Living – A CSR Initiative by Hindustan Coca-Cola Beverages Pvt. Ltd. (HCCBPL)

In the mid of 2016, RGVN (Patna) initiated a dialogue with Hindustan Coca-Cola Beverages Pvt. Ltd (HCCBPL) for initiating CSR activities in their Rani-Nagar Bottling Plant areas based on past discussions.



A Clip from a Field Visit in the Project Area

Accordingly, a field visit was carried out along with HCCBPL representative.

After field visit and due discussions, a proposal based on safe drinking water, sanitation awareness camp, health & hygiene awareness generation camp, formation of user group/ SHGs, capacity buildings and training for various livelihood creation on “Healthy Living” were submitted to HCCBPL for their cost validation. The necessary approval to start the work has been obtained and formal agreement has also been done. Proposed activities are going

to start in their plant areas for the welfare of poor people in due course.



Interaction with the locals in the area

4.5 Sanitation and Hygiene Project

“Sanitation is more important than political Independence” – Mahatma Gandhi.

The Sanitation project has recently been taken up by RGVN. Sanitation does not mean only mere construction of sanitary toilet – but to use the sanitary toilet provided to them in a proper way. It is usually seen in most of the areas that the toilets are lying defunct or are not in use. They usually use the existing kutchha toilet. This is because they are not made aware about the consequences of the use of the insanitary toilets. So, emphasis is laid on Behavioral Change and Communication (BCC). Good quality sanitary toilet is provided to the beneficiaries.



IHL Constructed in Kamalpur Block of Kamrup District

RGVN has constructed toilets in Kulhati Gram Panchayat under Hajo Block and in Borka Satgaon Gram Panchayat under Kamalpur block of Kamrup district. IHL are also being constructed in Goalpara and Sonitpur districts.

SUCCESS STORY ON SANITATION & HYGIENE PROJECT

It was a very happy and joyful moment for the Das family of Kulhati Pachgaon Gram Panchayat under Hajo Development Block. Dipali, the younger daughter of Bhabin and Meena Das expressed her happiness when she came to know that they are going to get an IHL from the government under the flagship programme Swachh Bharat Mission (G).



Mr. Bhabin Das with the newly constructed IIHL

“It was like a dream come true for them”, said Bhabin who is a daily wage earner. They had a Kutchha toilet. He said that he has two grown up daughters and they feel ashamed of not having a proper toilet. He knew what the consequences of not having a toilet were, but couldn’t help. He also did not have time and money to construct the toilet. If he did not go for work, he would have to think about their next meal. But now he has a toilet. He said that gives him a confidence. Now his daughters do not have to go out for

defecation in the kutchha toilet. He thanks to the Sanitation and Hygiene Project for identifying families like them.

4.6 Swachhta Pakhwada in association with Coca-Cola

With association with Coca-Cola and Vaishali based NGO Partner (Samadhan Kendra), RGVN – Patna took part to observe Swachhta Pakhwada from 16th March to 30th March 2017.



Pond after cleaning

During this period, one village pond was identified for cleaning. Director of Ground water Board were also present on the 1st day along with Coca-Cola representatives. Villagers were motivated to keep their surroundings clean so that the community may be free from diseases. Peoples were made aware and educated about the importance of cleanliness, sanitation and hygiene. They were told that cleanliness is an integral part of our civilization which is one of the important factors for a healthy life.

CHAPTER 5 INSTITUTION BUILDING

5.1 Formation of SHGs under NULM (November 2015 – November 2018)

RGVN –NER entered into an agreement with ASULMS for implementation of Social Mobilization and Institutional Development component. The main objectives are of the project are:

- To organize the urban poor households under structured institutions.
- To link up these Institutions of urban poor households with local Self Governments, Public Service Providers, Banks, Private Sector and other mainstream institutions to facilitate delivery of social and economic services to the poor households so that their living conditions are improved in effective and sustainable manner.



A Clip from a SHG meeting

As on 31st March 2017, RGVN was entrusted with a target setting of 3500 SHGs (both existing and new) covering 25 City Centers of Assam. RGVN has achieved target of 2417 numbers of urban women SHGs and 946 new SHGs. 198 No of Area Level Federation of

Urban women SHGs were promoted and 2469 women SHGs were brought under the institutional framework. 687 batches of Training Module 1 (Organizational Management) were conducted covering 3435 women in entire Assam. Some of the achievements can be summed up as - streamlining the SHGs into an organized structure of Federations and Formation of ALF; mobilizing the SHGs into federated institutional structure; inculcating savings behavior and following these five principles: Group meetings - systematic, regular, disciplined and punctual; SHGs who could perform are retained and non-performing SHGs are being re-grouped through motivation; house to house visits; mobilize the SHGs to work as a group and engage them in productive livelihoods activities.



Another Clip from a SHG meeting

5.2 Enhancement of Productivity and Establishment of People's Institution of Assam (March 2015-April 2016)

RGVN had implemented an innovative livelihood project with the help of Concern

Universal and HSI in six districts during 2012-2015. A similar project was sanctioned by the IFCI Social Foundation, namely, Enhancement of Productivity and Establishment of People's Institution in Goalpara district of Assam for 500 poor farming families in March, 2015. The project cost was Rs 37.50 lakh. A project office set up at Krishnai with three field personnel oversees the implementation of the project.

With the objective of providing various livelihood options to the 500 poor farmers, the following assets were given to them:

1. Provided 3 piglets and working capital to each of 100 piggery farmers.
2. Distributed 3 goat kids and working capital to each of the goatery farmers.
3. 20 ducklings were made available to each of the 100 duckery unit farmers, along with working capital.
4. Distributed 20 chicks to each of another 100 poultry farmers. Working capital was also provided to them.
5. Working capital and vegetable seeds of 6 different vegetables were also distributed among 100 vegetable farmers. Majority of the farmers reaped a good harvest which fetched them good prices.
6. A high yielding variety of rice seeds with working capital were distributed amongst 50 rice farmers, who adopted SRI method of rice cultivation.

Local service providers (LSP), trained by RGVN, into the domain of agriculture, livestock, poultry provided the much needed veterinary care and back up support to the farmers.

The Project has been a total success and a majority of the beneficiaries now want to scale up their activities after experiencing a steady rise in their income levels.

The project is in its phase II, IFCI Social Foundation has sanctioned Rs. 42.61 lakhs for another 500 farmers in Goalpara district.

5.3 Project Facilitation Team (PFT) under North East Rural Livelihood Project (September 2013-March 2017)

The PFTs set up by RGVN –NER under NERLP has been performing well and the contract is renewed till March 2018.

Kadamtala block of North Tripura is bifurcated into 2 blocks as Kadamtala and Kalacherra covering 36 villages. 1164 Self Help Groups (SHGs), 48 SHG Village Federations and 27 Community Development Groups (CDGs) were promoted as on March 2017. 9 Community Development Plans (CDPs) were implemented for various livelihoods activities such as vermi composting, organic vegetable cluster, minor irrigation structures and nursery development.

Moving on to Jorethang Block of South Sikkim, a total of 115 SHGs, 4 SHG Village Federations and 50 CDGs were promoted in 50 villages. 12 CDPS were implemented to promote cardamon cultivation, minor irrigation clubbed with agriculture activities, leaf plate making unit, rain water harvesting structures, water conservation structures, nursery development.

Moreover in Kaluk Block of West Sikkim, a total of 250 SHGs, 7 SHG Village Federations and 27 CDGs were promoted covering 27 villages. 16 CDPs were implemented to promote

cardamon cultivation, milk collection centre, irrigation structure and nursery development clubbed with agriculture activities.

And In Geyzing block of West Sikkim, 262 SHGs, 8 SHG Village Federations and 42 CDGs were promoted in 42 villages. 26 CDPs were implemented for various livelihoods activities related with natural resource management practices such as reclamation of barren land, irrigation for organic vegetable cultivation, irrigation for cardamom nursery, poly house promotion. Value chain development for organic vegetable cultivation has been started which is taken up by another agency. They have started Farmers Field School for promotion of improved techniques on vegetable cultivation in Geyzing.

5.4 Promotion of Farmer Producer Organization in Assam (December 2015 to December 2018)

The Programme under Produce Fund - Promotion of Producer Organization supported by NABARD, Assam took place in Morigaon district by RGVN from the month of November, 2015 for formation and sustainability of 2 (two) Farmer Producer Organization (FPO).

The Farmer Producer Organization- Monoha Anchalik Krishak Unnayan Samiti was registered under Societies Registration Act XXI of 1860 bearing regd. no. MRG/245/F/176 dated 05.03.2016 with their office address at Barukata, Khulagaon, Morigaon. The number of farmer members taken initially was 50. After almost one year of establishment of the FPO, it had increased their farmer members from 50 to 150.

This was done to cover more farmers and more collective business from the area and more income and input/output services to the farmers. To increase the farmer members, the FPO had decided to expand the area of operation from Barukata, Khulagaon to adjacent villages namely Morigaon and Bhogua.

Similarly the 2nd Farmer Producer Organization- Sarba Unnayan Samiti was registered under Societies Registration Act XXI of 1860 bearing regd. no. MRG/245/F/175 dated 02.03.2016 with their office address at Konwargaon, Morigaon. The villages undertaken initially were Hatiutha & Konwargaon. The number of farmer members taken initially was 50. After almost one year of the establishment of the FPO, it had increased their farmer member from 50 to 205. This was done to cover more farmers and more collective business from the area and more income and input/output services to the farmers. To increase the farmer members, the FPO had decided to expand the area of operation from Hatiutha, Konwargaon to adjacent villages namely Madanabori and Bherbari.

These 50 farmer members from each of the FPOs were provided training on hygienic and scientific way of rearing and management of pig rearing. The group leaders of the FIGs had ensured the proper rearing practices after training.

5.5 Promotion of Farmer Producer Organization in Odisha

Under PRODUCE FUND support of NABARD, RGVN Odisha has been promoting two Farmers Producers Organisations (FPO)

namely -Bhattarika Producers Company Ltd. in Badamba block of Cuttack district and Banadurga Producers Company Ltd. in Rengali Block of Sambalpur district. NABARD has sanctioned a financial support of Rs.18.12 lakh for promotion of the above two farmer's producer organization (FPOs) for three years.

The main objective of the project is to empower farmers in agriculture by making systematic interventions to enhance their participation and productivity, also to create and sustain livelihoods. By establishing efficient local resource based agriculture, the producers could get control over the exploitation and can form a market led institution of their own. As a result community, headed and managed by grass-root level Producers Group/Company is established, ensuring sustainable livelihood base for the local community.

Following activities were undertaken during the reporting period-

Mobilization of Farmers:

Meeting at village level were organized to make the farmers understand the concept. In the process of orientation and motivation, information about the producer company, benefits and risks involved were shared.

In order to build rapport and to identify the interested farmers to join in the business venture a base line survey was conducted. The farmers were basically vegetable growers. Information on their quantum of production, marketing avenues, government assistance, credit facilities etc. was also collected. According to the assessment a total 150 farmers were ready in the

initial stage to be the part of the business adventure.

Formation of Board of Directors:

As per the general election of all the members, 10 farmers were elected as the Board of Directors and among them the Managing Director was to head the team. The Board of Directors produced the relevant documents to register their company. Eligible members were motivated to become the share holders of the company and in a common meeting a resolution was passed for formation of the Producer Company.

Appointment of Chief Executive Officer (CEO):

Both the above companies have recruited CEO for day to day business transactions. The CEOs had been rendered hand holding support to collect share capital from the farmers. The share capital is being invested in the collective business. Concerned government officials of Agriculture, Horticulture etc. are contacted for technical inputs to farmers.

CHAPTER 6 OTHER ACTIVITIES

6.1 Training Imparted on Tailoring, Retail Trade, Hospitality and Office Management

A project was started from the mid of September, 2016 where trainings were imparted on tailoring, retail trade, hospitality and office management at Mayong and Loharghat, in the districts of Morigaon and Kamrup(R). It was completed in month of January, 2017.

They expressed their sense of confidence on the completion of the programme that from then, they would also be able to contribute a part to the family income by doing these activities at their own. Moreover, some of the participants got job in Clouds Valley Resort, Kerala along with extra training opportunities; while some underwent further training at Pragati, Guwahati and later on got engaged there.



Participants of the Loharghat area along with the officials holding certificates upon completion of the training

The total number of participants was 130 and most of participants were women. The women seemed more interested in tailoring but they actively took part in other activities as well. The Pragati Educational Trust gave training on Skill Development and local teachers were selected for giving training on tailoring. The project was very a successful one. The women at the training were mostly housewives.



Candidates of the Mayong area holding samples of their tailoring designs

6.2 Partnership with CUTS International

RGVN has been working in partnership with CUTS International for the past three years. In 2015 -16, Sustainable Development Investment Portfolio (SDIP), addressed the issues of water, food and energy in the South Asian Region, particularly in the BBIN countries.

The present project carried out in 2016-17, and funded by the Asia Foundation deals with the Himalayan Rivers of the Ganges and the Brahmaputra and the extensive systems of inland waterways in the region consisting of Bangladesh, Bhutan, India and Nepal - BBIN region. For centuries, these inland waterways were inter-connected but due to the new drawing of political boundaries there is disconnect among themselves.

The current political discourse on trans-boundary cooperation among these countries has set the stage for institutional analysis of policies, laws and regulations governing inland waterways in the BBIN countries. This can lead to an alternative policy discourse for enabling reform measures on governing these inland waterways and will help deliberation on the need for trans-boundary cooperation among BBIN countries on the subject of inland waterways.

The project objectives are to:

- Create of an alternative policy discourse between policy-makers, civil society, and communities for enabling reform measures and better governance of inland waterways; and

- Share knowledge between governments and CSOs on governance of inland waterways.

The methodology is expected to result in new opportunities for government officials, policy-makers, civil society, communities, media and other stakeholders to come together, learn, and discuss important issues on key institutions, policies, laws and regulations on inland waterways. Various consultations and meetings have been held under the project in New Delhi, Dhaka and Kathmandu.

CHAPTER 7

GOVERNANCE, FINANCE & ACCOUNTS

RGVN prides itself in having a very strong finance and accounts unit. At present there are 9 persons looking after the accounts of the RGVN. Besides, there is an internal auditor and one statutory auditor. The Board reviews the accounts regularly as public money is involved to set an example before the other NGOs whom RGVN grooms.

As on 31st March 2017, the Corpus fund aggregated to Rs. 1307.25 lakhs. Investments have been made in approved securities as required under section 11 (5) of the Income Tax Act. Such long term investments aggregate Rs.1036.806 lakhs. In addition, short term deposits of Rs. 150.15 lakhs have been kept with commercial banks and mutual funds.

Accounts:

During FY 2016-17 RGVN earned an income of Rs. 1039.09 lakh comprising Rs. 112.99 lakh as yield of investment of corpus and other funds, Rs.3.05 lakh a return flows from NGOs, Rs. 1.49 lakh as an interest on loan and miscellaneous receipts and Rs. 921.55 lakh as grant for specific projects. The total expenditure during the year was Rs. 1038.00 lakh comprising Rs. 941.10 lakh in specific projects. Of the remaining expenditure Rs. 82.79 lakhs has been allocated as expenditure incurred in pursuance of objects of RGVN and Rs. 14.11 lakhs towards cost of back up services.

Auditors:

M/s Rajendra Leela & Associates, Chartered Accountants, Guwahati were appointed statutory auditors of RGVN for the year 2016-17. The consolidated accounts have been audited and certified by the auditors.

ACKNOWLEDGEMENT

We are grateful to our sponsors:

- IFCI LTd.
- IDBI Bank
- NABARD
- Tata Social Welfare Trust

RGVN acknowledges the following organisations for their support and encouragement:

- CRISIL
- Concern Universal
- European Union (EU)
- Helvetas Swiss Interco operation
- Brahmaputra meets Mississippi Group/
- AFNA
- North East Rural Livelihood Project
- National Urban Livelihood Mission
- Vattikuti India Relief Foundation
- CUTS International
- SDTT
- EXIM Bank
- National Urban Livelihood Mission
- HIVOS

- Indian Oil Corporation (IOC)
- Government of Assam (GoA)
- Numaligarh Refinery Ltd. (NRL)
- Power Grid Corporation of India Ltd.
- Hindustan Coca Cola Beverages Pvt. Ltd.

We are thankful to our founder Chairperson Mr. S.M. Palia under whose initiative RGVN was established.

RGVN acknowledges the services and guidance rendered by the following outstanding individuals – Mr. V.P. Singh, Dr. Mahfuza Rahman, Smt. Harsha Parekh, Ms. Patricia Mukhim, Mr. Vijay Mahajan, Mr. D.N Bezbaruah , Dr. Jayanta Madhab and Deep Joshi.

Moreover, we would also like to extend our appreciation to our NGO partners for helping us in our Mission.

PROFILES OF KEY PERSONNEL

Dr. Amiya Kumar Sharma (PhD in Economics, Rutgers University USA)

Is the current Executive Director of RGVN, has almost 30 years experience in teaching, as well as working in various fields of development. Is a well known development economist of Assam and has understanding of various issues related to development of the poor.



Aneeta Dutta (MA in English)

Has worked in RGVN for 20 years in various livelihoods enhancement projects. Has the ability to carry out in-depth case studies individually as well as a team and also has extensively worked on value chain development activities in the agricultural sector. Is currently leading the CRISIL supported financial literacy and financial inclusion project, besides other CSR projects. Has received extensive training on livelihood, both in India and abroad.



Mr. Utpal Ranjan Dutta (MBA)

Has been working in RGVN since its inception in 1990 and is presently the Assistant Director (HR and Admin.). In addition to his work in the realm of HR. and admin. , he is presently involved in the implementation of two CSR projects, one on livelihood and other on model village.



Mr. Jaideep Das (MSW)

Associated with RGVN for the last 20 years and working for livelihood of rural and urban poor by providing credit support through locally active NGOs as well as other CBOs. Has been heading the North Eastern Region and Sikkim division, and co-ordinating with various other institutions for collaborations, assessing the needs of capacity building of partner NGOs as well as beneficiaries and facilitating to provide required inputs. He has attended a certificate course on Community Based Micro - Finance at Coady International Institute, Nova Scotia, Canada.



PROFILES OF KEY PERSONNEL

Mr. Amarjyoti Choudhury (M.Com)

Associated with RGVN for 20 years. Has vast experience in handling accounts and finance of both development and microfinance sector. Also has experience in providing financial training in this sector.



Tarun Kumar Singh (M.Com, LLB)

Has been part of RGVN team for more than 20 years and currently heading the regional office in Bihar which looks after Bihar, Jharkhand and Eastern U.P. Has experience of implementing livelihood promotion projects, business planning, trainings & CSR Projects along with expertise of handling finance and accounts.



Mrs. Indrani Sharma (MBA)

Has been working in RGVN for the last twenty years. Has worked in various livelihood enhancement project including agricultural livelihood projects. Has field level experience as well as managing field/project teams.



PROFILES OF PROJECT EXPERTS

Mr. Arindam Pal (MSc. In Agricultural Science)

Has been working in RGVN for the last four years. Prior to that he has served in the banking sector (rural finance) for 33 years in various capacities. Since then he has worked in various livelihood enhancement projects including agricultural livelihood projects. He has experience in both field level as well as managing field/project teams and also, the ability to analyze and conceptualize ideas.



B.L.Barooah (B.Sc., Agri)

Graduate in Agricultural Science, having 3 years experience in tea industry, 33 years in rural development and agricultural banking and 2 years in rural self-employment training, inclusive of tenures as Chairman of Arunachal Pradesh Rural Bank and Chairman of Langpi Dehangi Rural Bank. He has been associated with RGVN since 2014.



Mr. Arup Rajkhowa (Masters in Management Studies)

Has been working in RGVN since 2012. As a Principal Consultant, he has worked in various projects relating to provision of solar lighting, drinking water and sanitation to poor rural communities. Has good experience in strategic planning, and data analysis, documentation and report writing and the ability to conceptualize, formulate and execute complex, multi-disciplinary projects.



Dr. (Ms) Chitra Kalita A.P.S., B.Mus

Retired as the Joint Director in Planning and Development, Govt. of Assam in 2012. She served as a consultant to NABCOM and NABARD for the years-2013-2015 and is presently associated with RGVN, NER division as a consultant since March 2016.



PROFILES OF PROJECT EXPERTS

Barun Barpujari (B.E. Chemical Engineering)

Following 37 years of rich and diverse experience in Energy Sector (Oil & Gas/Solar & Wind) & Sustainable Development, retired as Executive Director (Assam Oil Division) Indian Oil Corporation Ltd. He led IOCL's foray into Renewable Energy and Sustainable Development initiatives, carbon and water foot-printing, several flagship CSR projects of IOCL that have been positively impacting the lives of the target beneficiaries. His desire to work in the social sector post his superannuation from IOCL, has led to his joining RGVN in April 2016.



Ms. Rachna Yadav (MSc., MPhil Physics)

Has been working for the development sector for the past 20 years in the North Eastern Region of India. Worked with UNDP and UNICEF for disaster management. Worked for over 10 years with CAPART (NEZ) as Facilitator cum Evaluator. As Visiting Fellow at NIRD (NERC) conducted several training programs and national level workshops in the area of Disaster Management, Sustainable livelihoods, Community participatory planning, Gender and Gender Budget. Trained in the areas of Ecological Economics, Gender and development, Remote sensing and GIS. Since 2016 working with RGVN on the APFBC project on sustainable livelihoods, skill development and micro-planning in forest villages and fringe forest villages.



RGVN



BALANCE SHEET

2016-17

FORM NO. 10B

[See rule 17B]

Audit report under section 12A(b) of the Income-tax Act, 1961, in the case of charitable or religious trusts or institutions

We have examined the balance sheet of **RASHTRYA GRAMIN VIKAS NIDHI**, **AAAAR3014Q** [name and PAN of the trust or institution] as at **31/03/2017** and the Profit and loss account for the year ended on that date which are in agreement with the books of account maintained by the said trust or institution.

We have obtained all the information and explanations which to the best of **our** knowledge and belief were necessary for the purposes of the audit. In **our** opinion, proper books of account have been kept by the head office and the branches of the abovenamed **institution** visited by us so far as appears from **our** examination of the books, and proper Returns adequate for the purposes of audit have been received from branches not visited by us, subject to the comments given below:

In **our** opinion and to the best of **our** information, and according to information given to us, the said accounts give a true and fair view-

(i) in the case of the balance sheet, of the state of affairs of the above named **institution** as at **31/03/2017** and

(ii) in the case of the profit and loss account, of the profit or loss of its accounting year ending on **31/03/2017**

The prescribed particulars are annexed hereto.

Place **GUWAHATI**
Date **23/09/2017**

Name
Membership Number
FRN (Firm Registration Number)
Address



Rajendra Kumar Gupta
RAJENDRA KUMAR GUPTA
056123
322234E
OPP:GOSWAMI BUILDING G
S. ROAD MANIPURI BASTI G
UWAHATI ASSAM 781007 IN
DIA

ANNEXURE

Statement of particulars

I. APPLICATION OF INCOME FOR CHARITABLE OR RELIGIOUS PURPOSES

1.	Amount of income of the previous year applied to charitable or religious purposes in India during that year (₹)	103483430
2.	Whether the institution has exercised the option under clause (2) of the Explanation to section 11(1) ? If so, the details of the amount of income deemed to have been applied to charitable or religious purposes in India during the previous year (₹)	No
3.	Amount of income accumulated or set apart for application to charitable or religious purposes, to the extent it does not exceed 15 per cent of the income derived from property held under trust wholly for such purposes. (₹)	426183
4.	Amount of income eligible for exemption under section 11(1)(c) (Give details)	No
5.	Amount of income, in addition to the amount referred to in item 3 above, accumulated or set apart for specified purposes under section 11(2) (₹)	23821667
6.	Whether the amount of income mentioned in item 5 above has been invested or deposited in the manner laid down in section 11(2)(b) ? If so, the details thereof.	Not Applicable
7.	Whether any part of the income in respect of which an option was exercised under clause (2) of the Explanation to section 11(1) in any earlier year is deemed to be income of the previous year under section 11(1B) ? If so, the details thereof (₹)	Not Applicable
8.	Whether, during the previous year, any part of income accumulated or set apart for specified purposes under section 11(2) in any earlier year-	
(a)	has been applied for purposes other than charitable or religious purposes or has ceased to be accumulated or set apart for application thereto, or	No
(b)	has ceased to remain invested in any security referred to in section 11(2)(b)(i) or deposited in any account referred to in section 11(2)(b)(ii) or section 11(2)(b)(iii), or	No

(c)	has not been utilised for purposes for which it was accumulated or set apart during the period for which it was to be accumulated or set apart, or in the year immediately following the expiry thereof? If so, the details thereof	No
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II. APPLICATION OR USE OF INCOME OR PROPERTY FOR THE BENEFIT OF PERSONS REFERRED TO IN SECTION 13(3)

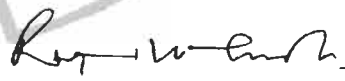
1.	Whether any part of the income or property of the institution was lent, or continues to be lent, in the previous year to any person referred to in section 13(3) (hereinafter referred to in this Annexure as such person)? If so, give details of the amount, rate of interest charged and the nature of security, if any.	No
2.	Whether any part of the income or property of the institution was made, or continued to be made, available for the use of any such person during the previous year? If so, give details of the property and the amount of rent or compensation charged, if any.	No
3.	Whether any payment was made to any such person during the previous year by way of salary, allowance or otherwise? If so, give details	No
4.	Whether the services of the institution were made available to any such person during the previous year? If so, give details thereof together with remuneration or compensation received, if any	No
5.	Whether any share, security or other property was purchased by or on behalf of the institution during the previous year from any such person? If so, give details thereof together with the consideration paid	No
6.	Whether any share, security or other property was sold by or on behalf of the institution during the previous year to any such person? If so, give details thereof together with the consideration received	No
7.	Whether any income or property of the institution was diverted during the previous year in favour of any such person? If so, give details thereof together with the amount of income or value of property so diverted	No
8.	Whether the income or property of the institution was used or applied during the previous year for the benefit of any such person in any other manner? If so, give details	No

III. INVESTMENTS HELD AT ANY TIME DURING THE PREVIOUS YEAR(S) IN CONCERNS IN WHICH PERSONS REFERRED TO IN SECTION 13(3) HAVE A SUBSTANTIAL INTEREST

S. No	Name and address of the concern	Where the concern is a company, number and class of shares held	Nominal value of the investment(₹)	Income from the investment(₹)	Whether the amount in col. 4 exceeded 5 per cent of the capital of the concern during the previous year-say, Yes/No
Total					

Place **GUWAHATI**
Date **23/09/2017**

Name
Membership Number
FRN (Firm Registration Number)
Address


RAJENDRA KUMAR GUPTA
056123
322234E
OPP:GOSWAMI BUILDING G
S. ROAD MANIPURI BASTI G
UWAHATI ASSAM 781007 IN
DIA

Form Filing Details	
Revision/Original	Original



BALANCE SHEET AS AT 31 th March 2017

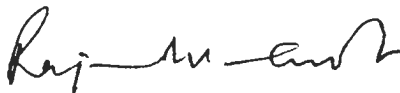
SOURCES OF FUND	Schedules	As at 31.03.2017 Rs.	As at 31.03.2016 Rs.
Corpus Fund	A	130,725,765	130,725,765
Reserves & Surplus	B	16,503,825	16,394,493
Funds	C	3,981,089	3,848,407
Loans (HDFC Housing Loan)		15,618,608	15,618,608
Grants (Pending utilization)	D	14,652,828	21,452,907
Project (Pending utilization)	E	9,168,839	10,474,051
Provision For Doubtful Loan		71,125	71,125
Collateral Deposit		687,760	503,840
Vehicle Loan (Four wheeler)		138,509	323,177
Current Liabilities		73,542	
TOTAL	Rs.	191,621,890	199,412,373
APPLICATION OF FUND			
Fixed Assets (at depreciated value)	F	2,743,763	2,752,244
Investment (at cost)	G	126,121,257	142,931,258
Loans (out of loans/ funds receives for specific projects considered good unless otherwise stated)	H	28,597,071	28,793,536
Balances	I	14,789,711	12,979,823
Advances & Other Receivables	J	15,480,508	8,552,303
Brahmaputra Community Development Trust		3,370,866	3,370,866
Unexpired Financial Charges		518,714	32,343
TOTAL	Rs.	191,621,890	199,412,373

NOTES ON ACCOUNTS

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In terms of our REPORT of even date annexed hereto

For M/S RAJENDRA LEELA & ASSOCIATES
CHARTERED ACCOUNTANTS



(CA. RAJENDRA KUMAR GUPTA)
PROPRIETOR

MEM No: 056123 : FIRM No: 322234E

GUWAHATI

DATE, 23rd September 2017





B.N. NAYAK
CHAIRPERSON



AMIYA Kr. SHARMA
EXECUTIVE DIRECTOR

For the period ended 31 th March 2017

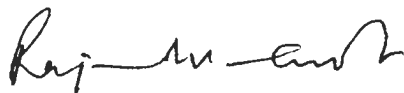
		Year ended 31.03.2017			Year ended 31.03.2016		
	Schedules	Direct Rs.	Admini- stration Rs.	Total Rs.	Direct Rs.	Admini- stration Rs.	Total Rs.
INCOME							
Interest/Dividend on Investment on loan		-	-	11,299,767	-	-	12,256,149
		-	-	18,000	-	-	53,203
Recoveries in pursuance of Objects & Commitment Charges		-	-	305,324	-	-	1,679,240
Grants for Specific Projects		-	-	92,155,232	-	-	75,369,469
Miscellaneous Receipts		-	-	131,290	-	-	363,311
Total Rs.				103,909,613			89,721,372
EXPENDITURE							
Direct Expenditure in Pursuance of Objects	K	94,110,169		94,110,169	76,962,462		76,962,462
Expenses on and for Personnel	L	5,788,554	1,021,510	6,810,064	7,991,129	1,410,199	9,401,328
Meetings		237,764	41,958	279,722	211,072	37,248	248,320
Expenses on Administration	M	1,398,441	246,784	1,645,225	2,067,248	364,808	2,432,056
Interest (car loan)		23,485	4,144	27,629	36,830	6,499	43,329
Interest (accrued on investment paid)				24,740			
Premium paid on purchase of Investment(written off)				256,000			
Depreciation		549,722	97,010	646,732	559,493	98,734	658,227
Totals Rs.		102,108,135	1,411,406	103,800,281	87,828,233	1,917,489	89,745,722
Excess of income/ expenditure over expenditure/ income.				109,332			-24,350
Balance c/f				109,332			-24,350

NOTES ON ACCOUNTS

N

In terms of our REPORT of even date annexed hereto

For M/S RAJENDRA LEELA & ASSOCIATES
CHARTERED ACCOUNTANTS



(CA. RAJENDRA KUMAR GUPTA)
PROPRIETOR
MEM No: 056123 : FIRM No: 322234E
GUWAHATI
DATE, 23rd September 2017





B.N. NAYAK
CHAIRPERSON

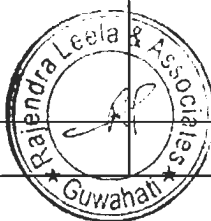


AMIYA Kr. SHARMA
EXECUTIVE DIRECTOR

SCHEDULE-A		As at 31.03.2017 Rs.		As at 31.03.2016 Rs.
CORPUS FUND				
Corpus Fund	109,305,000		109,305,000	
Add; Plough back from interest during the year		109,305,000		109,305,000
TSWT-RGVN Corpus Fund	21,420,765		21,420,765	
Add; Plough back from interest during the year		21,420,765		21,420,765
Rs.		130,725,765		130,725,765

SCHEDULE-B		As at 31.03.2017 Rs.		As at 31.03.2016 Rs.
RESERVES & SURPLUS				
Add; Capital Reserve (Grants for acquisition of assets) During the period	4,003,564	4,003,564		4,003,564
Income & Expenditure Account surplus of earlier year	12,390,929		12,415,279	
Add/ Less; Surplus/ Deficit of current year/ previous year	109,332	12,500,261	-24,350	12,390,929
Rs.		16,503,825		16,394,493

SCHEDULE - C	As at 31.03.2017 Rs.	As at 31.03.2016 Rs.
FUNDS		
Employees Welfare Funds:		
Hospitalization Benefit	53,329	53,329
Disability	2,143,877	2,143,877
Gratuity provision for employee	2,197,206 783,883	2,197,206 651,201
Human Resources Dev. Funds	500,000	500,000
Rural Innovation Fund	500,000	500,000
Rs.	3,981,089	3,848,407



SCHEDULES - D GRANTS	Balance as at 01.04.2016 Rs.	Received during the period Rs.	Utilized during the period Rs.	Balance as at 31.03.2017 Rs.
Vrutti livelihood Resources Centre for the state of Odisha as subsidiary grant received from HIVOS towards implementing the project for Management of Small Grant Facility to mobilize and strengthen Effective Producers Org that are Trade/ Market Worthy Enabling.	11,813		11,813	0
The J.R.T. Tata Trust, towards flood relief in the state of Odisha.	2,357,952		2,357,952	0
National Bank for Agriculture and Rural Development, Financial literacy for the state of Jharkhand.	323,541		323,541	0
Assam State Urban Livelihoods Mission Society towards formation of SHG's at all the municipals areas within the state of Assam.		5,660,000	5,660,000	0
ICCO		1,369,625	1,369,625	0
SIDBI (Flexi Grant) (for capital accusation for Patna Regional Office)	123,716			123,716
Sir Dorabji Tata Trust , to initiate an action research in two regions in Northwest on promotion of constructive development activities by civil groups to create replicable livelihood models.	64,758			64,758
Housing Development Finance Corp. (Implementation Exp, RGVN/Agency)	194,000			194,000
Social Work and Research Center, Tilonia	8,000			8,000
European Union funded project on Cross -border Transfer of Agricultural Technologies, Institutional and Market Development for six Districts of Assam.	1,787,105			1,787,105
Assam Foundation of North America towards setting up an yarn bank in Assam.	44,273			44,273
National Rural Livelihood Mission, Mahila Kisan Sashaktikaran Pariyojana, towards implementing in two blocks of Berpata Dist & one block at Dhamaji Dist of Assam.	4,122,415	6,869,539	10,208,334	783,620
RGVN-Solar Energy, initiative from individual & charitable org for solar projects	237,172	3,000		240,172



SCHEDULES - D GRANTS	Balance as at 01.04.2016 Rs.	Received during the period Rs.	Utilized during the period Rs.	Balance as at 31.03.2017 Rs.
North East Rural Livelihood Programme-SIKKIM	1,283,826	6,653,273	5,434,877	2,502,222
North East Rural Livelihood Programme-Tripura	637,423	2,426,658	2,108,605	955,476
CRISIL- "Pragati" a Financial Literacy and financial inclusion programme to empower women to make independent financial decisions and informed financial choices that can help improve their standard of living and economic activities. The program is held at six Dist of Assam.	7,480,086	14,758,530	20,031,862	2,206,754
Navajbai Ratan Tata Trust- floor relief programme for Goalpara Dist of Assam.	1,420,856	919,667	2,335,808	4,715
Vattikuti Relief India Foundation (VIRF) -& RGVN had join together for a program "UNNATI" for poverty alleviation and promoting a less cash ecosystem to attain a complete and comprehensive Financial Inclusion among poors in six Dist of Assam.	558,344	12,148,742	10,601,142	2,105,944
Karl Kubel Stiftung, Introduction of an Inovative Self-Substaining Service Provision System for Transfer of Agricultural Technology and Market Development for Farming Communities- for Bhurbandha Block of Morigaon Dist, of Assam	677,627	5,016,282	5,412,246	281,663
National Bank for Agriculture and Rural Development - Promotion of Farmer Producer Organisation(FPO), at Morigaon Dist, of Assam.	120,000	235,000	218,071	136,929
Beneficiaries Contribution under Karl Kubel Stiftung Project		1,500		1,500
Assam Project on Forest and Biodiversity Conservation Society		16,799,364	13,602,128	3,197,236
Corporate Law Group		200,000	185,255	14,745
Rs.	21,452,907	73,061,180	79,861,259	14,652,828



SCHEDULES - E PROJECT/CSR	Balance as at 01.04.2016 Rs.	Received during the period Rs.	Utilized during the period Rs.	Balance as at 31.03.2017 Rs.
Industrial Finance Corporation of India, initiative towards promotion of low cost sanitation and solar lighting in semi urban areas near Guwahati, Assam	196,587		196,587	0
Numaligarh Refinery Ltd survey of beneficiaries at its project site at Numaligarh.	78,412	180,000	258,412	0
IFCI Social Foundation under CSR activities for Enhancement of Productivity and Establishment of People's Institution in Assam, Goalpara Dist.	526,149		526,149	0
Nidan- Providing Technical Support to Strengthening the Community Managed Microfinance program at Bihar.	197,440	50,000	247,440	0
North East Rural Livelihood Project- Conducting TOT on Organizational Management of SHG Village Federations to PFT Coordinators and DPMU Coordinators of Project District , in the state of Sikkim, Nagaland, Mizoram & Tripura.	188,214		188,214	0
JINDLE Steel for development of SHG in the state of Odisha.	3,505			3,505
Numaligarh Refinery Ltd for implementation of "System Of Rice Intensification" (SRI) in and around their refinery at Numaligarh in the Dist of Golaghat of Assam.	505,708			505,708
Hindustan Coca-Cola Beverages Pvt Ltd, towards providing basic hygienic amenities & livelihood support for three villages surrounding their Burnihat & Gaya premises .	166,452			166,452
State Institute of Rural Development , Assam towards study.	84,500			84,500
ACC Ltd CSR initiative for assisting to improve the quality of life and self reliance after natural disaster caused by PHAILIN.	35,789			35,789

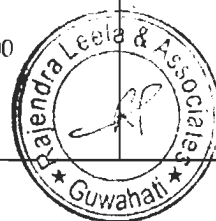


SCHEDULES - E PROJECT/CSR	Balance as at 01.04.2016 Rs.	Received during the period Rs.	Utilized during the period Rs.	Balance as at 31.03.2017 Rs.
IDBI Bank's initiative under their CSR activities for adoption of Amkota Village under Morigoan Dist as model village.	1,163,289	376,060	1,191,011	348,338
Consumer Unity & Trust Society, of Rajasthan, a portfolio partner of the Dept of Foreign Affairs and Trade (DFAT), Govt of Australia for the project entitle, "Sustainable Development Investment Portfolio in South Asia"	475,034	498,000	776,348	196,686
Govt of Assam, Directorate of Eco & Statistics for study Study of Real Estate growth in Guwahati, Dist wise production of Mushroom & Floriculture in Hajo, in the state of Assam.	1,129,318		216900	912,418
IFCI Social Foundation under CSR activities for Healthy Living Project, providing Toilets , Drinking water & Solar lighting for poor & under privilege villages at the State of Assam.	4,131,264	7,309,687	7,110,094	4,330,857
IFCI-Patna- Proposal for Construction of Toilets in School- Phoolpur District in Allahabad, Uttar Pradesh	1,479,483		1,435,072	44,411
Numaligar Refinery Ltd, Mushroom: Promoting Livelihood Enhancement project & Women Empowerment at Golaghat in the state of Assam	112,90	131,231	105,512	138,626
Assam Gas Company Ltd CSR activities ; providing Toilets , Drinking water & Solar lighting & also livelihood training for the poor & under privilege of three villages under Tinsukia Dist of Assam.		2,368,783	42,234	2,326,549
Indian Oil Corporation, Guwahati Refinery towards survey.		75,000		75,000
	10,474,051	10,988,761	12,293,973	9,168,839



SCHEDULE -F (FIXED ASSETS)	GROSS BLOCK			DEPRECIATION			NET BLOCK		
	As at 01.04.16	Addition	Sales	As at 31.03.2017	Upto 31.03.16	For the period	Upto 31.03.2017	As at 31.03.2017	As at 31.03.2016
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Office Equipment	8,444,961	302,178		8,747,139	7,648,841	274,575	7,923,416	823,724	796,120
Furniture & Fixture	2,612,649	209,562		2,822,211	1,775,960	104,625	1,880,585	941,626	836,690
Motorcycle	1,682,299			1,682,299	1,306,878	75,084	1,381,962	300,337	375,421
Cycle	56,931			56,931	20,370	7,312	27,682	29,249	36,561
Vehicle	2,822,070			2,822,070	2,354,969	93,420	2,448,389	373,681	467,101
Generator	48,500			48,500	45,769	683	46,452	2,048	2,731
Computer Software	569,918	126,510		696,428	351,586	86,211	437,797	258,632	218,332
Weeder	45,724			45,724	26,434	4,823	31,257	14,468	19,290
Rs.	16,283,052	638,250	0	16,921,302	13,530,807	646,732	14,177,539	2,743,763	2,752,246

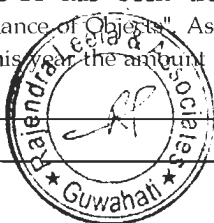
SCHEDULE-G INVESTMENTS (AT COST)	As at 31.03.2017	As at 31.03.2016
BONDS:		
West Bengal Infrastructure Development Finance Corporation Ltd. (Face value Rs.50,00,000/-) (Rs. 50,00,000/- @9.20% date of maturity 06.04.2020.)	5,000,000	5,000,000
ICICI Bank (perpetual) (Face value Rs.1,17,80,000/-) (Rs.37,80,000/- @10% date of maturity 10.11.2017)	3,780,000	11,780,000
HDFC Ltd. (Face value Rs.20,00,000/-) (Rs. 20,00,000/- @ 10.35% date of maturity 06.06.2017)	2,000,000	2,000,000
Kotak Mahindra Bank (Face value Rs.10,00,000/-) (Rs. 10,00,000/- @10.25% date of maturity 09.05.2018)	1,000,000	1,000,000
Yes Bank (Face value Rs. 50,00,000/-) (Rs. 50,00,000/- @ 9.65% date of maturity 22.01.2020)	5,000,000	5,000,000



SCHEDULE -G INVESTMENTS (AT COST)	As at 31.03.2017	As at 31.03.2016
Bank of Baroda (Face value Rs. 50,00,000/-) (Rs. 50,00,000/- @ 9.15% put/call option 23.11.2020)	5,000,000	5,000,000
Industrial Finance Corporation of India (IFCI) (Face value Rs.5,10,00,000/-) (Rs.3,00,00,000/- @9.90% date of maturity 01.12.2019) (Rs.2,10,00,000/- @9.81% date of maturity 01.12.2021)	51,000,000	51,000,000
IDBI Perpetual Bond (Face value Rs.2,90,00,000/-) (Rs.2,90,00,000/- @10.75% date of maturity 01.12.2019)	29,000,000	0
HDFC Ltd.		5,000,000
Axis Bank (perpetual)		7,000,000
Industrial Development Bank Of India		5,000,000
TERM DEPOSITS:		
HDFC Ltd. (FD @ 9.55% quarterly, Rs. 50,00,000 maturity on 22.05.17)	5,000,000	23,500,000
HDFC Ltd. (FD @ 9.00 quarterly, Rs 25,00,000 maturity on 12.06.17)	2,500,000	2,500,000
Mutual Funds:		
SBI Contra Fund-Regular Plan-Dividend	65,794	65,794
DSP BLACK Rock Money Manage Fund Reg Growth	500,000	
DSP Black Rock Ultra Short Term Fund DP- Growth	6,950,000	
DSP Black Rock Income Opportunity Fund	2,500,000	
IDBI Ultra Sh. Term Fund IDBI-Growth		6,000,000
DSP Black Rock Ultra Short Term Fund DP- Growth	5,000,000	
TERM DEPOSITS: SHORT: Banks		
	1,825,463	13,085,464
Rs.	126,121,257	142,931,258



SCHEDULE-H LOANS	Outstanding as at 01.04.2016 Rs.	Disbursed during the period Rs.	Repayment during the period Rs.	Outstanding as at 31.03.2017 Rs.
Secured: Housing Development Finance Corporation Ltd. (Shelter Loan) (secured by mortgage of dwelling units of beneficiaries in form of lender)	19,926,459			19,926,459
Unsecured: Small Industries Development Bank of India(for Micro Finance on lending to beneficiaries at Patna Regional office)	36,561			36,561
Small Industries Development Bank of India(for Micro Finance on lending to beneficiaries at Bhubaneswar Regional office)	1,141,430			1,141,430
Assam Co-operative Apex Bank (for Micro Finance on lending to beneficiaries at NER Regional Office)	637,090			637,090
National Bank for Agriculture & Rural Development (for Micro Finance on lending to beneficiaries at NER, Patna, Bhubaneswar & Chhattisgarh Regional Office)	2,429,962			2,429,962
Rashtriya Mahila Kosh (for Microfinance on lending to beneficiaries at NER Regional Office)	1,957,035			1,957,035
Small Industries Development Bank of India(for Micro Finance on lending to beneficiaries at NER Regional office)	879,776			879,776
National Bank for Agriculture & Rural Development (for Mushroom Cultivation at Baska Dist of Assam under NER Regional Office)	145,367			145,367
State Bank Of India (for Microfinance on lending to beneficiaries at Bhubaneswar Regional Office)	1,271,191		13,600	1,257,591
NGO support programme, the loaning activities of RGVN for livelihood since inception. The amount disbursed upto 2013-14 has been treated as "Expenditure in Pursuance of Objects". As per true accounting practice, this year the amount has been reflected under loan.	368,665	870,000	1,052,865	185,800
Rs.	28,793,536	870,000	1,066,465	28,597,071



SCHEDULE - I BALANCES	As at 31.03.2017	As at 31.03.2016
	Rs.	Rs.
In hand:		
RGVN	28,579	17,776
In Current / Savings Accounts with banks		
RGVN	14,761,132	12,962,047
Rs.	14,789,711	12,979,823

SCHEDULE - J ADVANCE & OTHER RECEIVABLES	As at 31.03.2017	As at 31.03.2016
	Rs.	Rs.
Advances (unsecured and considered good recoverable and/or adjustable)		
to staff & others(Agencies for projects)	4,945,485	1,611,977
Personnel Loan (staff)	792,316	893,737
Security Deposits	203,200	203,200
Tax at sources	5,030,868	4,760,737
Tata Tea	6,852	6,852
Invest India Micro Pension Services Pvt Ltd.	26,868	26,915
Assam State Urban Livelihood Mission	2,967,306	406,637
Election Commission of Assam	12,445	435,894
ICCO Foundation		45,393
Directorate of Welfare of Plain Tribes & Backward Classes, Assam.	143,862	
District Administration -Kamrup(Rural) Assam towards construction of toilets.	325,838	
IFCI Goalpara Project	567,712	
NERLP-TOT	213,355	
HBPCL-Patna	22,339	
Servive tax	222,062	160,961
Rs.	15,480,508	8,552,303



SCHEDULE-K EXPENSES IN PURSUANCE OF OBJECTS	Year ended 31.03.2017	Year ended 31.03.2016
	Rs.	Rs.
Expenditure on Specific Projects	57,700	140,223
Grant expenditure for Specific Project	92,155,232	75,369,469
Relief	13,720	125,600
Training and Workshops	38,387	175,662
Rural Innovation	70,450	439,572
Fellowship		30,000
Project Development:		
Piggery	711,874	352,589
Mushroom	381,137	
Handloom	3,740	
Fishery	262,600	151,109
Project Formulation	415,329	178,238
	94,110,169	76,962,462

SCHEDULE-L EXPENSES ON & FOR PERSONNEL	Year ended 31.03.2017	Year ended 31.03.2016
	Rs.	Rs.
Salaries & Allowances	3,969,290	6,481,580
Gratuity	294,703	44,775
Leave Encasement	224,104	239,498
Leave Travel Assistance	509,994	873,431
Interest Subsidies	73,173	82,795
Contribution:		
Provident fund	607,711	618,801
Hospitalization Benefit Fund	674,111	568,895
Gratuity provision	132,682	25,796
Group Accidental Insurance		24,406
Welfare Expenses	324,296	376,823
Joining & Transfer Allowance		64,528
Rs.	6,810,064	9,401,328



SCHEDULE - M	Year ended	Year ended
EXPENSES ON ADMINISTRATION	31.03.2017	31.03.2016
	Rs.	Rs.
Rent (Net)	308,147	580,438
Electricity	80,807	54,392
TRAVELLING & CONVEYANCE		
Executive Director	138,614	220,139
Employees	168,603	142,440
Others	37,364	97,505
Vehicle Operations	133,340	99,813
Printing & Stationery	125,942	217,297
Postage & Telephone	75,948	167,798
Books & Periodicals	28,878	31,585
Bank Commission & Charges	15,155	19,737
Legal & Professional Fees	20,000	58,600
Electronic Communication	81,308	32,820
Foundation Day Celebration	40,617	119,168
RGVN Retreat		29,000
REPAIRS & MAINTENANCE		
Office Equipment	28,520	75,000
Furniture & Fixture	1,390	10,275



SCHEDULE - M EXPENSES ON ADMINISTRATION	As at 31.03.2017	As at 31.03.2016
	Rs.	Rs.
Electrical	7,641	20,524
Upkeep of Offices	81,720	58,491
AUDITOR'S REMUNERATION		
Statutory Auditors		30,000
Income tax matter	14,100	92,450
Service Tax Matter	2,290	
Internal Auditors	52,824	18,895
Auditor's Travel Expenses	10,000	105,000
Insurance (others)	20,370	1,866
Miscellaneous Expenses	50,319	69,772
Advertisement Expenses	77,290	5,410
Guest Entertainment	13,368	38,121
Donation	28,470	14,300
Office Shifting Expenses	2,200	21,220
Rs.	1,645,225	2,432,056



SCHEDULE : N

ACCOUNTING POLICIES AND NOTES ON ACCOUNTS

A. ACCOUNTING POLICIES

1. The Main accounts are maintained on cash basis.
2. The Fixed Assets have been accounted for at historical cost i.e. cost of acquisition and expenses related to it and none of the fixed assets has been revalued during the year.
3. In accordance with the provisions of its Memorandum of Association, all contributions received are treated as Corpus unless otherwise decided by the Governing Board. Contributions received in kind are valued on estimated basis and accounted for accordingly by corresponding debit to assets.
4. Depreciation on Fixed Assets is provided for on WDV basis. Cash proceeds/realization up to the end of the year against the sale of assets is credited to the respective block of assets and no profit/loss is worked out thereon. Full year's depreciation is charged in case of assets purchased during the year.
5. Short term deposits are taken as investments. Income from investments is accounted for on cash basis and includes the amount relating to earlier years also.
6. Returnable as well as non-returnable grants made to various groups in pursuance of objects and repayments there from are treated on revenue basis and are accounted for accordingly on cash basis.
7. Expenses / losses other than Direct Expenditure in pursuance of Objects are allocated between such Direct Expenditure and Expenses for Administration at a percentage of 85 and 15 respectively.
8. Expenditure of revenue nature on specific projects out of grants received is charged to appropriate revenue heads and credit is taken to the extent of such expenditure to the Income and Expenditure Account. In case of expenditure of Capital nature out of grants, the respective fixed assets are debited and the credit to the same extent is taken to the Capital Reserve Account. The amount of grants pending utilization against such projects is treated as liability.
9. Gratuity is accounted for on cash basis.



NOTES ON ACCOUNTS

1. Financial returns from various Regional Offices are received and compiled at Head Office.
2. Credit has been taken in Capital Reserve Account to the tune of ₹Nil and ₹921.55 lakhs in Income & Expenditure Account for disbursement under specific project out of fund received from various sources.
3. Interest paid @ 9% to the Staff Disability Fund and Employee's Hospitalization benefit fund up to 2014-2015 has been discontinued. RGVN has provided medical insurance to its permanent employees from 2015-2016. The "Personnel Loan to Staff" carries an interest @ 9%, and treated as income under "Miscellaneous Receipt".
4. Provision for gratuity payable has been made @ 20% out of total payable as on 31st March 2017.
5. The core RGVN activities of loan disbursement for livelihood projects have been reflected as "Loan" in "Application of Fund". Up till 2013-14, the loaning has been treated as part of expenditure. The repayment of Loan is the recovery of Assets, and the interest earn has been reflected as income.
6. The Society has taken a loan from HDFC for onward lending to NGOs for undertaking Low Cost Housing Scheme. Accordingly the borrowings from HDFC has been reflected under the head "Borrowings" in Sources of Fund and the advances to NGOs have been reflected under the head "Loan" in Application of Fund. Confirmation of balances from HDFC is awaited.
7. The society has taken up Grant and CSR based project related to socio economic development, health and hygiene and better environment for masses from other organization from 2010-11. These projects expenditure has subsidized the Administrative & Personnel cost of RGVN on proportionate basis. The unspent balance under these is reflected as Grants (Pending utilization) and Project (Pending utilization).
8. An amount of ₹7,70,000 was paid as premium towards purchase of Bonds from secondary market, as the net yield of these bonds was better than the yield available in the primary market. It has been decided to write off the total premium amount proportionately over a period of three years. Accordingly an amount of ₹2,56,000 has been written off during this year and the balance will be written off in subsequent years.
9. Provision for loan loss against loan lending to NGOs for undertaking Micro lending programme in Orissa, Bihar, NER, Chhattisgarh, Jharkhand & Andhra Pradesh was made @ 1% of loan outstanding up to 2014-15. Bad debts amounting to ₹1,42,73,714 has been written-off during 2014-2015. The balance of ₹71,125 reflects under Provision for loan loss. No further provision has been made.
10. There is an outstanding of ₹73,542 under Current Liabilities, which is ₹62,262 towards payment not honored by bank and deposit toward sale proceeds of product under RGVN-forest grant project for ₹11,280. The payment are subsequently reissued.
11. Bifurcation of RGVN-CSP programme;

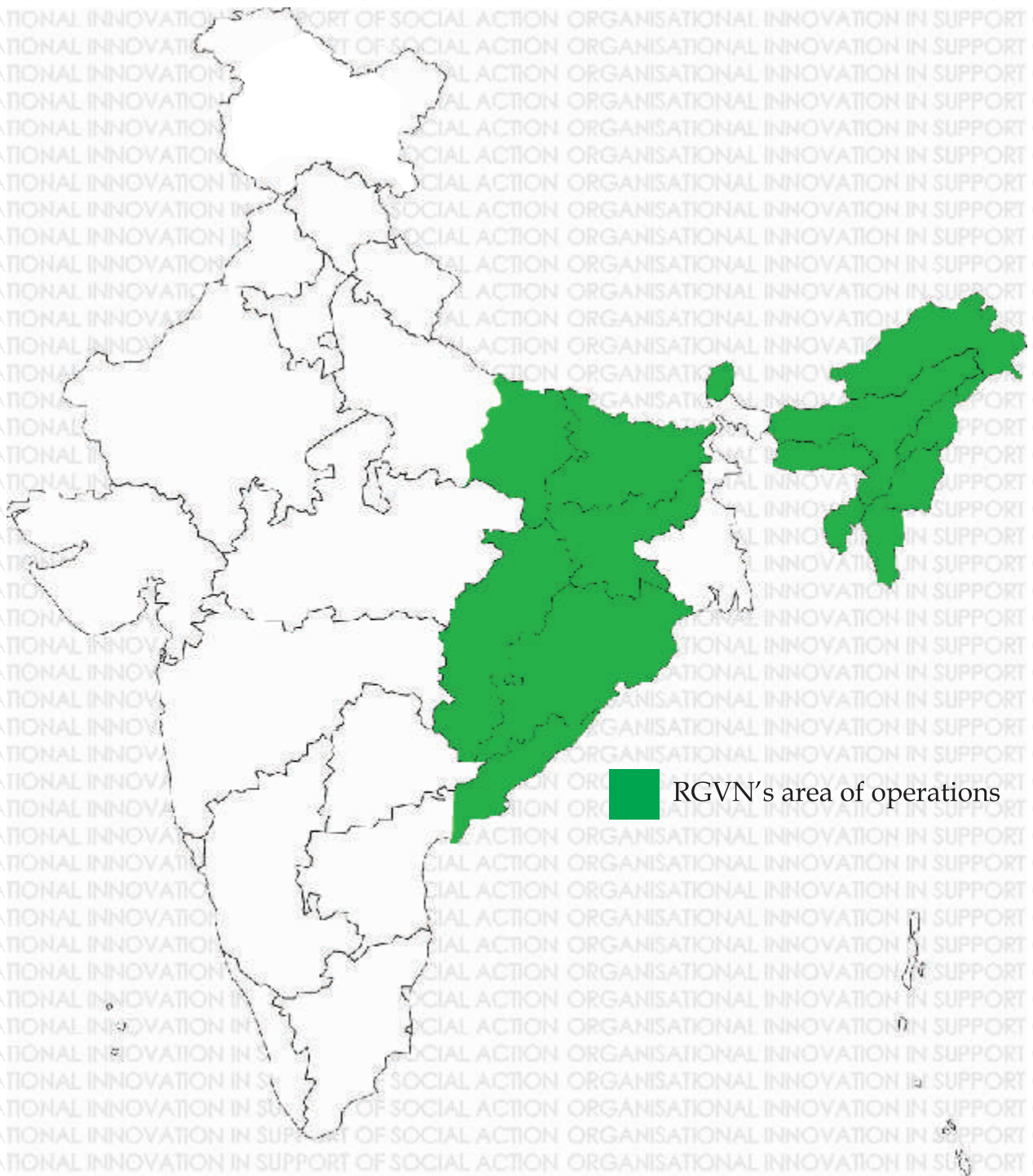
As per the terms and conditions of a 'Business Transfer Agreement' entered into by the Rashtriya Gramin Vikas Nidhi (RGVN) and Brahmaputra Community Development Trust (BCDT) on 25th of March, 2010, effective from the morning hours of 1st March, 2010, certain assets and liabilities of the erstwhile RGVN-CSP programme of the RGVN dealing mainly with Micro Finance activities were transferred to the Brahmaputra Community Development Trust (BCDT). The net amount receivable from BCDT is ₹33,70,866.

12. Previous year's figures have been rearranged and/or regrouped wherever necessary.





SPREAD OF RGVN



REGISTERED HEAD OFFICE

Rashtriya Gramin Vikas Nidhi
Padma Lakhi Complex,
Opp. Bye Lane No. 8, Rajgarh Road, Guwahati-781003, Assam
Tel: +91-361-2452320, 2528652 Fax: +91-361-2528523
Email: rgvnho@gmail.com
Website: www.rgvnindia.org

REGIONAL OFFICES

NORTH EASTERN REGION

Padma Lakhi Complex, 1st floor, Opp. Bye lane No. 8
Rajgarh Road, Guwahati-781003, Assam
Tel/Fax: +91-361-2454376
E-mail: rgvnner_2008@rediffmail.com

EASTERN REGION, PATNA

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Dak Bungalow Road, Patna-800001
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Email: rgvnpatna@rediffmail.com

EASTERN REGION, BHUBANESWAR

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EASTERN REGION, RAIPUR

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