



Annual Report 2019

The Covenant Centre for Development



THE COVENANT CENTRE FOR DEVELOPMENT (CCD)



ANNUAL REPORT

2018-19

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From the desk of the Secretary

Greetings!

This is the third decade of the existence of CCD. As we walk down the memory lane, we realize the importance of looking back at the path we have tread. The path we have walked has evolved organically and has been shaped by the context, local, regional, national and global forces.

The first decade of CCD, during the early 1990s, was spent addressing issues related to migration and evils attached to it through establishment of grassroots institutions, notably women's self help groups and their federations followed by micro finance and Community Based Rural Enterprises using Local Resources and Traditional Skills (LRTS).

The second decade during early 2000s was spent on establishment of social enterprises using regional resource during lean agricultural seasons. This was the period during which the *Gram Mooligai Company Ltd.*, was constituted, followed by several others in the areas of energy and foods.

The third decade, since 2010 was spent on scaling up the activities by forming Farmer Producer Companies (FPC) involving Primary Producer as Groups (PPGs) for collective operations and market linkages with major corporates.

Looking forward into the future is always fraught with uncertainty. Yet, a vision, however crude, for the next decade is essential. Unlike in the past, changes are rapid, requiring a different approach and strategy. Pro-active action in all areas is required. Scale in terms of targeted participant communities, area of operations, area of interventions, volume and cost is vital. The importance of collaboration and networking is likely to grow, calling for major shifts in the manner in which operations are carried out.

This is also the time for transferring the knowledge, expertise and varied experience of the last three decades for creation of the next generation of youngsters. CCD should now focus more on the upcoming generation notably children, with a well planned strategy for transfer of this valuable knowledge, that will help them be prepared for meeting major challenges and unforeseen circumstances of the future. Dealing with environmental degradation, increased need for conservation at a time when there is rapid erosion of socio-cultural values related to nature, is indeed going to be an uphill task. We realize the importance of inculcating values among the younger generation as an important task ahead of us.

CCD is obliged to the massive support provided by the women self help groups, farmers, other rural stakeholders including traders in this robust work over the past three decades. The work of CCD would not have been possible without the active and whole hearted support of a large number of donors, national and state agencies, foundations, corporate and individual donors, too numerous to list. With the continued and growing support of the Board, Staffs, Community, Government and Private sector, CCD hopes to continue to enlighten thousands of lives in future as well.

N.Muthuvelayutham
Secretary, CCD
7 July 2019

1.1 Programme Area: Conservation

1.1 Vaigai Flora Botanical Garden (VFBG)

CCD undertook a review of the Ethno-Medicinal Forest (EMF), Herbarium, Seed and Raw Drug (HSRD) Museum, Decentralized Conservation Nursery (DCN), Conservation Education Programs (CEP), Demo Gardens (DG) and various components located at the Sevaiyoor Campus. It was decided that these components would be recast as the Vaigai Flora Botanical Garden (VFBG).

Since Medicinal Plants Conservation Park (MPCP) was established under the FRLHT sponsored MPC and RLHT program from 1995. Out of its 25 years of existence till 5 years before it has survived with less than 20% of mortality but due to severe and chronic drought current year, we have lost around 60% of the plants, hence the decision of MPCP into VFBG. The only significant change in the whole of effort is to irrigate the plants unlike in the last 25 years it has been trained without external watering.

Whereas the whole infrastructure EMF, HSRD, DCN, CEP and DG will continue under the VFBG with more focus on improved trails and signage. Organized self explaining trails and package of programs depending on the user groups will be tailor made for their effective experiences. Improving the existing logistics support and infrastructure facilities will be made available for effective use of the available resources and experiences.

As part of the NaturYuva Project, CCD undertook that task of conservation and evaluation of some traditional varieties of Moringa. Cuttings of Moringa collected from different parts of dry regions in the district have been planted and conserved in a plot at Sevaiyoor for commercialization of its medicinal value.

Dabur's bark species of 10 tree species in Tamilnadu and 5 species in Chhattisgarh are under rapid plantations in farmers' field as an agro-forestry both in Tamilnadu and Chhattisgarh. Similarly one of the nutraceutical from Vijayawada called Laila Nutraceutical were also experimented with wild collection of moringa leaves from the forest areas as an organic material for their EU requirements. Wild collections of forest species from the respective forest development corporations in Chhattisgarh, Madhya Pradesh and Orissa continued for Dabur.

Efforts are being made to replant some of the uprooted plants affected by Gaja Cyclone in Nagapattinam districts through NOFPCL were prepared with both Dabur and Isha Outreach partnership is under the pipeline for the execution in the coming season. Exploration of Chalmogra tree species cultivation in Natham and setting up of an oil-extraction plant at Sevaiyoor were also prioritized.

Under the agro-biodiversity conservation the year, black and red rice varieties collected from Sooranam in Sivagangai District was multiplied in the Sevaiyoor farm. The multiplied seeds were distributed to farmers in Uchipuli, Ramanathapuram district, where these varieties were used to be cultivated earlier. In the same manner minor millets were collected from Thirumangalam from Madurai and Abhiramam from Ramanathapuram were also replicated in Uchipuli for maximising the proposed traditional paddy and minor millets processing facilities under IFAD projects.

1.2 Analysis of Value Chains of Medicinal Plant Trade in Tamil Nadu

The GIZ, New Delhi provided support to CCD to undertake a study titled, “Analysis of Value Chains of Medicinal Plants Trade in Tamil Nadu for the effective implementation of the Access and Benefit Sharing (ABS) provisions of the Biological Diversity Act 2002”. Medicinal plants is the focus of the study, considering the fact that it has a sizeable biological diversity and is important in biodiversity trade, while also supporting livelihoods of the poorest people.

As part of the study field surveys and investigations carried out on selected medicinal plant bio-resources collected/traded from selected locations in Tamilnadu. The CCD team surveyed 81 villages, spread across 36 blocks of 10 districts in Tamilnadu. 806 gatherers surveyed (of them, 71% are women), 80 medicinal plants farmers, 40 traditional healers (called “vaidyars”), 72 traders, 38 nurseries, 16 processing industries, 8 exporters and 8 researchers are consulted, totalling 1212 persons. These are locations that are rich in biodiversity, high in poverty and where trading in medicinal plants is important income activity villagers.

The roles of critical actors (gatherers, procurement agents, local cultivators, petty and major traders, processors, companies and exporters) were studied in the light of Access and Benefit Sharing (ABS) provisions.

Information on important locations in Tamil Nadu linked to medicinal plants bio-resource trade (villages, taluks, districts) that can possibly be taken up as priority areas for establishing and operationalizing Biodiversity Management Committees (BMCs) and implementing ABS provisions.

Some important highlights of the study:

Gatherers usually collect 200 kg herbs on average, mostly from 4-5 species, earning about Rs. 10,000/- (ten thousand) each/ season, constituting about 20% of their annual income, critical to meet the poverty gap. Price spread is low- out 30-40% for most species. The herbs trade value per village is about Rs. 1 lakh/ year and per Gram Panchayat- it can be Rs. 3-5 lakh/ year.

At the taluk level, 20-25 active medicinal plants traders, have a turnover of about Rs. 25 lakh/ year.

ABS can be implemented and the study expressed that charging or levying a fee at GP/ village BMC level would encourage villagers in raising awareness about biodiversity and its sustainable management. Their ABS certificate could possibly be used at higher levels like district or state check post like way bill that trucks could carry and present when required.

The CCD Report has suggested modifications in the PBR format to include commodity price, to enable fee (2%) computation on the spot, and payment to BMC as an agent of the SBB.

1.2 Programme Area: Rural Livelihoods and Community Based Enterprises (CBEs)

The programme area covers two dimensions of the work: Livelihood Projects supported by various agencies of the state and donors, Community Based Enterprises under the Farmer Producer Companies that were established by CCD, which are now fully functional, contributing to the rural livelihoods.

1.2.1 IFAD (international Fund for Agricultural Development)

The International Fund for Agricultural Development (IFAD) supported a series of projects that is currently in its seventh year of operations. The role of CCD is to extend assistance in four areas.

- **Skill Development** through training in technologies to improve yield and reduce farming cost
- **Organizing and Institutional Building** through institutionalising of farmers in groups, federations and producer companies
- **Finance Linkages** through banks and government schemes and
- **Supply Chain and Marketing** by connecting with corporates seeking raw material sales on routine basis.

IFAD Assisted PTSLP Sub Sector Extension of Mango based Micro Enterprise Development through Primary Producer Groups (PPGs) in Nagapattinam District

The project supports 3000 mango, medicinal herbs and vegetable farmers in Nagapattinam district and 1000 farmers cultivating traditional paddy and minor millets in Ramanathapuram district.

Activities carried out during this reporting period:

Training / Capacity Building imparted to members of the PPG to enhance their knowledge and skill

- Training programmes arranged covering enhancement of member skill, leadership, accounts and EDP.

Technical training

Trainings on technical aspects on mango cultivation namely, for improving productivity and reducing the cost of cultivation, value addition and marketing.

Conduct of Market Study

- Market study initiated covering producers, commission agents, traders, retail outlets, sandies and wholesale markets.

Machinery & Infrastructure facility

- 1) Supported the NOFPCL in obtaining 3 quotations from the vendors on machinery and accessories for the pulping machinery and accessories
- 2) Coordinated for the Civil Construction plan and approval obtained for factory layout

Mobilization of Skilled people among the Federation

Interested and inclined educated youngsters will be recruited from the federation member families to be trained on the different functions of the production line

Mobilization of Working Capital

Apart from the working capital advance provided by the buyers, banks and financial institutions have been identified for taking care of additional working capital requirements for the packing materials and optimization of the facility

Market Tie-ups

Forward linkages will be established for marketing the produce from the plant. Existing goodwill will be leveraged for confirming the orders from the buyers.

Table 1- Economics of mango pulp value addition

Stage	Price Rs./kg & volume	Value Rs./ kg
Raw mango	Rs. 15 * 2 kg= R. 30	30
Mango pulp making cost	Rs. 6 * 2 kg= Rs. 12	42
Mango pulp price	Rs. 45 * 1 kg	45
Byproduct value	Rs. 3 * 1 kg	3
Profit	(C- B)+ D=	6 (12%)

Note- the mango variety used here is wild, sour, cheap type, not the sweet, costly, table variety.

The following industries are purchasing raw mango fruits promoted by CCD institutions for the last few years: Nadukkara Agro Processing Ltd., Ernakulam, Kerala, Ruby Foods, Madurai. Over 1,500 ton of Mango fruit was sold to the above industries over the last few years, through groups/ federation, directly benefiting the farmers.

Under the guidance of Indian Institute of Food Processing Technology (www.iifpt.edu.in), Thanjavur, a Centre of Excellence, a multi-commodity fruit and vegetable processing factory was established by CCD at Kameshwaram with a 40 tpd (ton per day) capacity this year. It was trial run during the summer of 2019. The facility cost a sum of Rs. 7 crores for installation with the cost contribution:

- Farmers- 35 lakh (2 acre) (5%)
- Machinery- 35 lakh (5%)
- Building- Rs. 3.5 crore (50%)
- Working capital- Rs. 2.8 crore (40%)

90% of the contribution was by IFAD and 10% by the community and CCD. The Nagpattinam Organic Farmer Company Limited (NOFPCL) promoted this effort.

IFAD Assisted PTSLP for Minor Millets and Traditional Rice for Production and Value Addition at Ramanathapuram

This is separate component for promoting traditional paddy and millets. For ensuring value addition to primary produce, machinery was installed at Ucchipuli in Ramanathapuram with a capacity of 2 ton/ hour and would benefit 3,000 farmers in the location. A work shed has been constructed for housing the machinery on a land leased for the purpose. Earth 360, a community based social enterprise at Ananthapur, Andhra Pradesh was the technical consultant to the project. Traditional rice sold include red and brown, while bran sold for oil extraction. The black rice is sold at Rs. 68/- kg- while its paddy price is Rs. 35/- kg, grain yield is 65%. Scented paddy “Samba” is bought at Rs. 23/- kg while rice is sold at Rs. 45/- kg.

This is the second year of the project and buyers include: Surabhi organic- paddy <https://www.tradeindia.com/Seller-9231954-SURABHI-ORGANICS/> and 24 mantra- millets- <https://www.24mantra.com/> (its a organic shop chain in metros, starting from Hyderabad but rapidly growing in Bangalore, Chennai etc.)

Production, Value Addition & Marketing of Semi – Arid Farm Produces by Partnership involving Farmer Producer Companies as Primary Producers, Corporate as Buyers, CCD as Service providers and PTSLP as Promoter. Adding value to Minor Millets, Raw / Parboiled Rice and Flakes from Traditional paddy varieties at Ramnathapuram District

- 1) Identified 68 CRP (Community Resource Person) for PPG formation
- 2) Baseline Data Collection and analysis completed for 1304 households across 12 panchayats
- 3) Primary producers identified – 1154
- 4) Savings collection Rs.3.20 lakhs from the 68 PPGs across 4 clusters
- 5) Successfully merged the PPGs to the Abhiramam Traditional Farmer Producer Co Ltd with 6 representatives as Directors of the Company
- 6) Statutory Compliance adhered and necessary changes in the MoA and AoA were incorporated
- 7) Capacity building on leadership was imparted to 724 members (with 52 training programmes). In Value addition and Marketing 65 members participated (with 6 training programmes in Communication and 4 in Group Dynamics)
- 8) Shortlisted the vendors for value addition machinery for both minor millets and traditional rice have been identified
- 9) Working Capital needs discussion were held with the mainstream financial institutions and social finance ventures with M/s Ananya and M/ Samunnati
- 10) Exposure visits and training on medicinal plant kitchen herbal gardens were provided to the PPG leaders

1.2.2 NABARD PROJECT: Producer Organisation Promoting Institution (POPI)

CCD is guiding and handholding 12 NGOs in different districts of Tamil Nadu to improve farmer income through direct or collective marketing to the industry, with some value addition where possible. In addition, 24 Farmer Producer Companies (FPC) registered under the Companies Act 1956 are being promoted with cumulative membership of 24,000 farmer families. Assistance is being extended to organizations and federations for running the business, marketing and compliance of the Company affairs. Compliance support was provided to the FPOs for obtaining the GST, FSSAI licensing and annual audit. Project Monitoring Committee (PMC) meetings were organized for the FPOs who were yet to receive the allocated funds. Support was provided for each of the FPO to prepare business plan for working capital support from the mainstream Banks and SFAC support from NABARD.

Notable examples are presented in the table below.

Block	Name of FPC	Product	Sale Price (Rs./kg)	Volume (Tons/ year)	Sales (Rs. Lakh/ yr)
Kalayarkoil and Illayangkudi	Suranam Traditional Crop Producer Co Ltd	Round Chilli	70	30	21
Thiruchuli, Puthur	Thoothukudi Traditional Crop Producer Co Ltd	Long chilli	110	150	165
Paramakudi, Kamuthi, Thiruchuli, Kadalaadi, Uchipuli	Abhiramam traditional crop Producer Co Ltd	Coriander	120	40	48
Thirumangalam, Kallupatti, Kallikudi	Madurai Traditional Crop Producer Co Ltd	Millets	70	80	56

Valliyur, Radhapuram	Radharapuram Farmers Producer Co Ltd (Windmill farms)	Pulses, Herbs	120	30	36
Martandam, Kurunthankodu, Munchirai, Thiruvattar,	Amiltham Farmer Producer Company Limited	Honey	140	50	84
Mannur, Melaneelithanallur	Barani Farmer Producer Co Ltd (Windmill farms)	Pulses	115	20	23
Natham, Vadipatti and Madurai North	Natham Traditional Crop Producer Co Ltd	Mango, herbs, Tamarind, Coconut	26	250	65
Thirupuvanam, Kariappati and Narikudi	Sevaiyur Traditional Crop Producer Co Ltd	Groundnuts	72	50	36
Iianjai, Ayyanarpuram Thirumalaikovil	Coutrallam Traditional Crop Producer Co Ltd	Mango, Herbs	21	300	63
Natham, T Kallupatti, Thirumangalam, Periyakulam	Sevaiyoor Mooligai Matrum Sagupadi Urpathialargalin Company Limited	Herbs	23	500	115
Sevaiyur	Parambariya Nattu Marundhu Urpathiyalargal Company Limited	SPU of Herbs	10	300	30

The major buyers for the above crop produce include-

- 1) 24 mantra – Sresta Natural Bio Products Pvt Ltd, Hyderabad
- 2) Suminter organics <https://suminterindiaorganics.com/> , Mumbai
- 3) Phallada Agro Research Foundation, Bangalore
- 4) Dabur India Limited, Shahibabad, Ghaziabad
- 5) Himalaya Drug Company, Bangalore
- 6) Natural Remedies Pvt Ltd, Bangalore
- 7) Suguna Foods Pvt Ltd, Pollachi
- 8) Aunrag Trading, Lucknow
- 9) Waycool Foods and Products Pvt Ltd, Chennai
- 10) Vee Gun Agro Pvt Ltd, Chennai

Community Based Enterprises (CBE)

Promoting Community Based Social Enterprises (CBSEs) to improve rural livelihoods has been one of CCD's primary work. As on date five sectoral companies have been established in Madurai, presented in the Table below.

Name of the Producer Company	Location	No of members
Gram Mooligai Co. Ltd., (GMCL)	Bangalore	3000
Aharam Traditional Crop Producer Co. Ltd.,	Madurai	8000
Adharam Energy Pvt. Ltd.,	Madurai	1000
Kalasam Sacred Foods Co. Ltd.,	Madurai	4000
Bhagawati Coir Company	Nagercoil	500

Confederation of Farmer Producer Companies as Mega FPO under the auspices of the Isha Foundation

This year under the auspices of Isha Foundation, several FPO directors and CEO meetings were conducted. For scaling up operations under one brand as Aharam, confederating FPOs into a mega FPO was formally inaugurated by CGM NABARD in Madurai, last year.

Sno	FARMER PRODUCER COMPANY	CROP	LOCATION
1	Gandhigramam Farmers and Herbal Producer Company Limited	Silk cotton processing, neem cake, oil and herbs	T Subbalapuram
2	Sannarpatti Comata Farmers Producer Company Limited	Mango, Herbs, Coconuts and vegetables	Sannarpatti
3	Kadavakurichi Sustainable Agriculture Farmers Producer Company Limited	Drum Stick, herbs and floriculture	Nilakottai
4	Dindigul Coconut Producer Company Limited	Coconuts	Batlagundu
5	Natham Traditional Crop Producer Company Limited	Mango and Herbs	Natham
6	Kadambavanam Producer Company Limited	Flowers and Vegetables	Usilampatti
7	Tuticorin Traditional Crop Producer Company Limited	Coriander, Chilly, Pulses and herbs	Vilathikulam
8	Sevaiyur Traditional Crop Producer Company Limited	Groundnut, Vegetables and Herbs	Pulvaikarai
9	Suranam Traditional Crop Producer Company Limited	Red Round Chilly and herbs	Ilyangkudi
10	Theni District Goat Farmers Producer Company Limited	Goat	Rasingapuram
11	Ayyampalayam Farmers Producer Company Limited	Coconuts	Ayyampalayam
12	Vilathikulam Farmers Producer Company Limited	Coriander and Chilly	Vilathikulam
13	Coutrallam Farmers Producer Company Limited	Mango, Herbs and Amla	Tenkasi
14	Honey Mount Farmers Producer Company Limited	Honey	Marthandam
15	Radhapuram Traditional Crop Producer Company Limited	Pulses, Vegetables & Herbs	Radhapuram
16	Bharani Traditional Crop Producer Company Limited	Pulses and Paddy	Devarkulam
17	Sevaiyur Mooligai Matrum Sagupadi Urpathialargal Company Limited	Herbs and semi processed raw drugs	Sevaiyur
18	Kiruba Sustainable Agriculture Farmer Producer Company Limited	Vegetables and herbs	Oddanchatram
19	Parambariya Nattu Marundhu Urpathialargal Company Limited	Herbal Medicines	Sevaiyur

20	Ottapidaram Kayathar Farmers Traditional Producer Company Limited	Chilly and Pulses	Ottapidaram
21	Trichy Farmers Producer Company Limited	Milk and Vegetables	Trichy
22	Madurai Traditional Crop Producer Company Limited	Millets, Dhal and Vegetables	Thirumangalam
23	Abhiramam Traditional Crop Producer Company Limited	Long Chilly and herbs	Abhiramam
24	SEEDS Farmers Producer Company Limited	Millets, Chilly and Pulses	Aruppukottai

1.3 Programme Area: Education and Health interventions under Corporate Social Responsibility (CSR) Projects

1.3.1 TATA CHEMICALS LIMITED - Sriperambudur, Chennai

Children learning centres are opened in 4 villages near Sriperumbudur with the help of local women Self help groups (SHG). It comprises of-

- 1) Remedial education
- 2) Vacation training.

Primary level 500 children from the poor families benefit in this program.

They are taught life skills and personality development.

The vocational courses taught include:-

1. Electrician,
2. Plumbing,
3. Carpentry,
4. Ornamental fish rearing.
5. Hobby such as music are promoted too besides sports.
6. English speaking, Hindi learning, competitive exams preparations are taught too.

Homestead Herbal Garden (HHG) were promoted among 200 families.

The women are also taught ethnic food recipes that are healthy & nutritious.

Community toilets, health camps, cleanliness campaign are regular activities.

Target Area	:	Kiloy and Ulunthai Panchayats 3
District	:	Kancheepuram and Thiruvallur Districts
Block	:	Sriperumbudur & Kadambathur
Target People	:	Women, Children, Youth & Elderly
Type of Community	:	Economically most vulnerable and deprived poor people of this region identified as Below Poverty Line
Project Period	:	April 2018 to March 2019

S.No.	Projects	Sub-Projects/Titles
I	Naatrangaal	1. Homestead Vegetable and Herbal Gardens 2. Nursery – TCL Nursery 3. Health Promotion for Women, Children & Elderly 4. Establishment of Nutrition Club and Activities
II	Koodam	1. Advance Tailoring – “Training cum Production Center” 2. Women Entrepreneurship Development Program – EDP Training 3. Strengthen existing Tiny, Micro and Family-Based Enterprises 4. Mushroom Cultivation
III	Yukthi	1. Youth Employability Training 2. Youth Entrepreneurship Training 3. Career Guidance and Counselling 4. Counselling for De-Addiction
IV	Ekalyvya	1. Children Education - Village Learning Centers (VLCs), 2. Vocational, Soft and Technical Skills Training

		3. Co-curricular and Extracurricular Activities 4. School Infrastructure Support and Observing Special Events
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S. N o.	Project	Activities carried out	Outcomes
I	Naatrangaal	Health Promotion of Women, children & Elderly through Nutrition Clubs Nutrition and Food Training @ Kiloy Village on 22 nd March was organised. The objective of this training session was to promote healthy nutrition and dietary practices. Trainees are part of Nutrition Clubs and attended the session on 'SWEETS'.	16 members were actively participated in the training session. Topics covered: 1. SWEETS', 2. Usage of Baking Soda, 3. Colorants added to Sweets 4. Sweet Consumption 5. Digestion and Sweets.
		Traditional Food Sharing Contest was organized on 22 nd March 2019 in Kiloy, Odappacherri Location as part of Employee Volunteering Activity program. The best food was ratified based on the taste, presentation and the explanation of the usefulness of dish by the contestants.	22 women and 7 children participated in the Food Sharing from 3 locations (Kiloy Village, Odappacherri and Kollappacherri). Four member's team headed by Mr. Suresh Babu – Admin and HR, followed by Mr. Suresh – Safety Manager, Mr. Minnal –Supervisor and Mr. Kumaresh from TCL joined as judges for evaluating the traditional foods prepared by the participants and announced the winners.
II	Koodam	Second level 'Women Entrepreneurship Development Training' (EDP) and 3 months 'Basic Tailoring Training Program' 3 rd Batch Selection cum orientation was organised on 19 th March 2019 in Kiloy Panchayat.	14 members were identified for 'Basic Tailoring Training' and the 'Master Trainer' Ms. Manjula gave orientation to the Trainees were identified under 'Women Entrepreneurship Project' As part of Employee Volunteering Activity Mr. Suresh Babu – Admin & HR, Mr. Minnal and Mr. Kumaresh from TCL joined the event.
III	Yukthi	Youth Employability and Entrepreneurship Training Youth members were identified under 'Youth Employability Project'.	Spoken English Classes – Status – Starts on 10th April 2019. Selection Process: Completed Per batch 25 students. Age Group: 16 to 38 years. Weekly 5 days – 3 months course Trainer: Karthika from Spark Academy, Sriperumbudur Field Coordinator – E. Divya
	Employee	Sports Events for Women Women sports events were	More than 150 women were participated in the sports events like, passing the ball, lemon and

IV	Volunteering Activity & Other Events	conducted in 5 locations namely Kiloy, Kollapacherri, A.N.Kandigai, Ulundai and Ulundai Colony.	spoon, throw ball, balloon game, musical chairs, anthakshari etc., The winners were listed and distributed the prizes at Women's Day Celeration.
		International Women's Day Celebration – All Women Meet in Kiloy Middle School on 28 th March 2018 at 2.30 pm to 5.30 pm.	80 women, 40 children, 20 gents and 10 youths participated in event As part of Employee Volunteering Activity, 3 volunteers were participated from TCLand encouraged the award winners.

1.3.2 **SUZLON - CSR**

Project Title – Integrated Agricultural Based Livelihood Project (IABLP)

This is 10th year of the program to benefit the farmers near wind mills of the company.

The program works in 2 clusters as below-

- a) Radhapuram- 17 villages
- b) Tevarkulam 7 villlages

The program establishes/ strengthens the following institutions-

- 1) VDC- Village dev council
- 2) Women self help groups- SHG
- 3) Child study circle
- 4) Youth club
- 5) Artisan guild.

Women day, environment day & such events are celebrated.

The project key activities undertaken during the year have been implemented in the following in the specified villages of Radhapuram and Devarkulam in Tirunelveli District :

Villages covered – Vellappaneri, Rasta, Radhapuram, Sanganeri, and Uthayathoor

Activity name	No. of activities completed
VDC Meeting	264
VDC Training	7
Bird Water Troughs	22
Updation Of School Profile	22
Survey Of Pending Cataract Cases	22
Updation Of Village Profile	22
Mapping of Persons with Special ability	22
Submission of tree species planted	22
School Furniture Support	1
IGP For VDC Strengthening	2
Micro Enterprise Training	1
Eye cataract screening Camp	4
Kitchen Garden	2
Tree plantation Drive	1
VDC Exposure visit	4
Tuition Centre	21

1.3.3 **DABUR - CSR**

Title: “Promotion of High Density short term (HDST) Program as agro-forestry model for selected medicinal species”

Dabur India Pvt Ltd. has engaged CCD in conservation and sustainable use of threatened medicinal plants that involve bark extraction. The species targeted for the programme are: *Shyonak-Oroxylum indicum*, *Patala- Stereospermum personatum*, *Bael- Aegle marmelos*. These are part of the Dasmula (ten roots) group of Ayurvedic herbs used in the preparation of tonics such as Chyavanprash. Total of 30,000 saplings of these rare medicinal herbs species were raised and planted at Nattam cluster of CCD.

The project has major work share in Chhattisgarh state where farmers are encouraged to grow these species in Dhamtari and Korba districts.



Shyonak tree & fruits.



Nursery

This programme was implemented in the Dhamtari, Bilaspur and Korba region of Chhattisgarh state. Four species were identified jointly by JWCT in consultation with Dabur India Limited and CCD for inclusion under the project.

Species for High density short term plantation/agro-forestry in farmers' field

- | | |
|---|---|
| 1. Bael (<i>Aegle marmelos</i>) | 2. Gambhari (<i>Gmelina arborea</i>) |
| 3. Padal (<i>Stereospermum suaveolens</i>) | 4. Syonak (<i>Oroxylum indicum</i>) |

Nurseries of selected plant species were established during the tenure of the project. A total of 25,000 saplings per species (total 100,000) was raised during the year 2018-19. CCD implemented the programme through existing village institutions like Self Help Groups (SHGs)/ Biodiversity Management Committees and Village Organizations (VOs) through the following key activities:

- Collection of Quality planting material for the nursery/ sapling production.
- Production of elite saplings for the above species at two selected sites.
- Identification and selection of beneficiary in the project areas and ensuring planting material/sapling supply to them.
- Distribution of saplings and technical support to the households for planting in HDST programme designed by mutual concerns of CCD and JWCT.

- Sapling distribution of selected species of fruits, vegetables, and other regional crops under the agro-forestry model. Plantation assurance and technical support till the gestation period of the selected species.
- The gestation period of the species will be 2 yr, 1.5 yr and 6 month for Bael, Padal and Syonak/ Gambhar respectively. CCD will also ensure the beneficiary support for the other plantation requirement under agro-forestry model like fruit, vegetable and any other suitable regional crops.
- Training/ capacity building for nursery raising, young root production and sustainable forest collection through 1-2 days workshops shall be organized in all project sites every year during respective seasons.

Dabur CSR Sustainable Project (CCD South)

Under the Dabur CSR projects in Tamilnadu, we are working in two locations, one is the semi-arid region popularly known as Ramnad plains, administratively part of Madurai, Sivaganga, Ramanathapuram, Virudhunagar, Tirunelveli and Tuticorin districts; another in the fragile Western Ghats of Theni and Dindigul districts.

The first geography which is the Ramnad plains is known for its drought and large number of acres under waste and fallow lands. Hence, huge chunk of traditional gatherers and socially oppressed communities collect medicinal plants from community lands and market them to local traders. Similarly, the second region is historically inhabited by traditional medicinal plant gatherer communities that solely depend on medicinal plant collection round the year. Moreover, they are totally dependent on local intermediaries for sale of their produce.

Currently, both the regional gatherers directly bill to Dabur through their social enterprise Gram Mooligai Co Ltd, They are gaining 50% additional income which has been achieved through reduction in the number of intermediaries in the supply chain. Instead of routing through five different intermediaries in the supply chain, they have completely transformed and shortened the chain. They have also shifted from destructive harvest methods to sustainable collection and quality production at the source achieved through Dabur CSR fund on training and infrastructure. In the process not only corporate but also the local traditional healers and processors are getting quality produce that ultimately benefits consumers.

The two models evolved out of Dabur Partnership with CCD in its initial intervention near the Tirunelveli wind mill areas. Raising crops or trees under the wind mills became impossible. Hence as a win-win situation for farmers who loses the land by sale to Suzlon and Suzlon as Windmill Firm wants to secure its infrastructure from theft and fire. GMCL has made use of the opportunity to motivate farmers to grow the seasonal herbs particularly *Boerhiva diffusa* root when demand peaks and there is scarcity from wild collections.

Project Interventions by Dabur

- Change in crop pattern: Since the gatherers knew the Dabur demand well in advance, they were able to introduce seasonal herb as intercrops and shrubs and climbers as hedge cropping, bark tree species were planted in the boundaries as agro forestry model which is actually generating not only substitute income but also generating seasonal employment.
- OPM support: Since the momentum were created among the small and marginal farmers for inter cropping seasonal herbs such as Tulasi, Kalmegh, Vinca, Senna and Macoy, round the year quality seed production and high germination seeds are supplied to farmers. Bark tree

species such as *Azadirachta indica* (Neem), *Ziziphus mauritiana* (Elanthai), *Albizia lebbek* (Vagai), *Murraya koenigii* (Karuvellai) and *Strychnos nux-vomica* (Etti). Similarly oil seeds like *Azadirachta indica* (Neem), *Pongamia pinnata* (Karanj), *Ricinus communis* (Castor) and *Madhuca / Mahua longifolia* (Illuppai) have been distributed to farmers for introducing them around boundaries for generating a perennial income.

- Capacity building: There is a calendar of training primary producers at the beginning of every season. The youth and young people are also being trained as bare foot botanists for monitoring and guiding the primary producers on a regular basis. Since, the gatherers are trained on sustainable collection and production at source, and provided with the necessary and logistics, and de-centralized warehouse facilities, gatherers are able to provide assured supply of authentic raw drugs on time at a reasonable cost.
- Areas/acres under cultivation: *Boerhavia diffusa*, *Jivanthi*, *Gymnema sylvestre*, *Plumbago* were cultivated around 5 acre each. 5000 saplings of bark and oil tree species were planted around the boundaries of the small and marginal farmers

Impact of the project

- Social condition: Earlier gatherers were solely depending on intermediaries who treated them badly. In fact, gathering of medicinal plants as an activity created a stigma among young and middle aged women, only the elders were involved in the profession, now due to their share and stake in Gram Mooligai they are proud of being part of a company which is ultimately supplying to reputed organization like Dabur. Several young girls and boys were entering into this profession with pride.
- Economic condition: Since the primary producers are by passing through 5 different intermediaries such as procurement agent, commission agency, traders, etc. they are getting minimum 50% hike for their produce. The presence of decentralized warehouses and logistics for quality production has reduced pressure on gatherers on distress sale. Materials are aggregated at the source itself, they are saved from travelling long distance and risks associated with travel.
- New introduction of crop: There are three sets of different groups of species have been introduced from time to time based on the need and potential as intercrops: bark and oil trees species that can be raised on boundaries; shrubs and climbers in between crops as agro forestry models.
- New market intervention: Recent development with Dabur Bio Resource Division for motivating the traditional gathering communities to collect the seeds of Chalmogra, Mahua, Pongamia, Neem etc. for supplying as oil than forwarding as seeds. This process motivated gatherers to plant more trees, since it will generate employment during the lean collection season. In the process they are also getting more benefit than employment. The same similar sort of process is expected for other raw drugs to supply as semi processed powder form. Honey procurement and processing also in line with Dabur supply.
- Beneficiaries in the windmill region have moved to supply semi processed materials to the neighbouring Kerala markets, such as traditional ayurvedic houses, retail raw drug sale outlets at weekly mandies etc.

Beneficiaries of the Dabur Project (South)

S. No.	Geographical Region	Number of Beneficiaries
1	Ramnad Plains	200
2	Fragile areas of Western Ghats	300
3	Suzlon Windmill area in Tirunelveli	500

1.3.4 USHA MARTIN – Sevaiyur, Sriperambudur, Lakshwadeep (Agatti) and Nagapattinam

Usha Martin Sewing Machine Company is supporting girls belonging to economically weaker sections in training them in sewing. This activity was promoted through CCD in Madurai for the last ten years. Recently, the work was extended to Sriperumbudur near Chennai to Agatti in Lakshdweep Islands.

Average Team of 15 women members were provided with the Usha Sewing Machine and empowered with the stitching of various garments. These women will further provide to 15 to 20 women in their respective villages. This skill will enable the women to supplement the income of the family.

Bulk orders for stitching uniforms and garments are passed on to the members who have undergone training so that their livelihoods are sustained round the year.

1.3.5 EXIM BANK

Aharam weavers FPC was provided with special pedal weaving machines of Gujarat. The company has sales of Rs. 50 lakh/ year, benefitting 40 artisans, and 30 support staff, besides fair price to many more cotton farmers.

Used fishing nets of Nylon are also made in to bags as inventive eco-friendly activity.



1.3.6 Some other support included Sri Vasantha Sai Trust for RO water distribution in all CCD work locations.

Recognition including awards

- 1) CCD Promoted FPO received the Best FPO award from Nabard, Mumbai
- 2) National Bio Diversity Award, New Delhi for Gram Mooligai Co Ltd

List of Current Donors

- 1) JP Morgan Trust Company, Bahamas
- 2) IFAD – International Fund for Agriculture Development, Chennai
- 3) NABARD – National Bank For Agriculture and Rural Development, Chennai
- 4) GIZ, New Delhi
- 5) Jivanti Welfare and Charitable Trust (Dabur), Ahmedabad
- 6) Tata Chemicals Society for Rural Development, Mithapur, Gujarat
- 7) Tata Steel Ltd, Jamshedpur
- 8) Suzlon Energy Limited, Pune
- 9) Usha International, New Delhi
- 10) The Energy and Resource Institute, New Delhi
- 11) Chhattisgarh Council of Science and Technology, Raipur, Chhattisgarh

Meetings and Conferences attended and hosted by CCD Team during the reporting year

1. TATA Steel Samvaad 2018 for Tribal Livelihood, Madurai
2. Nabard – Buyer & Seller Meet – FPOs, Madurai
3. Nabard IIT Chennai – Capacity Building for FPOs. Madurai
4. Kovel Foundation, Honey Sourcing for Dabur India at Vishakapattinam
5. Suzlon Annual Meet at Pune
6. Usha International – Annual Meet -Agatti Islands, Lakswadeep
7. GIZ, MPFS Conference, New Delhi
8. NABARD – State Level Consultative Meeting, Chennai

Visitors and Interns

- 1) Mr. Arko Chatterjee, Natura Yuva Ag, Switzerland
- 2) Mr. R Haresh, TVS & Sons, Madurai
- 3) Swami Srimuga and Mr. Ethirajalu from Isha Outreach, Coimbatore
- 4) Ms. Nirupama Chander, Shri Bhairavi Farms, Chennai
- 5) Mr. Anup Singh, Anurag Trading Company, Lucknow
- 6) Dr. JLN Sastry and Dr. Badri Narayanan, Dabur India Ltd, Gaziabad
- 7) Dr S Aroumougame, Biocontrol & Microbial Metabolites Lab, Chennai
- 8) Mr. K S Ravi, Chartered Accountant, Bengaluru
- 9) Mr. Elangovan Nagarajan, Chartered Accountant, Bengaluru
- 10) Mr. R Giridharan, Qwixpert, Bengaluru
- 11) Dr. Saroj Barik, National Botanical Research Institute, Lucknow
- 12) Dr. Manish Pande and Dr. Om Tripathi, Quality Council of India, New Delhi
- 13) Mr. G Hariramamurthi, University of Trans-Disciplinary Health and Sciences and Technology, Bengaluru
- 14) Interns from Gandhigram Rural Institute – final year students pursuing MA Developmental Administration for a period of 1 month
- 15) Interns from Sri Adhiparasakthi College – final year students pursuing B.Sc (Agri) for a period of 15 days

- 16) Interns from Madurai Institute of Social Science – final year students pursuing M.SW for a period 30 days spread over 3 months
- 17) Interns from Pondicherry University – final year students pursuing M.SW for a period of 1 month
- 18) Intern from American College – Final year student pursuing M.Sw for a period of 1 month

Current Executive and Advisory Board of CCD

1. Mr. V C Nadarajan, President
2. Mr. N Muthuvelayutham, Secretary
3. Rev. Bro. T Amalan
4. Mr. G Balakrishnan
5. Mr. M N Kumaresh Babu

Staff on Rolls during the reporting year

1. Mr. N Ganesan
2. Mr. M John Britto
3. Ms. Arul Rani
4. Ms. K Sivakami
5. Ms. B Marieswari
6. Mr. S Suresh
7. Mr. R Dhavamani
8. Ms. M P Bala
9. Mr. Yesuraj
10. Ms. S Jyothi
11. Mr. P Ayyappan
12. Ms. Sargunam
13. Ms. Vellayammal
14. Ms. Saraladevi
15. Ms. Malarkodi
16. Ms. Selvi Shalini
17. Ms. Kavitha Balaraman
18. Mr. Horilal Verma
19. Mr. Raghuraj Sen
20. 7 teachers' name

List of staff in semi-processing activity

21. Ms. D Muthupillai
22. Ms. K pandiyammal
23. Ms. I Ramuthai
24. Ms. P Vijayanthi
25. Ms. T Tamilarasi
26. Ms. M Muthumari
27. Ms. Rohini
28. Ms. U Dhanapakiam
29. Ms. R Panju
30. Ms. P Panneer Panjawanam
31. Mr. R Sankar
32. Mr. A Karthick
33. Ms. Kavitha
34. Ms. Pagavathaal
35. Ms. R Panju
36. Ms. A Vasanthi
37. Ms. Rakkayee
38. Ms. Rasu

39. Ms. Seenibhagavathy
40. Ms. Gowsalya
41. Ms. Selvi
42. Mr. Muthusamy
43. Ms. Pownthai
44. Ms. Renuga Devi
45. Ms. R Selvi
46. Ms. Murugeswari
47. Ms. Packiyalakshmi
48. Ms. Lakshmi K
49. Mr. Balu
50. Mr. Sivakumar
51. Mr. Murugan
52. Mr. Sonai
53. Mr. Subramani
54. Mr. M Thangapandi
55. Mr. A S Karmegam
56. Ms. E Eswari
57. Ms. Shanthi
58. Ms. Jeyasudha
59. Ms. Ammasi

A brief history of CCD

The Covenant Centre for Development (CCD) is a Madurai based national level non-governmental organization (NGO) committed to the cause of sustainable development. It was established in 1988, with the primary objective of organizing informal sector farm labourers into thrift and self-help groups, strengthen the culture of savings at the household and group levels and to enhance access to institutional credit. Over a period, this work extended to the area of medicinal plants, a natural resource that made a significant contribution to off season rural livelihoods in several of the semi-arid districts of Tamil Nadu.

During 1992-2002, CCD partnered in the Honeybee Network and was actively involved in scouting, documenting and validating close to 6000 innovations of unaided inventors and traditional grassroots traditional knowledge holders in the southern districts of Tamil Nadu, with a specific focus on food and medicine.

The COMPAS Asia Project, of which CCD was a partner, involved documentation and validation of local health traditions in 13 panchayats in Narikudi Block of Tiruchuzhi Taluk in Viruthunagar District.

DANIDA supported a series of project for documentation of medicinal plant trade in Tamil Nadu, Kerala and Karnataka during 1999, based on which the Gram Mooligai (Village Herbs) Company Limited (GMCL) was established in 2000, and Aharam Traditional Crop Producer Co. Ltd. (ATCPCL) in 2004.

In 2002 HIVOS supported a project to support the study of medicinal plants in Madhya Pradesh and Odisha.

In 2004 Oxfam supported a major project covering 9 states including Andhra Pradesh, Pondy, Chhattisgarh and Maharashtra. The outputs were used for the establishment of the MAPSCON Network in 2006.

In 2009-2012 Christian Aid supported a project to undertake studies in Rajasthan, Gujarat and UP.

During 2009-2012 CCD and GMCL moved to other states to upscale the work related to medicinal plants and gradually ventured into the organic rain-fed agricultural crops as well. Farmers were mobilized into groups and group certification obtained. As on date, a total of 36 Primary Producer Groups (PPGs)/ Farmer Producer Companies (FPC) on a Community-Based Enterprise (CBE) mode dealing with medicinal plants, rain-fed agricultural crops and other livelihoods like mango pulp and coir rope making have been established with the support and guidance of NABARD. The CBEs also provide services to member groups namely, input supplies, credit and insurance. At the district-level, these FPCs work has established a Confederation of FPCs, which has started the distribution of semi-processed medicinal plant materials to several Ayurvedic Companies. As on date, the organization works with about 5000 households across 200 villages in the districts of Madurai, Dindigul, Theni and Thoothukudi.

GMCL is the first Indian company to pay Access and Benefit Sharing fee to the Madhya Pradesh State Biodiversity Board (MPSBB), which amounted to 2% of its annual raw drugs purchase value. Recognizing the efforts GMCL was awarded the first Biodiversity Award 2017 constituted jointly by the UNDP and Government of India.

Administrative office – No 7-5-9, Kurunji Street, Ganapathy Nagar, Vilangkudi, Madurai 625018 –
Phone 0452-2606256 / Mobile 9443314314

Field Office – Sevaiyoor, Natham, Radhapuram, Devarkulam, Ramnad, Nagapattinam, Sriperambadur
in Tamilnadu

North India

Mini Shop No.3, Behind Life Care & Research Center,
OM Parisar, Arya Nagar, Durg City, Chhattisgarh State Pin 491001
Telephone: 0788-4075711, Email:- ccdnorth@gmail.com
Mobile 9993895001



INDEPENDENT AUDITOR'S REPORT

To

The Members of

COVENANT CENTRE FOR DEVELOPMENT - CCD

Madurai

Report on the Financial Statements

We have audited the accompanying **consolidated financial statements** of "**COVENANT CENTRE FOR DEVELOPMENT - CCD**" which comprise the Balance Sheet as at March 31, 2019, and the Statement of Income and Expenditure and Receipts and Payments Statement for the year then ended, and a summary of significant accounting policies and other explanatory information.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation of these financial statements that give a true and fair view of the financial position, financial performance and cash flows of the Society in accordance with the Accounting Standards applicable in India.

This responsibility also includes maintenance of adequate accounting records in accordance with the relevant applicable provisions for safeguarding the assets of the Society; for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.



Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with the Standards on Auditing issued by the Institute of Chartered Accountants of India. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

We conducted our audit in accordance with the applicable Standards on Auditing. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and the disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal financial control relevant to the Society's preparation of the financial statements that give a true and fair view in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on whether the Society has in place an adequate internal financial controls system over financial reporting and the operating effectiveness of such controls. An audit also includes evaluating the appropriateness of the accounting policies used and the reasonableness of the accounting estimates made by the Society's Management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion on the financial statements



Opinion

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements give the information required by the Act in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India, of the state of affairs of the Society as at March 31, 2019, and its Statement of Income and Expenditure for the year.

- i. In the case of the Balance Sheet, of the state of affairs of the Society as at March 31, 2019;
- ii. In the case of the Income and Expenditure Account, Excess of Income over Expenditure for the year ended on that date; and
- iii. In the case of the Receipts and Payments Account, of the cash flow for the year ended on that date.

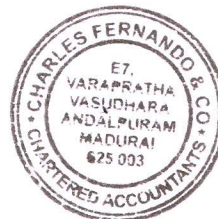
Report on Other Legal & Statutory Requirements

- i. We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit;
- ii. In our opinion proper books of account as required by law have been kept by the Society so far as appears from our examination of those books
- iii. The Balance Sheet, Income and Expenditure Account, and Receipts and Payments Account dealt with by this Report are in agreement with the books of account.

Place: Madurai

Date: 20.08.2019

UDIN No: 19026619AAAAHL9025



For Charles Fernando & Co
Chartered Accountants

N. Charles Fernando
Proprietor
FRN: 000604S

THE COVENANT CENTRE FOR DEVELOPMENT -CCD

2/43, KOTTAI STREET, NAGAMALAI PUDUKOTTAI, MADURAI - 625019



CONSOLIDATED RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2019

(In Rupees)

(In Rupees)

	RECEIPTS	31.03.2019	31.03.2018		PAYMENTS	Sch	31.03.2019	31.03.2018
To	Grants Received:			By	Programme Expenses:			
"	Sri Vasantha Sai Trust	18,250,464	-	"	Sri Vasantha Sai Trust	A	11,502,400	44,002
"	Endowment Interest	109,380	109,771	"	Endowment Expenses	B	105,601	92,327
"	Interest on SB a/c	8,770	3,388	"	Corpus Fund		5,000,000	-
"	Local Account			"	Capital Expenditure		-	5,000,000
	Program Grant and others Sch D	12,591,537	15,037,439	"	Local Account			
	Bank Interest	24,815	32,570		Program & Others	D	13,864,830	14,327,275
"	Sub Total	30,984,966	15,183,168		Sub Total		30,472,831	19,463,604
	Opening Balance	7,943,193	12,223,631		Closing Balance	C	8,455,328	7,943,193
	TOTAL	38,928,159	27,406,799		TOTAL		38,928,159	27,406,799

Schedules A to C annexed hereto form part of the Receipts and Payments Account

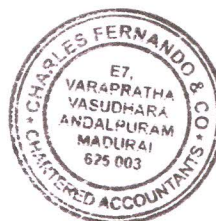
Place : Madurai

Date : 20.08.2019

UDIN No:19026619AAAAHL9025

" As per my report of even date "

For Charles Fernando & Co
Chartered Accountants



N. Charles Fernando
Proprietor
FRN: 000604S

For The Covenant Centre for Development

Treasurer

Secretary

THE COVENANT CENTRE FOR DEVELOPMENT -CCD
2/43, KOTTAI STREET, NAGAMALAI PUDUKOTTAI,
MADURAI - 625 019



CONSOLIDATED INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2019

(In Rupees)

(In Rupees)

(in Rupees)								
	Expenditure		31.03.2019	31.03.2018		Income	31.03.2019	31.03.2018
To	Programme Expenses				By	Grant Received From:		
"	Sri Vasantha Sai Trust	A	11,502,400	-	"	Sri Vasantha Sai Trust	18,250,464	-
"	Endowment Expenses	B	105,601	7,382,263	"	Endowment Interest	109,380	109,771
					"	Interest on SB a/c	8,770	3,388
	Local Account					Local Account		
"	Program & Others		13,864,830	14,327,275	"	Program Grant and others Sch D	12,591,537	15,037,439
"	Depreciation	E	1,217,954	1,373,425	"	Bank Interest	24,815	32,570
	Sub Total		26,690,785	23,082,963		Sub Total	30,984,966	15,183,168
	Excess of Income over Expenditure		4,294,181		"	Excess of Expenditure over Income		7,899,795
TOTAL			30,984,966	23,082,963		TOTAL	30,984,966	23,082,963

Schedules A to E annexed hereto form part of the Income & Expenditure Account

Place : Madurai

Date : 20.08.2019

UDIN No:19026619AAAAHL9025

" As per my report of even date "

For The Covenant Centre for Development

[Signature]
Treasurer

[Signature]
Secretary



For Charles Fernando & Co
Chartered Accountants

[Signature]
N. Charles Fernando
Proprietor
FRN: 000604S

THE COVENANT CENTRE FOR DEVELOPMENT -CCD
2/43, KOTTAI STREET, NAGAMALAI PUDUKOTTAI,
MADURAI - 625 019



CONSOLIDATED BALANCE SHEET AS ON 31ST MARCH 2019

(In Rupees)

(In Rupees)

LIABILITIES	Sch	31.03.2019	31.03.2018	ASSETS	Sch	31.03.2019	31.03.2018
Specified Fund				Fixed Assets - Contra	E	11,831,506	13,049,459
Capital Fund - Contra	E	11,831,506	13,049,459	Current Assets			
General Fund	F	725,765	608,639	Closing Balance	C		
Utilized Project Fund:				Cash in hand		19,649	25,120
FC Account	G	6,769,287	17,444	Cash at bank		7,232,370	1,439,265
LC Account	G	458,572	1,815,408	Fixed Deposit - Corpus Grant		-	5,000,000
Endowment Fund		75,000	5,075,000	Programme Advances		378,935	31,072
Loans & Advances		426,704	426,704	TDS Receivable			924,696
				FC Account		5,913	
				LC Account		717,011	
				Other Deposit		101,450	101,450
				Grant Receivable		-	421,591
TOTAL		20,286,833	20,992,654	TOTAL		20,286,833	20,992,654

Schedules C ,E, F , G annexed hereto form part of the Balance Sheet.

Place : Madurai

Date : 20.08.2019

UDIN No:19026619AAAAHL9025

" As per my report of even date "

For Charles Fernando & Co
Chartered Accountants



For The Covenant Centre for Development

[Signature]

Treasurer

[Signature]

Secretary

N.Charles Fernando
Proprietor
 FRN:000604S

THE COVENANT CENTRE FOR DEVELOPMENT -CCD

2/43,KOTTAI STREET, NAGAMALAI PUDUKKOTTAI, MADURAI - 625019



**Schedules annexed to and form part of Receipts and Payments, Income & Expenditure And
Balance Sheet for the year Ended 31st March 2019**

SCHEDULE NO: A

DONOR : Devotee of Sri Vasantha Sai Trust

Project: Social Programs

RECEIPTS	OPENING		RECEIPTS	TOTAL
	Rs.		Rs.	Rs.
Opening Balance	-			-
Receipts during the year			18,250,464	18,250,464
Bank Interest			-	-
Total	-		18,250,464	18,250,464

PAYMENTS	ADMIN	PROGRAM	CAPITAL	TOTAL
Programme Expenses	-	11,500,000	-	11,500,000
Administration Expenses	2,400		-	2,400
TOTAL	2,400	11,500,000	-	11,502,400
Closing Balance				6,748,064
Total				18,250,464

SCHEDULE NO: B

DONOR : FORD Foundation

Project: IED - Endowment Programme

RECEIPTS	OPENING		RECEIPTS	TOTAL
	Rs.		Rs.	Rs.
Opening Balance	17,444			17,444
Receipts during the year	-		109,380	109,380
Total	17,444		109,380	126,824

PAYMENTS	ADMIN	PROGRAM	CAPITAL	TOTAL
Establishment Support - Projects				-
Endowment Expenses		105,601		105,601
TOTAL	-	105,601	-	105,601
Closing Balance				21,223
Total			-	126,824



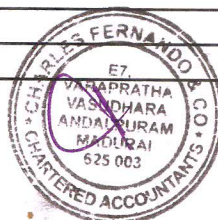
THE COVENANT CENTRE FOR DEVELOPMENT -CCD
2/43, KOTTAI STREET, NAGAMALAI PUDUKOTTAI,
MADURAI - 625 019



FOREIGN CONTRIBUTION ACCOUNT

Schedules forming part of the Financial Statement for the year 2018-19

Schedule : C Cash, Bank Balance, Fixed Deposits & Prog. Advance		
Particulars	31.03.2019	31.03.2018
Cash in Hand		
FC Account	-	-
LC Account	19,649	25,119
Sub Total	19,649	25,119
Cash at bank:		
FC Account		
Corporation Bank (SB) -Madurai 0041 0011 6004 504	6,754,283	3,950
Corporation Bank (SB) -Madurai 0041 0010 1004 504	25,192	20,825
LC Account		
Bank of India, Madurai	6,287	253,732
Canara Bank, Madurai	282,632	120,403
Corporation Bank, Madurai	35,522	378,779
Pandyan Grama Bank, Madurai	717	685
State Bank of India, Durg	127,737	660,892
Fixed Deposits (Endowment fund) - Corporation Bank	-	5,000,000
Sub Total	7,232,370	6,439,266
Programme Advance		
FC Account	141,137	141,137
LC Account		
Kalasam Sacred Foods	(8,665)	
IFAD - Ramanathapuram	309,529	
CCD North (Durg)	47,000	
CCD North -Advance	(101,804)	(101,804)
IFAD - Nagapattinam	(8,262)	(8,262)
Sub Total	378,935	31,071
Office & Tepehone Deposit - FC Account	101,450	101,450
Accrued Interest - FC	-	-
Grant Receivable - LC Account	-	-
Usha International	-	272,205
CCD North TERI Project	-	149,386
Sub Total	101,450	523,041
Tax Deducted at Source- Receivable		
FC Account	5,913	-
LC Account		
TDS Receivable 2018-19	399,951	
TDS Receivable 2017-18	317,060	317,060
TDS Receivable 2016-17		80,488
TDS Receivable 2015-16		527,148
Sub Total	722,924	924,696
GRAND TOTAL	8,455,328	7,943,193



THE COVENANT CENTRE FOR DEVELOPMENT -CCD

2/43,KOTTAI STREET, NAGAMALAI PUDUKKOTTAI,

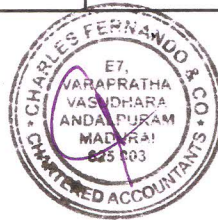


**Schedules annexed to and form part of Receipts and Payments, Income & Expenditure
And Balance Sheet for the year Ended 31st March 2019**

SCHEDULE NO: D - LOCAL PROGRAMME GRANT AND EXPENDITURE

PARTICULARS	OPENING BALANCE	RECEIPTS	PAYMENTS	CLOSING BALANCE
		Rs.	Rs.	Rs.
CCD North Projects:				
Dabur MP Cultivation Project	253,863	1,146,458	1,297,702	102,619
Sub Total	253,863	1,146,458	1,297,702	102,619

CCD South Projects:				
IFAD - PTSLP Nagapattinam Project	-	1,948,501	1,948,501	-
IFAD - PTSLP Ramanad Project	-	582,278	582,278	-
NABARD - FPO Program	359,205	3,195,000	3,293,651	260,554
Suzlon CSR Project	275,999	642,175	918,174	-
Dabur CSR Project	591,376	1,237,740	1,829,116	-
Tata Chemicals CSR Project	-	1,818,000	1,726,322	91,678
USHA CSR Silai Schools	302,397	-	302,397	-
GIZ Medicinal Plant ABS	-	530,000	530,000	-
Miscellaneous Projects	32,570	424,119	456,689	-
Dabur Chalmogra Project	-	980,000	980,000	-
Sub Total	1,561,547	11,357,813	12,567,128	352,232
TERI - Grant TDS Receivable	-	16,597	-	16,597
USHA - Grant TDS Receivable	-	26,753	-	26,753
Project Mgt Uni TDS Receiv	-	43,916	-	43,916
Grand Total	1,815,410	12,591,537	13,864,830	542,117



THE COVENANT CENTRE FOR DEVELOPMENT -CCD
2/43, KOTTAI STREET, NAGAMALAI PUDUKOTTAI,
MADURAI - 625 019



SCHEDULE ANNEXED TO AND FORM PART OF THE INCOME & EXPENDITURE ACCOUNT
AND BALANCE SHEET AS ON 31ST MARCH 2019

SCHEDULE : E FIXED ASSETS & DEPRECIATION

(In Rupees)

Sl.N o.	Description	value as on 01.04.18	Addit ion	Dele- tion	Gross Value as on 31.03.2019	Depreciation		Net Value as on 31.03.19
						Rate	Amount	
1	Land & Building							
	Land	1,115,046			1,115,046		-	1,115,046
	Building	8,779,721			8,779,721	10%	877,972	7,901,749
	Nursery	7,230			7,230	10%	723	6,507
	Protection & Fencing	31,986			31,986	10%	3,199	28,788
	Common Facility Ctr.	84,729			84,729	10%	8,473	76,256
	Sevaiyur	62,762			62,762	10%	6,276	56,486
	Semi Processing Unit	160,076			160,076	10%	16,008	144,068
2	Equipments							
	Mobile Phones	7,605			7,605	15%	1,141	6,465
	Irrigation Motor	13,010			13,010	15%	1,952	11,059
	Material Bank	46,597			46,597	15%	6,990	39,607
	Tools & Equipments	34,769			34,769	15%	5,215	29,554
	Weighing Scale	6,639			6,639	15%	996	5,643
	Implements	2,651			2,651	15%	398	2,253
	Power tiller tractor	19,923			19,923	15%	2,988	16,934
	Baling Machine	22,256			22,256	15%	3,338	18,918
	Engine & Motors	18,646			18,646	15%	2,797	15,849
	Bi-cycle	682			682	15%	102	580
	Documentation Camera	6,134			6,134	15%	920	5,214
	UPS	811			811	15%	122	689
	Computer / Laptops	393			393	40%	157	236
	Television	14,468			14,468	15%	2,170	12,298
	Computer Software	3			3	40%	1	2
	Coconut Mills	63,714			63,714	15%	9,557	54,157
	Smokeless Stove	29,340			29,340	15%	4,401	24,939
	Camera	3,469			3,469	15%	520	2,949
	Digital Copier	21,125			21,125	15%	3,169	17,956
	Areca nut Machine	32,870			32,870	15%	4,931	27,940
3	Furniture & Fixtures	103,074			103,074	10%	10,307	92,767
4	Vehicles	172,901			172,901	15%	25,935	146,966
5	Two Wheeler Hero							
	Honda, Helmet	38,884			38,884	15%	5,833	33,051
	SUB TOTAL	10,901,516	-	-	10,901,516		1,006,591	9,894,925
	POOMPHUKAR							
1	Office Equipments							
	Digital Video Camera	9,195			9,195	15%	1,379	7,816
	Water analysist -							
	Soil test Equipments	30,895			30,895	15%	4,634	26,261
	LCD	12,515			12,515	15%	1,877	10,637
	Lap Tap	18			18	60%	11	7
	Computer with printer	30			30	40%	12	18
	UPS	6,889			6,889	15%	1,033	5,855



THE COVENANT CENTRE FOR DEVELOPMENT -CCD
2/43, KOTTAI STREET, NAGAMALAI PUDUKOTTAI,
MADURAI - 625 019



SCHEDULE ANNEXED TO AND FORM PART OF THE INCOME & EXPENDITURE ACCOUNT
AND BALANCE SHEET AS ON 31ST MARCH 2019

SCHEDULE : E FIXED ASSETS & DEPRECIATION

(In Rupees)

SCHEDULE : E FIXED ASSETS & DEPRECIATION

(In Rupees)

Sl.N o.	Description	value as on 01.04.18	Addit ion	Dele- tion	Gross Value as on 31.03.2019	Depreciation		Net Value as on 31.03.19
						Rate	Amount	
2	Furniture & Fittings							
	Office furniture	27,306			27,306	10%	2,731	24,576
3	Vehicles & Motor Car							
	Two Wheeler	48,438			48,438	15%	7,266	41,173
	TATA ACE Mini Door	42,464			42,464	15%	6,370	36,095
	Tractor	74,327			74,327	15%	11,149	63,178
4	Software Package							
	Norton antivirus, Ms	7			7	40%	3	4
	Sub Total	252,084	-	-	252,084		36,464	215,619
	NAGERCOIL							
1	Building	592,754			592,754	10%	59,275	533,478
2	Furniture & Fittings	21,570			21,570	10%	2,157	19,413
3	Inverter	5,414			5,414	15%	812	4,601
4	Computer	7			7	40%	3	4
	Sub Total	619,744	-	-	619,744		62,247	557,497
	ECO-VEG:							
1	Bolero Jeep	349,486	-	-	349,486	15%	52,423	297,063
2	Laptop (3) & LCD	4,110	-	-	4,110	40%	1,644	2,466
3	Weigh Scales (2)	6,265	-	-	6,265	15%	940	5,326
4	Tally Software	174	-	-	174	40%	70	104
5	Tablets & Camera	31,029	-	-	31,029	15%	4,654	26,374
6	Furniture	58,605	-	-	58,605	10%	5,861	52,745
7	RO Plant (2)	10,206	-	-	10,206	15%	1,531	8,675
8	Voice Recorder	2,657	-	-	2,657	15%	399	2,258
	Sub Total	462,532	-	-	462,532		67,521	395,011
	IED:Odisha							
1	Desk Computers	1,690	-		1,690	40%	676	1,014
	Sangathi:							
1	Laptop+Printer	456	-		456	40%	182	274
2	Furniture	23,918	-		23,918	10%	2,392	21,526
	Sub Total	24,374	-		24,374		2,574	21,800
	TOTAL	12,261,939	-	-	12,261,939		1,176,073	11,085,866



THE COVENANT CENTRE FOR DEVELOPMENT -CCD
2/43, KOTTAI STREET, NAGAMALAI PUDUKOTTAI,
MADURAI - 625 019



SCHEDULE ANNEXED TO AND FORM PART OF THE INCOME & EXPENDITURE ACCOUNT
AND BALANCE SHEET AS ON 31ST MARCH 2019

SCHEDULE : E FIXED ASSETS & DEPRECIATION

(In Rupees)

Schedule : E - LOCAL - FIXED ASSETS AND DEPRECIATION

Sl.No.	Description	value as on 01.04.18	Addi tion	Deletio n	Gross Value as on 31.03.19	Depreciation		Net Value as on 31.03.19
						Rate	Amount	
	<u>Head Office</u>							
1	Land & Build.							
	Land	143,538			143,538			143,538
	Semi Processing Unit	38,148			38,148	15%	5,722	32,425
	Building	227,180			227,180	10%	22,718	204,462
2	Equipments							
	Weighing Scale	1,619			1,619	15%	243	1,377
	Typewriter	1,063			1,063	15%	159	904
	Laser Compact Disc	10,082			10,082	15%	1,512	8,570
	Euipments &							
	Vehicle	967			967	15%	145	822
	Bi-cycle	160			160	15%	24	136
	Computer/Laptop	5			5	40%	2	3
	Water Purifier	1,871			1,871	15%	281	1,590
	Digital Camera	2,281			2,281	15%	342	1,939
3	Furniture	1,609			1,609	10%	161	1,448
4	Vehicle							
	Two Wheeler							
	Bajaj CT 100	5,428			5,428	15%	814	4,614
	Mahindra Jeep	65,049			65,049	15%	9,757	55,291
	<u>Nagercoil Unit</u>							
5	Land	288,520			288,520		-	288,520
	Total	787,521			787,521		41,881	745,640
	GRAND TOTAL	13,049,459			13,049,459		1,217,954	11,831,506



THE COVENANT CENTRE FOR DEVELOPMENT -CCD
2/43, KOTTAI STREET, NAGAMALAI PUDUKOTTAI,
MADURAI - 625 019



SCHEDULE ANNEXED TO AND FORM PART OF THE INCOME & EXPENDITURE ACCOUNT
AND BALANCE SHEET as on 31-3-2019

SCHEDULE : F GENERAL FUND	(In Rupees)	
Opening Balance as on 01.04.2018		608,637
Add : Transfer to project Fund	(5,395,007)	
Transfer from Capital Fund	1,217,953	-4,177,053
Total		-3,568,416
Add : Excess of Income over Expenditure	-	4,294,181
Closing Balance as on 31.03.2019		725,765



THE COVENANT CENTRE FOR DEVELOPMENT -CCD
2/43, KOTTAI STREET, NAGAMALAI PUDUKOTTAI, MADURAI 625019
SCHEDULE FORMING PART OF THE BALANCE SHEET 2018-19



SCHEUDLE : G - UNUTILISED SPECIFIC PROJECT FUND & CORPUS FUND

Sl. No.	Name of the Donor & Project	Balance as on 01.04.18	Grant Received During the year	F.D. & Bank Interest	Total	Sch	Amount Utilized during the year		Total Utilized during the year	Unutilized Balance as on 31.03.2019
							Revenue	Capital		
1	Sri Vasantha Sai Trust	-	18,250,464	-	18,250,464	A	11,502,400	-	11,502,400	6,748,064
2	Endowment Fund Program	17,444	-	109,380	126,824	B	105,601	-	105,601	21,223
	Sub Total	17,444	18,250,464	109,380	18,377,288	-	11,608,001	-	11,608,001	6,769,287
	Endowment Fund									
	The Ford Foudation -USA									
1	Corpus -Endowment Fund	5,000,000	-	-	5,000,000		5,000,000	-	5,000,000	-
2	Nattu Vaithiyar Students Welfare	75,000	-	-	75,000	-	-	-	-	75,000
	Sub Total	5,075,000	-	-	5,075,000	-	5,000,000	-	5,000,000	75,000
	TOTAL	5,092,444	18,250,464	109,380		-	16,608,001	-	16,608,001	6,844,287

SCHEUDLE : G - UNUTILISED SPECIFIC PROJECT FUND & CORPUS FUND - LOCAL

S.No	Name of the Project	Opening Balance as on 01.04.18	Grant Received during the year	Bank Interest	Total		Revenue Expenditure	Capital Expenditur e	Total Amount Utilised	Unutilised fund on 31.03.19
1	IFAD - Nagapattinam	-	1,948,501	-	1,948,501		1,948,501		1,948,501	-
2	NABARD - FPO Project	359,205	3,195,000	-	3,554,205		3,293,651		3,293,651	260,554
3	CCD North Projects	253,861	1,146,458	3,723	1,404,042		1,297,702		1,297,702	106,340
4	Suzlon Agriculture	275,999	642,175	-	918,174		918,174		918,174	-
6	Tata Chemicals	-	1,818,000	-	1,818,000		1,726,322		1,726,322	91,678
7	Usha Silai School	302,397	-	-	302,397		302,397		302,397	-
8	General Project	32,570	424,119	-	456,689		456,689		456,689	-
9	Dabur India Limited	591,376	1,237,740	-	1,829,116		1,829,116		1,829,116	-
10	GIZ MPSS Project	-	530,000	-	530,000		530,000		530,000	-
11	Dabur Chalmogra Project	-	980,000	-	980,000		980,000		980,000	-
12	IFAD - Ramanathapuram	-	582,278	-	582,278		582,278		582,278	-
	TOTAL	1,815,408	12,504,271	3,723	14,323,402		13,864,830	-	13,864,830	458,572
	GRAND TOTAL	6,907,852	30,754,735	113,103	14,323,402		30,472,831	-	30,472,831	7,302,859



THE COVENANT CENTRE FOR DEVELOPMENT -CCD

2/43,Kottai Street, Nagamalai Pudukkottai, Madurai - 625 019

Schedule: N Notes forming part of the Account for the year ended 31st March 2019

F C Significant Accounting Policies:

- Cash System is followed for all transactions and are recorded on cash basis as and when effected.
- Grants Received from Donor Agencies were for specific purpose and hence it is shown separately under the head “ **Unutilized specific Project Fund** ” to reflect the balance left in hand and to be applied to the following year for the purpose for which it was given.
- Fixed Assets acquired from the project funds were written off as expenditure to arrive the unutilized specific project fund, however depreciation on the fixed assets were charged in the Income & Expenditure Account and the assets were shown in the Balance Sheet after charging depreciation and the corresponding value is shown as contra in Capital Fund Account.
- Depreciation on the Fixed Assets were charged at the rate prescribed in the Income Tax Act, 1961.

Notes on Account:

- Schedules A to E form part of the Receipts & Payments Account and Income & Expenditure Account.
- Schedules C,E, F,G, form part of the Balance Sheet.
- Previous year figures have been regrouped wherever it is necessary.

Place: Madurai

Date: 20.08.2019



For Charles Fernando & Co
Chartered Accountants

N.Charles Fernando
Proprietor
FRN: 000604S

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 **THE COVENANT CENTRE FOR DEVELOPMENT**, AAAAT5104F [name and PAN of the trust or institution] as at **31/03/2019** 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 **trust** 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:

NIL

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 **trust** as at **31/03/2019** and
- (ii) in the case of the profit and loss account, of the profit or loss of its accounting year ending on **31/03/2019**

The prescribed particulars are annexed hereto.

Place

MADURAI

Date

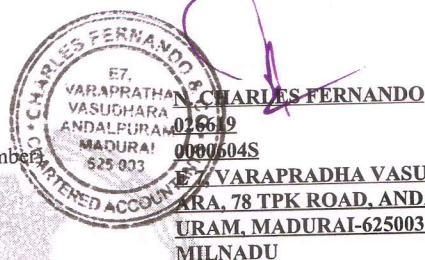
24/10/2019

Name

Membership Number

FRN (Firm Registration Number)

Address



ANNEXURE

Statement of particulars

I. APPLICATION OF INCOME FOR CHARITABLE OR RELIGIOUS PURPOSES

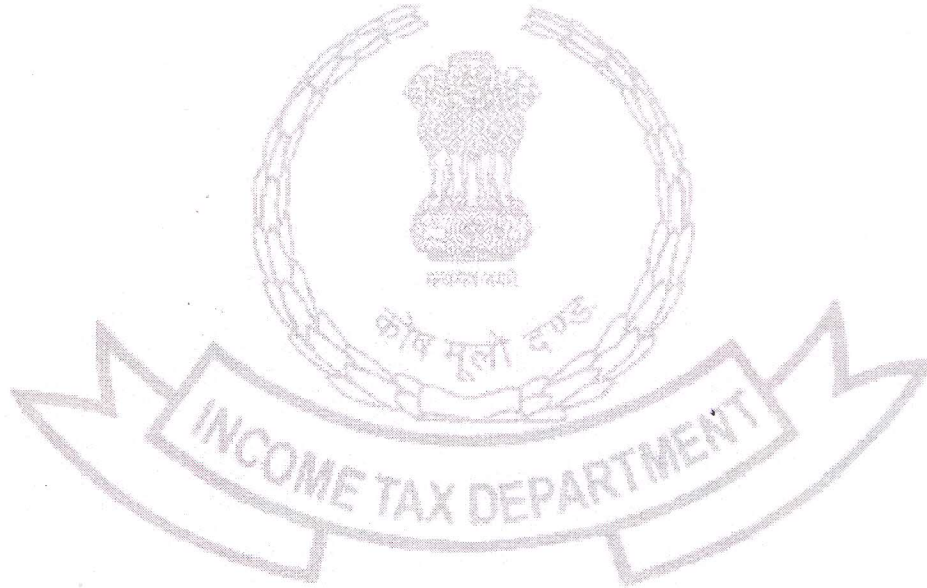
1.	Amount of income of the previous year applied to charitable or religious purposes in India during that year (₹)	25472831
2.	Whether the trust has exercised the option under clause (2) of the Explanation to section 11(1) ? If so, the details of the amount of income deemed to have been applied to charitable 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. (₹)	4647745
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) (₹)	864390
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.	Yes DEPOSITED IN NATIONALISED BANK
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 (₹)	No
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

FORM NO.10							
[See rule 17(2)]							
Statement to be furnished to the Assessing Officer/Prescribed Authority under sub-section (2) of section 11 of the Income-tax Act, 1961							
<p>To,</p> <p>The Assessing Officer</p> <p>EXEMPTIONS WARD MADURAI</p> <p>I, NAGAMALAI MUTHUVELAYUTHAM on behalf of THE COVENANT CENTRE FOR DEVELOPMENT Permanent Account Number AAAAT5104F hereby bring to your notice that it has been decided by a resolution passed by the trustees/governing body, by whatever name called, on 03/09/2019 that, out of the income of the trust/institution/association for the previous year, relevant to the assessment year 2019-20 an amount of Rs 864390 which is 2.78 per cent of the income of the trust/institution/association for the said previous year, shall be accumulated or set apart for carrying out the purposes of the trust/association/institution. The details of the amount, the purpose and period of the proposed accumulation or setting apart is as under:-</p>							
Sl.No	Purpose for which amount is being accumulated or set apart			Amount	Period of accumulation/ setting apart ending on		
1	Organic cultivation, Promotion of Farmer Producers, Conservation of Medicinal Plants			864390	31/03/2025		
2. The amount so accumulated or set apart has been invested or deposited in any one or more of the forms or modes specified in sub-section(5) of section 11 of the Income-tax Act, 1961.							
3. It is further brought to your notice that the said THE COVENANT CENTRE FOR DEVELOPMENT had in respect of an assessment year preceding the relevant assessment year given the statement regarding accumulation or setting apart of an amount as required under sub-section (2) of section 11 of the Income-tax Act, 1961 as detailed below:							
S.No.	Year of accumulation	Date of filing Form 10	Amount accumulated	Period for which accumulated/ set apart	Amount applied up to the end of the previous year	Amount remaining for application	Amount deemed to be income within meaning of sub-section (3) of section 11
1	2015	30/09/2015	991288	2015	991288	0	0
4. It is also brought to your notice that , out of incomes detailed in 3 above, due to the order/ injunction of the court the income as detailed below could not be applied for the purpose for which it was accumulated or set apart:-							
S.No.	Amount of income	Previous year in which accumulated or set apart	Period during which it could not be applied due to court order	Details of court order			
1							
Date		Designation	Address				
24/10/2019		SECRETARY	2/43 , KOTTAI STREET , NAGAMALAI PUDUKOTTAI , MADURAI - 625109 , TAMIL NADU , INDIA .				

PAN : AAAAT5104F

Receipt Number : 215679021241019

This form has been digitally signed by **NAGAMALAI MUTHUVELAYUTHAM** having PAN **AMWPM7396R** from IP Address **122.183.169.81** on **24/10/2019** .
Dsc SI No and issuer **17605741CN=e-Mudhra Sub CA for Class 2 Individual 2014,OU=Certifying Authority,O=eMudhra Consumer Services Limited,C=IN**



INDIAN INCOME TAX RETURN ACKNOWLEDGEMENT[Where the data of the Return of Income in Form ITR-1 (SAHAJ), ITR-2, ITR-3,
ITR-4 , ITR-5, ITR-6, ITR-7 filed and verified electronically]Assessment Year
2019-20

PERSONAL INFORMATION AND THE ACKNOWLEDGEMENT NUMBER	Name			PAN		
	THE COVENANT CENTRE FOR DEVELOPMENT			AAAAT5104F		
	Flat/Door/Block No	Name Of Premises/Building/Village		Form Number.	ITR-7	
	2/43					
	Road/Street/Post Office	Area/Locality		Status	AOP/BOI	
	KOTTAI STREET	NAGAMALAI PUDUKOTTAI				
	Town/City/District	State	Pin/ZipCode	Filed u/s		
	MADURAI	TAMILNADU	625019	139(4)-Belated		
	Assessing Officer Details (Ward/Circle)			EXEMPTIONS WARD MADURAI		
	e-filing Acknowledgement Number			215813081241019		
COMPUTATION OF INCOME AND TAX THEREON	1	Gross total income			1	0
	2	Total Deductions under Chapter-VI-A			2	0
	3	Total Income			3	0
	3a	Deemed Total Income under AMT/MAT			3a	0
	3b	Current Year loss, if any			3b	0
	4	Net tax payable			4	0
	5	Interest and Fee Payable			5	0
	6	Total tax, interest and Fee payable			6	0
	7	Taxes Paid	a Advance Tax	7a	0	
			b TDS	7b	405864	
			c TCS	7c	0	
			d Self Assessment Tax	7d	0	
			e Total Taxes Paid (7a+7b+7c +7d)	7e	405864	
	8	Tax Payable (6-7e)			8	0
9	Refund (7e-6)			9	405860	
10	Exempt Income	Agriculture		0	10	0
		Others		0		

Income Tax Return submitted electronically on 24-10-2019 10:44:51 from IP address 122.183.169.81 and verified by
N.MUTHUVELAYUTHAM having PAN AMWPM7396R on 24-10-2019 10:44:51 from IP address
122.183.169.81 using **Digital Signature Certificate (DSC)**
17605741CN=e-Mudhra Sub CA for Class 2 Individual 2014,OU=Certifying Authority,O=eMudhra Consumer Services Limited,C=IN
DSC details: _____

DO NOT SEND THIS ACKNOWLEDGEMENT TO CPC, BENGALURU

