

VILLAGE DEVELOPMENT CENTRE

Regn No: 94 / 1984

No, 6, 6th Street, Gandhinagar, Mannachanallur Post,
Tiruchirappalli Dt, Tamilnadu, PIN: 621005

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Annual Report for the Year 2021-2022

Introduction:

Village Development Centre shortly known as VDC was established in the year 1984. Since its inception it has been mobilizing and involving thousands of poor and making them aware, bringing them together, motivating to get empowered. We have succeeded in our endeavors through our planned interventions. Indeed, "VDC" is a catchy word for many households in the project area. VDC works with children, women, unorganized labourers, small and marginal farmers, landless agricultural labourers, tribal, widows and destitute women and greeting its partners whose cooperation is lot in its endeavour for the underprivileged and marginalized. We have rooted with community, long-standing association and constructive relationship with our partner communities.

Legal Entity:

- VDC Society Registration No: 94/1984 dated 29th December 1984.
- VDC - IT Unique Identification No for 12A: AAATV0152CE19942,
- VDC - IT Unique Identification No for 80G: AAATV0152CF20211
- VDC's Income Tax Permanent Account :AAATV0152C
- VDC – FCRA Registered number No: 076040142 dated 14th October 1992.
- VDC Darpan Number: TN/2017/0164668
- VDC TAN number: CHEV21503G

Vision:

"Establishment of sustainable social order with equality and justice for eco friendly life"

Project Area:

State : Tamilnadu,

District : Tiruchirappalli and Pudukkottai,

Blocks : Mannachanallur, Musiri, Turaiyur & Lalgudi, blocks in

Tiruchirappalli Population : 10,000 families

Activities and achievements for the year 202-2022:

1. Direct Credit linkage to SHGs through NABFINS Ltd:

VDC is a Business Correspondent (BC) in NABFINS Ltd, Bangaluru a subsidy wing of NABARD, Government of India. It has credible partnership more than a decade. NABFINS Ltd is providing micro credit directly to the women self help group members promoted by NGOs. It has some rating process. They are lending to the group members directly under their terms and conditions. As a business correspondent, VDC linked its women self help groups to avail credit from NABFINS Ltd. We have credible and cordial partnership with NABFINS Ltd. Once the rating processes are completed, they release the loan amount directly to the member's bank account. They collect service charges, GST and insurance amount and tax for the loan amount they released. The group members are utilizing the loan amount for income generation, asset creation like house construction, cattle purchase, and education of children and repaying the credit promptly.

We are frequently visiting the each member and group and monitoring their loan utilization and loan repayment and business developments. We have organized village level meetings, Panchayat level trainings and cluster level training for the women self help groups. Before lending we will grade the group for the eligibility. The group should maintain the group records up to date to avail credit from the NABFINS Ltd. Covid 19 has created a critical situation in the lending and repayment and we manage the hard situation by frequent visits to the groups.

2. SHG Members / Animators Training:

VDC is involving in conducting training for new group members is a regular process in VDC. During the reporting period, VDC has been conducted 3 training programs on SHG Management for the members and representatives of the SHGs. We utilized the services of our staff and volunteers to train the members. We trained them on book keeping, financial management, access bank credit, regulating the internal loan, participation in the SHG meetings, ensuring the participation in the grama sabha meetings. The trainer gave some practical exercise at the training to write the minutes, savings ledger, loan ledger, general note, cash book, individual pass book etc. All the three training program contents are same and this training helped the Animators, Representatives and Members to write their group records on their own.

VDC is conducting such type of training program regularly to the women leaders. This helps the women to manage their accounts and records on their own. Their main grievances are home and employment opportunity skills. We are trying donation for their requirements.

3. Micro Credit for Income Generation Activities (IGP):

Rastriya Mahila Kosh –RMK a wing of Women and Child Department, Government of India undertaking extended credit support to VDC. We supported micro credit to women SHG to establish their micro enterprises for self-employment and income generation. Through the RMK revolving loan scheme, we have supported 2 women self help groups for their IGP activities. The supported women established their own trades like petty shop, house hold utensils renting for functions, mini hotels, cattle farm, milk vending, readymade garments, tailoring, hollow block production, vegetable vending, education and agricultural development activities. We are conducting regular training for the women self help groups.

Due to Covid 19 many groups are unable to pay the loan in time and many are expecting loan and interest waive. We are dealing this critical situation with carefully because it is in the hands of RMK and not with us.

4. Children education support:

VDC supported 6 children with educational materials like pen, pencil, rubber, geometric box, colour box etc. This support was given at Manachanallur for the poor students covering the Manachanallur villages. We have organised village level campaigns for prevention of dropouts at schools. Many parents are now equipped with the importance of education.

5. Plastic awareness camp:

We conducted an awareness campaign at Chennakarai village on 9th October 2021. Our women group members and some children were participated in the training program. We trained the group members on the evils of plastic, eligible micron, how it affects soil and water recharge structures etc. We distributed sample cloth bags to bring habits to purchase materials on cloth bags and to avoid the plastics.

6. Collective farming training:

VDC organised a special program on the principles of Collective farming for small and marginal farmers at Alagiyamanavalam village on 18th November 2022. The farmers were collected and organised in a common place for awareness program. They were explained with the principles of collective farming, pros and cons of collective farming. Success stories of the concept also shared in the meeting. Farmers asked various questions regarding SHG, bank details, bank transactions, and other details. All were explained and cleared. Farmers also shared their experience in farming, ploughing, seeding, weeding, and cultivating.

7. Environmental awareness camp:

VDC has been organised an environmental awareness campaign program at Solanganallur and Kuruvampatti villages on 7th and 8th July 2022 on the theme of Restore our earth. Women group members and school students were oriented about the pollution on earth, air and water. An interaction session was made with them. After interaction session, they took an oath to avoid plastic materials at their house and schools. They assure that they will put their effort to mitigate earth from pollution.

8. Food processing training:

VDC has been conducted food process training on various food processing methods. 25 women were participated in the training. We organized this training at Manachanallur at our office. One of the trained cook in our project are trained the women on Mushroom, banana allied products including juice, sugar cane and allied products, rice and allied products, preparation to the participants.

9. Covid 19 Food donation:

Covid Relief food was distributed in and around villages of Manachanallur. The street dwellers were concentrated more in this food distribution process. The food and water was served for all the three times per day. We provided lunch for the elders nearby government hospital, slums and vegetable market. The beneficiaries were felt happy and shared that they were blessed to get enough food in the pandemic situation. Our volunteers spend some time with the beneficiaries and shared their psychological ventilations.

10. Vegetable cultivation training:

We have organised vegetable cultivation training for the women at Kanyakudi village on 28th August 2022 in which 30 women were participated. We trained the groups how to cultivate vegetable at farms and in kitchen garden with cost effective method with minimum cost. We distributed vegetable seeds to the women on country variety.

11. Children Clubs:

VDC promoted 30 Children Clubs in the project area and equipped the children in education, health, sports and games, leadership and cultural aspects. The club meets once in three months and discussed their overall activities and developments. We need to continue this activity and hence we are in the process of finding a suitable donor for the children overall developments.

12. Networking Activities:

VDC have membership with the following credible networks.

TamilNadu Voluntary Health Association	- TNVHA
Tribal Association for Fifth Schedule Initiatives	- TAFSI
Association for Self Development Initiatives	- ASDI
Campaign Against Child Labour	- CACL
Credibility Alliance	- CA
Guide Star India	- GSN No: 512

13. National and International Travel:

There is no any national or international travel by the board members, staff and volunteers of VDC.

14. VDC Board Meetings:

- The minutes of the meetings are recorded, read, approved and circulated to all the board members.
- The board approved the programs, budget, annual activity report and audited financial statements of accounts.
- No remuneration or salary is paid to the board members. Only TA and DA paid for their participation in the board meetings,
- The Secretary of the VDC has been continuing as the Project Director of VDC and paid monthly Rs. 6,000 as consolidated travel to coordinate the various projects of VDC, and no Honorarium or Salary paid to him,

15. Honorarium & benefits to staff

Rs. Per month	Male	Female	Total
Less than Rs. 3,000	0	2	2
Rs. 3,000 – Rs 5,000	0	1	1
Rs. 5,000 – Rs 10,000	0	2	2
Total	0	5	5

Highest Honorarium Paid Rs. 8,000. Lowest Honorarium paid Rs. 2500.

16. Auditor:

Mr. S. Kalaimani, Chartered Accountant (M. N. 019199), Tiruchirappalli has been appointed as Auditor for next three year ie upto 2025. The accounts of the organisation are constructed on "Cash Basis".

17. Our Bankers:

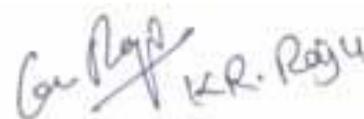
We are thanks to our bankers Bank of Baroda, State Bank of India, Mannachanallur and New Delhi (Main branch – FCRA), Canara Bank, Thirupanjeeli and ICICI Bank, Trichy for their kind cooperation.

18. Acknowledgements:

VDC would like to express its thanks to our partners NABFINS Ltd- Bangalore, NABARD - Tiruchirappalli, for their kind support. Further, we express our thanks to Mr. EWrenn Eoin, Livelihood Advisor, Trocaire and Mrs. Lakshmi Raman, Kaizen Surya Associates for their kind support in our endowers. We acknowledge our sincere thanks to our board members, networks, NGOs, Government Officials, CBOs for their priceless support.

Balance Sheet of VDC for the Year 2021-2022			
Receipts	Rs	Payments	Rs
Opening Balance	43480.54	By Salaries, Travel & Benefits	205000.00
To Government Grant	379866.00	By Program Expenditure	279301.00
To Foreign Grants		By Interest & Loan Repayment	180500.00
To Local Grants	51165.00	By Loan to Women SHG	12999.00
To Interest and Loans	300400.00	By Office Support	36172.40
To Bank Interest	538.00	By Closing Balances	61477.14
Total	775449.54	Total	775449.54
Expenditure	Rs	Income	Rs
To Salaries, Travel & Benefits	205000.00	By Govt. Grant	379866.00
To Program Expenditure	279301.00	By Foreign Grants	0.00
To Interest and Loans	180500.00	By Local Grants	51165.00
To Office Support	36172.40	By Interest Received	300400.00
To Depreciation	28236.00	By Bank interest received	538
To Excess of Income over Expenditure	2759.60		
Total	731969.00	Total	731969.00
Liabilities	Rs	Assets	Rs
Capital Fund	1028378.26	Fixed Assets	177156.11
Loans SHGs	2032248.00	Advances & Deposits	90823.00
Loans from General Fund	0	Loans to SHGs	2731170.00
	0	Closing Balance	61477.14
	3060626.26	Total	3060626.25

Signature



Place : Mannachanallur

Date : 28.09.2022

K. R. Raju, Secretary, VDC