

S. KALAIMANI & CO.,
CHARTERED ACCOUNTANTS

UMA ILLAM,
20, MALAR SALAI,
ANNAMALAI NAGAR,
KARUR BYE-PASS ROAD,
TIRUCHY - 620 018.
PHONE : 2768009, 2761828

S. KALAIMANI, B.Sc., LL.B., C.C.A., F.C.A.,

AUDITOR'S REPORT

I have audited the attached Balance Sheet of "VILLAGE DEVELOPMENT CENTRE" NO :6, 6TH STREET, GANDHINAGAR, MANNACHANALLUR, TIRUCHIRAPALLI - 621005 and Registration Number : 94 / 1984, as at 18.11.1984 and also the Income and Expenditure Account for the year ended 31.03.2016 and report that :

1. I have obtained all the informations and explanations, which were necessary for the purpose of my audit.
2. In my opinion proper books of accounts have been kept by the Association so far as it appears from my examination of the books.
3. The Balance Sheet and the Income and Expenditure Account are in agreement with the books of accounts of the Association.
4. In my opinion and to the best of my information and according to the explanations given to me the said accounts give a true and fair view of the state of affairs of the Association.

(i) In the Case of the Balance Sheet as at 31st March, 2016 and

(ii) In the Case of the Income and Expenditure Account of the Excess of Income over Expenditure for the year ended 31.03.2016.

PLACE : TIRUCHIRAPALLI.
DATE : 24.06.2016

S. KALAIMANI
B.Sc., LL.B., C.C.A., F.C.A.,
CHARTERED ACCOUNTANT
UMA ILLAM, No:20, MALAR SALAI,
ANNAMALAI NAGAR, TIRUCHY - 620 018
M.No:019199
FIRM REG.No:001663S


S. KALAIMANI & CO
CHARTERED ACCOUNTANT.
MEM. NO. 019199.
FIRM REG. NO. 001663 S

VILLAGE DEVELOPMENT CENTRE

**REGN.NO: 94/1984, NO. 6, 6th STREET,
GANDHI NAGAR, MANNACHANALLUR, TIRUCHY - 621 005.**

NOTES ON ACCOUNTS FOR THE YEAR ENDED: 31.03.2016.

1. METHOD OF ACCOUNTING:

The Assessee has been consistently following the Cash System of accounting.

2. FIXED ASSETS:

Fixed Assets are stated after deducting Depreciation.

3. DEPRECIATION:

Depreciation has been calculated in the books of accounts on written down method.

PLACE : TIRUCHIRAPALLI.
DATE : 24.06.2016.



SIGNATURE

MEM. NO. 019199.

FIRM REG. NO. 001663 S

S.KALAIMANI

B.Sc., LLB., C.C.A., FCA.,

CHARTERED ACCOUNTANT

JMA ILLAM, No: 20, MALAR SALAI,

ANNAMALAI NAGAR, TIRUCHY - 620 018

M.No: 019199

FIRM REG.No: 001663S

VILLAGE DEVELOPMENT CENTRE
 REGN. NO: 94/1984, NO: 6, 6th STREET, GANDHI NAGAR, MANNACHANALLUR (POST), TIRUCHY - 621 005.

CONSOLIDATED FOREIGN AND LOCAL CONTRIBUTION RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 31.03.2016

	RECEIPTS	AMOUNT Rs. P.	PAYMENTS	AMOUNT Rs. P.
To OPENING BALANCES:				
1. FOREIGN CONTRIBUTION:				
Cash in Hand	-		Salary	31,000.00
Cash at Bank of Baroda A/c No : 01/849	4,107.20	4,107.20	Training Expenses	4,705.00
2. LOCAL CONTRIBUTION:				
Cash in Hand	27,867.00		Syntax Tank	6,550.00
Cash at State Bank of India A/c No : 17060	1,380.96		Bore well Casing Pipe	34,500.00
Cash at Canara Bank A/c No : 9053	4,783.00		Bore well Digging charges	65,850.00
Cash at Citibank A/c No : 5558	8,074.51		Culvert and Plague	4,800.00
Cash at Bank of Baroda A/c No.01/6640	1,090.00		Water and Sanitation Training	2,100.00
Cash at ICICI A/c No.6228	1,436.00	45,231.47	Hand Pump and Fitting Charges	19,220.00
To FOREIGN CONTRIBUTION:				
1. PROJECT OF TRIBAL DEVELOPMENT:				
Grant Received from VRDP, Salem.	36,000.00	36,000.00	Platform Construction & labour Charges	10,848.00
2. PROJECT OF WATER FOR HUMANITY FUND - USA:				
Grant Received from WHF, USA	1,22,412.00		Tools	147.00
Bank Interest	952.00		Bank Charges	369.00
Donation Received	20,015.00		Loan Repaid	1,000.00
Loan Received	1,000.00	1,44,379.00		1,45,384.00
3. PROJECT OF OTF - CANADA:				
Grant Received from OTF, Canada	17,777.00	17,777.00	Water, Health and Sanitation Training Expenses	12,177.00
To LOCAL CONTRIBUTION:				
1. PROJECT OF NABARD FINANCIAL SERVICES:				
Commission Received from NABFINS, Bangalore	5,68,801.00		Cost of Sanitary Napkins	5,600.00
Programme advance received back	30,000.00			17,777.00
Loan received	25,000.00			
Donation Received	31,000.00			
Subscription received	108.00			
Bank Interest	335.00	6,55,244.00		
By FOREIGN CONTRIBUTION:				
1. PROJECT OF TRIBAL DEVELOPMENT:				
2. PROJECT OF WATER FOR HUMANITY FUND - USA:				
3. PROJECT OF OTF - CANADA:				
By LOCAL CONTRIBUTION:				
1. PROJECT OF NABARD FINANCIAL SERVICES:				
Children Programme Expenses	6,226.00		Children Programme Expenses	6,226.00
SHG Grading Expenses	53,100.00		SHG Grading Expenses	53,100.00
Tailoring Training Expenses	38,613.00		Tailoring Training Expenses	38,613.00
Official Jewel making Training	24,600.00		Official Jewel making Training	24,600.00
Rice Mill Workers programme	20,250.00		Rice Mill Workers programme	20,250.00
Environmental Awareness Campaign	4,930.00		Environmental Awareness Campaign	4,930.00
Farmers Training	4,310.00		Farmers Training	4,310.00
Travelling Allowance	9,860.00		Travelling Allowance	9,860.00
Medical Allowance for Staff	57,012.00		Medical Allowance for Staff	57,012.00
Staff Honorarium	6,500.00		Staff Honorarium	6,500.00
	3,16,000.00			3,16,000.00



2.
CONSOLIDATED FOREIGN AND LOCAL CONTRIBUTION RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 31.03.2016

RECEIPTS	AMOUNT Rs. P.	PAYMENTS	AMOUNT Rs. P.
2. PROJECT OF NABFINS SHIP PROJECT: Grant Received from NABFINS, Bangalore Loan Received from Members	: 670.00 : 50,000.00 ----- : 50,670.00	1. PROJECT OF NABARD FINANCIAL SERVICES : (Contd) Staff Training Expenses Board Meeting Expenses Society Renewal Fees Battery Purchase Bank Charges Programme Advance paid Loan Repaid to Members TDS Audit Fees Administration Expenses	: 12,800.00 : 4,400.00 : 400.00 : 4,800.00 : 271.86 : 30,000.00 : 25,000.00 : 56,880.00 : 10,000.00 : 36,009.00 ----- : 7,21,961.86
3. PROJECT OF CANARA BANK LOAN UNDER TREAD SCHEME: Loan amount Recovered from SHG Members Interest Received from SHG	: 7,12,000.00 : 80,310.00 ----- : 7,92,310.00	2. PROJECT OF NABFINS SHIP PROJECT: SHG Formation Expenses SHG A & R Training Expenses SHG Members Training Expenses SHG Note Book Printing Expenses	: 26,000.00 : 8,600.00 : 12,090.00 : 3,370.00 ----- : 50,060.00
4. PROJECT OF RASTRIYA MAHILA KOSHI (RMK), NEW DELHI: Loan amount Recovered from SHG Interest Received from SHG Donations Received Bank Interest	: 28,76,600.00 : 4,01,287.00 : 500.00 : 68.00 ----- : 32,78,455.00	3. PROJECT OF CANARA BANK LOAN UNDER TREAD SCHEME: Loan paid to SHG Members Loan Repaid to Canara Bank Interest Paid to Canara Bank Travelling Allowance SHG Training & Grading Expenses Coconut leaves making Training Expenses	: 5,80,000.00 : 93,292.00 : 40,708.00 : 38,000.00 : 28,760.00 : 12,100.00 ----- : 7,92,860.00
5. PROJECT OF CHEERS: Grant Received from CHEERS, Trichy(Canara Bank) Grant Received from CHEERS, Trichy(SBI) Donation Received	: 1,500.00 : 4,500.00 : 4,000.00 ----- : 10,000.00	4. PROJECT OF RASTRIYA MAHILA KOSHI (RMK), NEW DELHI: Loan Paid to SHG's Honorarium Paid Bank Charges FCRA Renewal Fees Staff Travelling Allowances	: 31,85,000.00 : 48,000.00 : 45.00 : 500.00 : 45,000.00 ----- : 32,78,545.00
6. PROJECT OF NABARD: Grant Received from NABAKAD - MEDP Loan Received Donation Received Loan Received from Members - FLC Donation Received	: 1,12,500.00 : 1,12,500.00 : 20,145.00 : 71,700.00 : 15,220.00 ----- : 3,32,065.00	5. PROJECT OF CHEERS: School Rent Parents Meeting Expenses	: 4,500.00 : 4,000.00 ----- : 8,500.00
7. PROJECT OF LIC: LIC Commission Received	: 4,410.00 ----- : 4,410.00		
8. PROJECT OF GENERAL ACCOUNT: Bank Interest Donation Received Income Tax Refund Received Income Tax Refund Interest Received	: 559.00 : 200.00 : 40,840.00 : 3,470.00 ----- : 45,069.00		



3.
CONSOLIDATED FOREIGN AND LOCAL CONTRIBUTION RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 31.03.2016

RECEIPTS	AMOUNT Rs. P.	PAYMENTS	AMOUNT Rs. P.
		6. PROJECT OF NABARD - MEDP: Artificial Jewel Making Training Expenses : 41,885.00 Jew Making Training Expenses : 43,960.00 Textile Printing Training Expenses : 46,800.00 Loan Repaid : 1,12,500.00 : PROJECT OF NABARD - FINANCIAL LITERACY WORKSHOP: Stationery : 4,500.00 Food and Refreshment : 13,940.00 Honorarium : 3,000.00 Seating Arrangement Expenses : 2,800.00 Pamphlets, Banners, Photos and Reports : 14,680.00 Public Address System : 1,000.00 : Financial Literacy Cultural Program Expenses: Food, Refreshment and Logistics for Cultural Team : 8,600.00 Travel and Honorarium : 22,400.00 Van hire Charges : 6,800.00 Public address System : 9,200.00 : 7. PROJECT OF LIC: Tax Deducted at Source : 441.00 :	2,45,145.00
		By CLOSING BALANCES: 1. FOREIGN CONTRIBUTION: Cash in Hand : 295.00 Cash at Bank of Baroda A/c No : 01/849 : 3,102.20 : 2. LOCAL CONTRIBUTION: Cash in Hand : 3,772.00 Cash at State Bank of India A/c No : 17060 : 6,984.10 Cash at Canara Bank A/c No : 9053 : 5,182.00 Cash at Canara Bank A/c No : 5558 : 9,934.51 Cash at Bank of Baroda A/c No.01/6640 : 1,713.00 Cash at ICICI Bank A/c No : 6228 : 1,436.00 :	3,397.20
	54,15,717.67		54,15,717.67

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 B.Sc., LL.B., C.A., FCA.,
 CHARTERED ACCOUNTANT
 J. MULLAI, 100/50, MALAR SAHAI,
 ANNAMALAI NAGAR, TIRUCHY - 620 016
 M.No:019199
 FIRM REG.No:001663S

[Signature]

PLACE : TIRUCHIRAPALLI
 DATE : 24.06.2016
 S.V

SECRETARY

SD

VILLAGE DEVELOPMENT CENTRE

REGN.NO: 94/1984, NO: 6, 6th STREET, GANDBHI NAGAR, MANNACHANALLUR (POST), TIRUCHY - 621 005.

CONSOLIDATED FOREIGN AND LOCAL CONTRIBUTION INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31.03.2016

EXPENDITURE	AMOUNT Rs. P.	INCOME	AMOUNT Rs. P.
By FOREIGN CONTRIBUTION: 1. PROJECT OF TRIBAL DEVELOPMENT: Salary : 31,000.00 Training Expenses : 4,705.00 : ----- 35,705.00	35,705.00	To FOREIGN CONTRIBUTION: 1. PROJECT OF TRIBAL DEVELOPMENT: Grant Received from VRDP, Salem. : 36,000.00 : ----- 2. PROJECT OF WATER FOR HUMANITY FUND - USA: Grant Received from WHF, USA : 1,22,412.00 : Bank Interest : 952.00 : Donation Received : 20,015.00 : ----- 3. PROJECT OF OTF - CANADA: Grant Received from OTF, Canada : 17,777.00 : -----	36,000.00 1,43,379.00 17,777.00
2. PROJECT OF WATER FOR HUMANITY FUND - USA: Syntex Tank : 6,550.00 : Bore well Casing Pipe : 34,500.00 : Bore well Digging charges : 65,850.00 : Culvert and Plaque : 4,800.00 : Water and Sanitation Training : 2,100.00 : Hand Pump and Fitting Charges : 19,220.00 : Platform Construction & labour Charges : 10,848.00 : Tools : 147.00 : Bank Charges : 369.00 : ----- 1,44,384.00	1,44,384.00	To LOCAL CONTRIBUTION: 1. PROJECT OF NABARD FINANCIAL SERVICES: Commission Received from NABFINS, Bangalore : 5,68,801.00 : Donation Received : 31,000.00 : Subscription received : 108.00 : Bank Interest : 335.00 : ----- 2. PROJECT OF NABFINS SHPI PROJECT: Grant Received from NABFINS, Bangalore : 670.00 : ----- 3. PROJECT OF CANARA BANK LOAN UNDER TREAD SCHEME: Interest Received from SHG : 80,310.00 : ----- 4. PROJECT OF BASTRIYA MAHILA KUSH (RMK), NEW DELHI: Interest Received from SHG : 4,01,287.00 : Donations Received : 500.00 : Bank Interest : 68.00 : -----	6,00,244.00 670.00 80,310.00 4,01,855.00
3. PROJECT OF OTF - CANADA: Water, Health and Sanitation Training Expenses : 12,177.00 : Cost of Sanitary Napkins : 5,600.00 : ----- 17,777.00	17,777.00		
By LOCAL CONTRIBUTION: 1. PROJECT OF NABARD FINANCIAL SERVICES: Children Programme Expenses : 6,226.00 : SHG Grading Expenses : 53,100.00 : SHG Training Expenses : 38,613.00 : Tailoring Training Expenses : 24,600.00 : Official Jewel making Training : 20,250.00 : Rice Mill Workers programme : 4,930.00 : Environmental Awareness Campaign : 4,310.00 : Farmers Training : 9,860.00 : Travelling Allowance : 57,012.00 : -----			



2.
CONSOLIDATED FOREIGN AND LOCAL CONTRIBUTION INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31.03.2016

EXPENDITURE	AMOUNT Rs. P.	INCOME	AMOUNT Rs. P.
1. PROJECT OF NABARD FINANCIAL SERVICES : (Contd) Medical Allowance for Staff : 6,500.00 Staff Honorarium : 3,16,000.00 Staff Training Expenses : 12,800.00 Board Meeting Expenses : 4,400.00 Society Renewal Fees : 400.00 Bank Charges : 271.86 TDS : 56,880.00 Audit Fees : 10,000.00 Administration Expenses : 36,009.00	6,500.00 3,16,000.00 12,800.00 4,400.00 400.00 271.86 56,880.00 10,000.00 36,009.00	5. PROJECT OF CHEERS: Grant Received from CHEERS, Trichy(Canara Bank) : 1,500.00 Grant Received from CHEERS, Trichy(SBI) : 4,500.00 Donation Received : 4,000.00	1,500.00 4,500.00 4,000.00
2. PROJECT OF NABARD SHRI PROJECT: SHG Formation Expenses : 26,000.00 SHG A & R Training Expenses : 8,600.00 SHG Members Training Expenses : 12,090.00 SHG Note Book Printing Expenses : 3,370.00	26,000.00 8,600.00 12,090.00 3,370.00	6. PROJECT OF NABARD: Grant Received from NABARAD - MEDP : 1,12,500.00 Donation Received - MEDP : 20,145.00 Donation Received - FLC : 15,220.00	1,12,500.00 20,145.00 15,220.00
3. PROJECT OF CANARA BANK LOAN UNDER TREAD SCHEME: Interest Paid to Canara Bank : 40,708.00 Travelling Allowance : 38,000.00 SHG Training & Grading Expenses : 28,760.00 Coconut leaves making Training Expenses : 12,100.00	40,708.00 38,000.00 28,760.00 12,100.00	7. PROJECT OF LIC: LIC Commission Received : 4,410.00	4,410.00
4. PROJECT OF BASTIYA MAHILA KOSH (BMK), NEW DELHI: Honorarium Paid : 48,000.00 Bank Charges : 45.00 FCRA Renewal Fees : 500.00 Staff Travelling Allowances : 45,000.00	48,000.00 45.00 500.00 45,000.00	8. PROJECT OF GENERAL ACCOUNT Bank Interest : 559.00 Donation Received : 200.00 Income Tax Refund : 40,840.00 Income Tax Refund Interest Received : 3,470.00	559.00 200.00 40,840.00 3,470.00
5. PROJECT OF CHEERS: School Rent : 4,500.00 Parents Meeting Expenses : 4,000.00	4,500.00 4,000.00		
	6,62,161.86		1,47,865.00
			4,410.00
	50,060.00		45,069.00
	1,19,568.00		
	93,545.00		
	8,500.00		



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-3-

CONSOLIDATED FOREIGN AND LOCAL CONTRIBUTION INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31.03.2016

EXPENDITURE	AMOUNT Rs. P.	INCOME	AMOUNT Rs. P.
6. PROJECT OF NABARD - MEDEP:			
Artificial Jewel Making Training Expenses	41,885.00		
Jute Making Training Expenses	43,960.00		
Textile Printing Expenses	46,800.00		
	1,32,645.00		
PROJECT OF NABARD - FINANCIAL LITERACY WORKSHOP:			
Stationery	4,500.00		
Food and Refreshment	13,940.00		
Honorarium	3,000.00		
Seating Arrangement Expenses	2,800.00		
Pamphlets, Banners, Photos and Reports	14,680.00		
Public Address System	1,000.00		
Financial Literacy Cultural Program Expenses:			
Food, Refreshment and Logistics for Cultural Team	8,600.00		
Travel and Honorarium	22,400.00		
Van hire Charges	6,800.00		
Public address System	9,200.00		
	47,000.00		
7. PROJECT OF LIC:			
Tax Deducted at Source	441.00		
To Depreciation			
To Excess of Income over Expenditure			
	29,775.75		
	1,06,096.39		
	14,87,579.00		
			14,87,579.00
			(0.00)

[Signature]

PLACE : TIRUCHIRAPALLI
DATE : 24.06.2016

S.V

S. KALAIMANI
B.Sc., LL.B., C.A., FCA.,
CHARTERED ACCOUNTANT
JMATILAM, H.O. 90, SALAR SALAI,
ANNAMALAI N. CAR, TIRUCHY - 620 018
M.No: 019189
FIRM REG.No: 0016635

SECRETARY

VILLAGE DEVELOPMENT CENTRE
 REGN.NO: 94/1984, NO: 6, 6th STREET, GANDHI NAGAR, MANNACHANALLUR (POST), TIRUCHY - 621 005.

CONSOLIDATED FOREIGN AND LOCAL CONTRIBUTION BALANCE SHEET AS ON 31.03.2016

LIABILITIES		ASSETS	
	AMOUNT Rs. P.		AMOUNT Rs. P.
CAPITAL FUND:		FIXED ASSETS	
Opening Balance as on 01.04.2015	: 6,92,985.88	(As per Annexure)	
ADD: Excess of Income over Expenditure	: 1,06,096.39	ADVANCES AND DEPOSITS:	
		Office lease amount paid	: 1,80,000.00
		Telephone Deposit	: 2,000.00
		NABFINS Security Deposit	: 50,000.00
PROJECT OF BASTRIYA MAHILA KOSH (RMKA, NEW DELHI)		1. PROJECT OF BASTRIYA MAHILA KOSH (RMKA, NEW DELHI)	
As per Last Balance Sheet	: 22,83,926.00	As per Last Balance Sheet	: 23,38,150.00
ADD: Loan Received from RMK New Delhi	: -	ADD: New Loan to SHG Members for the project	: 31,85,000.00
		LESS: Loan Recovered from SHG members	: 55,23,150.00
LESS: Loan repaid during the year	: -		: 28,76,600.00
			: 26,46,550.00
PROJECT OF CANARA BANK LOAN UNDER TREAD SCHEME:		2. PROJECT OF CANARA BANK LOAN UNDER TREAD SCHEME:	
Canara Bank Loan	: 3,84,365.00	As per Last Balance Sheet	: 4,05,000.00
As per Last Balance sheet	: 93,292.00	ADD: New Loan to SHG Members for the project	: 5,80,000.00
LESS: Loan repaid during the year	: -	LESS: Loan Recovered from SHG members	: 9,85,000.00
		Commission Receivable From LIC	: 7,12,000.00
Loan from Members	: 1,21,700.00	Programme Advance	: -
		Staff Salary Advance	: -
		Loan from Members	: -
		CLOSING BALANCES:	
		1. FOREIGN CONTRIBUTION:	
		Cash in Hand	: 295.00
		Cash at Bank of Baroda A/c No : 01/849	: 3,102.20
			: 3,397.20
		2. LOCAL CONTRIBUTION:	
		Cash in Hand	: 3,772.00
		Cash at State Bank of India A/c No : 17060	: 6,984.10
		Cash at Canara Bank A/c No : 9053	: 5,182.00
		Cash at Canara Bank A/c No : 5558	: 9,934.51
		Cash at Bank of Baroda A/c No.01/6640	: 1,713.00
		Cash at ICICI A/c No.6228	: 1,436.00
			: 29,021.61
			34,95,781.27

S. KALAIMANI
 B. SC., LL.B., C. A., FCA.,
 CHARTERED ACCOUNTANT
 URA 11330, K. V. ROAD, SALEM.

MINISTRY OF FINANCE, CHY - 620 018
 M. No: 019109
 FIRM REG. No: 0016635
 PLACE : TIRUCHIRAPALLI
 DATE : 24.06.2016
 SV

SECRETARY

VILLAGE DEVELOPMENT CENTRE - VDC

No, 6, 6th Street, Gandhinagar, Mannachanallur – 621005,

Tiruchirappalli Dt, Tamilnadu, India

Phone: 0431 2561061 / Mobile: 098425 35088

Email: vdc_raju@yahoo.com <http://www.vdcindia.org.in>

Annual Report for the Year 2015 - 2016

Introduction:

Since its inception in 1984, VDC has been mobilizing and involving thousands of poor and making them aware, bringing them together, motivating to get empowered. We have succeeded in our endeavours through our planned interventions. Indeed, VDC is a catchy word for many households in the project area. VDC works with children, women, unorganised labourers, small and marginal farmers, landless agricultural labourers, persons with HIV/AIDS, people with different abilities, tribal, widows and destitute women and greeting its partners whose cooperation is lot in its endeavour for the underprivileged and marginalised. We have long-standing association and constructive relationship with our partner communities.

Legal Entity:

- VDC is registered as a Society under Tamilnadu Societies Registration Act 1975 vide registration number 94/1984 dated 29th December 1984.
- VDC is registered with Income Tax Department under Section 12A No: C. No. 2039 (167) TNV / 94-95 dated 30.11.95,
- All contributions to VDC are exempt Tax under Section 80(G) of Income Tax Act 1961. No: C. No. 6162E (107)/2007-08/CIT –I / TRY dated 19.08.2008
- VDC's Income Tax Permanent Account AAA TV0152C
- VDC Registered with Home Ministry, GoI, with No: 076040142 dated 14th October 1992.
- VDC Registered in Planning Commission, GoI: **UNIQUE ID : TN/2013/0064083**

Vision:

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

Project Area:

Country : India
State : Tamilnadu,
District : Tamilnadu,
Blocks : Mannachanallur, Musiri, Turaiyur and Lalgudi, blocks.
Population : 10,000 families

Activities and achievements:

1. Safe Drinking Water Project:

With credible partnership of Water for Humanity Fund, USA, VDC provided hand bore wells (two numbers), one in Girls Hostel cum Girls Higher Secondary School, Manachanallur and another one in Kottapatty village, Manapparai Taluk. VDC organized a preliminary meeting with the hostel girl students and with warden as well as with the Kottapatty village people and discussed the methods of project implementation. Then it selected the site in the both place for digging of bore well. We used the traditional dowsers for identifying the bore well spot. Then, VDC made an oral contract with the bore well company and dig the bore wells. In hostel the water was reached in 280 feet and in Kottapatty village in 350 feet.



The project was implemented at Kottapatty village, K.Udayampatty Panchayat, Manapparai Tk. We have organized a meeting with support of TMSSS, Trichy. During the meeting we have formed a committee to maintain the bore well and the members are Mrs. R. Chitra, Mr. Rajenderan, Mrs. Ammani, Mr. Mookan, Mrs. Mochamery, M. Murugesan, Mrs. Anjalai, and Mr. Beakkan. The committee members agreed to collect Rs. 5 from the primary beneficiaries. Then the bore was dugged and the water was reached in 350 feet. A sintex tank was fixed to store the water. 135 families were identified as direct beneficiaries and 100 families were benefitted indirectly by this bore well.

VDC organized water and sanitation training programme at Girls Higher Secondary School, Mannachanallur on 22nd October 2015 in which 150 girls were participated. Mr. K.R. Raju, Secretary, VDC gave a lecture on the importance of water and sanitation, impact of global warming issues, and importance of protecting the water resources. We formed a bore well maintenance committee at the girl's hostel and maintenance will be undertaken along with the Parents and Teachers Association. Instead of tool kit, we gave two buckets to feed the vegetable garden created nearby the bore well. Through this project 150 girls avail safe drinking water every day.

2. Seminar for adolescent girls on Health, Water and Sanitation:

With support of OTF, Canada, VDC organized a *Seminar for 200 girl students on Water, Health and Sanitation* at Manachanallur Government Girls Higher Secondary School on 30th March 2016. The main objective of this seminar was to promote health and hygiene. Dr. Vandana, from Dr. Palanivelu's Clinic, Manachanallur provide an awareness talk on general health, water



borne diseases, effects of poor and open sanitation and disease prevention methods. She explained the various common health hazards which would come across by adolescent girls, its' preventive and remedial measures. She advised the girls to consult with doctors for their adolescent health problems. The



school Assistant Head Mistress Mrs. Kothai, has kindly facilitated the seminar. VDC distributed the handouts on various health practice and distributed the napkins at free of cost. The students promised that they will maintain their toilets and urinals always cleanly.

3. Tribal Development Program:

We are working for the welfare of tribal community in Pachamalai Hills, which connects Tiruchirappalli and Salem district. We have organised, two village level meetings and one workshop on climate change in order to promote their livelihoods and involve them in tree plantation. We are trying to promote minor millets in their farms. We are also working with the tribal in the plain area at Manachanallur and Thirupanjeeli villages among *Malaikuravar* community. VRDP, Salem is supporting the project under the coalition of “Tribal Association for Fifth Schedule Campaign - TAFSC”.

Further, we have started our work with “*Narikuravar*” a nomadic tribe community at Pitchandarkovil to enhance their skills in artificial jewel making, children education, and health and sanitation aspects. We are trying to promote their health and sanitation in their residence.

4. USHA - Silai School – Skill Development Training on Tailoring:

With assistance of USHA International and sponsorship from Native Medical Care Charitable Trust (NMCT), Coimbatore, VDC has conducted 7 day skill training on tailoring at Manachanallur. The training was held from 12th February to 18th February 2016. 20 women from 20 villages were trained by USHA training team.

The training team educated the women on machine mechanical input. Mr. Suresh, The Chief Mechanic, USHA International, trained the trainees on the mechanical feature of the machine, its uses, importance, repair and maintenance, replacement etc. The trainees gained effective knowledge on mechanism of the machine and it was really very useful for them. Instructor Ms. Meena Kumari, from Madurai gave the training on blouse, chudidhar, nighty, and children dress stitching and hand embroidery. During the training period they had many practical exercises on the dress making and completed as finished products.



On the final day Mr. Balasubramaniyan from USHA team trained the trainees on machine embroidery. It was much useful to the trainees to add value to the finished products. On the valediction, Mrs. Geetha Sridhar, Town Panchayat President, Manachanallur, and Mr. Anbalagan, (Credit section) Bank of Baroda, Manachanallur has participated and encouraged the trainees to practice continuously in the trained field. USHA International has delivered the Tailoring Machine to all the trainees at free of cost. Since it was a residential course the trainees were provided food, refreshments, travel allowance and accommodation. During the training period Mr. Vadivelan, Programme Coordinator, USHA International, Mr. Suresh, The Chief Mechanic, USHA International, Mr. Ganesh, NMCT, Programme Coordinator, and Mrs. S. Padma, Project Director, Vasantham Pengal Sangam facilitated the training programme.

As continuation of the project we have organized another two days training on tailoring on 2nd to 8th October for 20 women to enhance their skills in tailoring, especially in production of women and children wears.

5. Artificial Jewel Making Training – Manachanallur:

VDC conducted a 8 days MEDP training with support of NABARD on Artificial Jewel Making from 20th April 2015 to 28th April 2015 at Manachanallur. 30 women from various self help groups from Manachanallur and Inamkalpalayam villages were participated in the training programme. Mrs. T. Lilly Prabha, Homely Beauty Clinic & Craft Centre, Mannachanallur trained



the group on artificial jewel making. She trained the members on making Single & double stone with spring, Neck wears, Ear rings, anklets, Hand wears, Neckless, Head wear, bracelet, Kulling paper jewelry items and stone fixing methods. On the final day the trainees demonstrated their products. Mr. S. Suresh Kumar, Assistant General Manager, NABARD, Tiruchirappalli, Mr. Prabhakaran, District Manager, IOB, Lead bank, has kindly participated in the training program. The main output of the training

was that the trainees were gained practical knowledge on artificial jewel making and able to produce the artificial jewels individually. They promised to continue to make the jewels and market the same. Few trainees still producing and marketing locally and earn income for their family.

As continuation of the programme we have organized a two days training on 7th and 7th September 2015 at Manachanallur in which 22 women were participated. The training helped them to improve their skills further in artificial jewel making and learned skills to marketing their products.

6. Jute bag making training - Thillampatty

VDC organized second MEDP training program for 10 days on Jute bag making at Thillampatty village from 08/02/2016 to 17.02.2016. 30 trainees were participated. The skill trainer Mr. D. Anandhaeaswarn from Rajasri Skill Academy, Tiruchirappalli has kindly trained the women on jute bag making. He trained the trainees on Jute material availability, varieties, market rates, availability of colours, printing quality of jutes, cutting methods, availability of other materials for stitching etc. Small and big size bags were designed and cutting methods were taught to the trainees.



During the training Theerampalayam Panchayat President, Mr. Giribal, Mr. K.R. Raju, Programme Director, VDC, Mrs. S. Padma, Secretary, VPS has kindly visited the training spot and encouraged the trainees. The main output of the training that the trainees gained knowledge on jute bag production. Some trainees are involving in production and marketing. Hope they will continue.

7. Textile Printing Technologies - Sripuram Pudur:



VDC organized 3rd MEDP training on Textile Printing technologies at Sripuram Pudur village from 18/02/2016 to 27/02/2016 in which 30 women trainees were participated. Mr. D.Anandhaeaswar, from Rajasri Skill Academy, Trichy has kindly trained the participants



on Textile Printing. Training held on textile printing, textile material available in the market, various varieties, market rates, available colours, printing quality, colour stones, cutting methods, availability of other materials for textile printing and fitting in the dress materials, etc. On the final day the trainees shared their experience and possibilities to incorporate the textile printing with their tailoring work. During the training period Mr. S. Suresh Kumar, Assistant General Manager, NABARD, Mr. Prabhakaran, Lead Bank District Manager, Mr. Ramanathan, SNEKA, Trichy has kindly participated and encouraged the trainees.

8. Financial Literacy Awareness Program

With support of NABARD, VDC conducted 7 Financial Literacy Awareness Program in Manachanallur and Lalgudi block villages. The objective of the program was to impart the financial literacy education and Prime Ministers Insurance Schemes among the rural people and help them enroll in the insurance scheme.

8.1. Financial Literacy workshops:



The workshops started with welcome address and explanation on the importance of the financial literacy education and insurance schemes. Mr. K.R. Raju., Project Director, VDC delivered on the subjects of importance of Financial Literacy education and Prime Minister's Jhan Dhan Yojana (PMJD) for rural peripheral workers. Then the program was facilitated by Mr. Ramanathan, (Retd) IOB official, SNEHA, Trichy and Mrs. S. Padma,



Secretary, Vasantham Sangam, Manachanallur subjects. They taught the on financial management concepts of money financial issues, choices, spending money,



Pengal on the above community and the management, earning and budgeting,

saving, borrowing, and investment choices. We covered the PMJDY scheme at wider level. Since the concept of the workshop was new to the rural people, they appreciated and benefited. More than 50 women from various SHGs participated in the workshop. One important components of the workshop was distribution of IEC Materials carrying message of the financial literacy, PMJDY and GoI Social Security Schemes. These workshops were held at Konalai on 22.12.2015, Chennakarai on 23.02.2016 and Solanganallur on 24.02.2016.

8.2. Financial Literacy - Cultural Program:

Village Development Centre has organized the cultural events on the subject of financial literacy at Purathakudi, Irungalure in Manachanallur block and in Lalgudi and Poovalur in Lalgudi block. The programme was performed in the evening hours where people assembled largely. Thanjai

Vijayalakshmi Cultural Team who has cultural expertise on the financial literacy performed the programme. In all the locations, more than 250 + general public were assembled and keenly watched the contents of the programme. In all the places, we have distributed the pamphlets and performed varieties of cultural events like street play, folk dance, songs, and skits containing the contents on financial literacy.

Mr. S. Suresh Kumar, AGM, NABARD, Mr. Prabakaran, Lead Bank Manager, IOB, Trichy and Mr. Ramanathan, SNEKA, Trichy has kindly participated in the cultural programme and encouraged the public on financial literacy. The main outcome of the programme was that we have enrolled 155 women in LIC's AABY insurance scheme. We have organized these cultural programs at Purathakudi on 8th February 2016, Irungalure 9th February 2016, Lalgudi 10th February 2016 and Poovalur 11th February 2016.

9. Joint Liability Groups (JLG):



NABARD sanctioned a project to promote 50 Joint Liability Groups in the project area. It formed 13 JLGs each consisting of 5 members both men and women. The beneficiaries selected cow rearing, goat rearing, petty shops, mini hotels and agricultural activities for promotion of their income. Bank of Baroda, Manachanallur Branch kindly agreed to extend its financial support to the JLGs and they released loan credit for 2 groups worth Rs. 3 lakh.

10. Self Help Group Promotion – NABFINS – SHIP Project:

NABARD Financial Services Ltd, Banagalore a subsidy wing of NABARD sanctioned a project to promote 50 women self help groups (SHG) in Tiruchirappalli district. During this year, VDC has formed 8 new women self help groups and totally 23 women self groups were formed in Manachanallur block. 4 trainings were organized for the SHG Animator and Representatives and 4 trainings were organized for the members of the SHGs. We gave training on the Concept of Self-Help Groups, Importance of Micro level Savings and Credits, Provision of Micro credit from Govt. and private institutions, Various Enterprises, Book Keeping, Maintenance of Records of SHGs and Internal loan lending and Recovery. We have also organized village level training to the newly



formed women groups at village level. The staff of the VDC is closely monitoring the credit program for effective implementation.



11. Direct Credit linkage to SHGs through NABFINS:

VDC is a Business Correspondent (BC) in NABARD Financial Services Ltd (NABFINS), Banagalore a subsidy wing of NABARD, Government of India. They are providing micro credit directly to the women groups promoted by VDC. During the reporting period, NABFINS supported micro credit to women self groups through their regular group rating process. The women groups are utilizing and repaying the credit promptly. We have trained the women group leaders to function their group promptly. During this reporting period we have organized SHG training on 24.4.2015 at Chennakarai, 16.6.2015 at Solanganallur, 20.06.2015 at Thillampatty, 20.06.2015 at Inam Kalpalayam and

21.01.2016 at Keelapatty. These training programs helped the groups to improve their skills in book keeping and for further credit.

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

With the support of *Rastriya Mahila Kosh - RMK*, a wing of Women and Child Department, Government of India undertaking, VDC supported micro credit to women SHG to establish their micro enterprises for self-employment and income generation. Through RMK revolving loan scheme, we have supported 12 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, artificial gem polishing, tailoring, hollow block production, vegetable vending, education and agricultural development activities. It was remarkable that majority of the women who undertake loans are utilized for their livelihood development and repay the loan on time. We honour and respect every woman for their proper utilization and repayment of loan.



13. Child Labour Special Schools:

Since 1995, VDC has been working for the elimination of child labour in the project area. Every year we used to conduct a survey and identify the new dropout children and admitted them in our special school. VDC continues the Special Schools for the Child Labourers in Sirugambur village, under the National Child Labour Elimination Programme (NCLP) with the Support of the CHEERS, Collector's office, Tiruchirappalli headed by The District Collector. During the reporting period 25 child labourers were enrolled in special school and 11 children were mainstreamed.

The children in the special schools were given day meals, school books and monthly stipend Rs. 150/- per student by the project. We organize health screening camps periodically with support of the Primary Health Centre, Sirugambur. Children, those needs further medical support are referred to the Government Hospital, Trichy. We are also organizing quarterly meeting for parents and counseling them to enroll their children in regular schools. Further, we have organized special events and games for the children.



given mid-150/- per screening Health medical Trichy. We

On 12th June 2015 we have organized child labour awareness campaign at Government Boys Higher Secondary School, Manachanallur. 1000 students were participated in the campaign. Mr. K.R. Raju, Project Director, VDC gave an orientation on the evils of child labour practice in the country and the importance to abolish it. Mr. Govindaraj, MA., B.Ed, Head Master of the school gave an orientation to the students on the importance of higher education. Further he stressed the students to work for national integration.

14. Farmers training on organic cultivation:

VDC organized a training programme on 28th June 2015 at Ayyampalayam village. Mr. K.R. Raju, Project Director, VDC has been trained the farmers on organic agriculture especially vermicompost, farm compost and the ways to practice it in vegetable production. 23 farmers gained knowledge on organic farming and implementing in their farms.

15. Children Clubs:

VDC promoted 30 Children Clubs in the project area and trained the children in leadership, education, sports and cultural aspects. The club meets once in three months and discussed their overall developments. We are trying to identify a donor for this project.

16. Micro Insurance for the Rural Artisans:

In order to ensure their social security, we have coordinate 195 women under AABY insurance scheme of LIC. Further we are propagating the Prime Minister's Insurance scheme among the group and villagers.

17. Field work training for social work students:

VDC is adopting the Social Work students in its development activities. The Social Work Department in colleges is also sending their students as part of their education. During the reporting period we adopted students from Holy Cross College and Srimad Andavan College, Tiruchirappalli. We taught to the students on organizational systems, community development programmes, group work, case study etc.

18. Networking Activities:

VDC have membership with the following credible networks and supported for the common action program for the community development.

Coalition for Climate Justice	- CCJ
Tribal Association for Fifth Schedule Initiatives	- TAFSI
Association for Self Development Initiatives	- ASDI
Campaign Against Child Labour	- CACL
Credibility Alliance	- CA

19. National and International Travel:

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

20. 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. 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. 6,500 as consolidated travel to visit the working villages, monitoring SHGS, monitoring the Credit programme, documentation work in the organisation and financial mobilization for the organisation.

21. 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	3	3
Rs. 5,000 – Rs 10,000	1	1	2
Total	1	6	7

Highest Honorarium Paid Rs. 10,000. Lowest Honorarium paid Rs. 1,000.

22. Auditor:

Mr. S. Kalaimani, Chartered Accountant (M. N. 019199), Tiruchirappalli has been appointed as Auditor for the period 2015 to 2018. The accounts of our organisation are constructed on “Cash Basis”.

23. Our Bankers:

We thanks to bankers, Bank of Baroda & State Bank of India, Mannachanallur, Canara Bank, Thirupanjeeli and ICICI Bank, Trichy for their kind cooperation.

24. Our Partners:

VDC would like to express its thanks to our partners, Water for Humanity Fund-USA, OTF-Canada, VRDP- Salem, NABFINS - Bangalore, NABARD - Tiruchirappalli, CHEERS - Tiruchirappalli, for their kind support.

Conclusion:

We express our sincere thanks to our board members, donors, networks, NGOs, Government Officials, CBOs for their priceless support. We expect the same in coming years too.

Place : Mannachanallur
Date : 26.06.2016

Signature



(K.R.Raju, Secretary, VDC)