



# Annual Report 2020



**The Covenant Centre for Development**



# ANNUAL REPORT 2019-20

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THE COVENANT CENTRE FOR DEVELOPMENT (CCD)



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## **CONTENTS**

Overview of CCD.....	2
Progress of CCD.....	3
CCD in Building Community Organisations.....	5
Promoting Development Collaboration.....	7
Sustainable livelihoods of Medicinal Plant Gatherers.....	8
Community Health and Education.....	14
Financial Statements.....	18

# **The Covenant Centre for Development (CCD)**

## **Annual Report 2019-20**

### **Overview of CCD**

The Covenant Centre for Development (CCD), a development, organization was promoted in 1989 for bringing socio-economic development among the vulnerable and poor people especially among the people, who are pushed to migrate in search of livelihood opportunities. It is perfecting its development strategy over a period of two decades, directing its efforts on three interlocking plans of community empowerment platforms; technical, human and natural resource capitals. Keeping with its goal of ensuring secured livelihoods for the rural poor, CCD sees communities, both as clients and partners rather than beneficiaries. Enabling the economic activities of the poor to drive development, CCD always looks for evolving institutional mechanisms and processes for wider and sustained impact.

To address the issue of migration, CCD focuses on revitalizing dry-land agriculture, as that implies the revalidation of the effectiveness of its development philosophy of promoting enterprises that rely on local resources and traditional skills (LRTS). The LRTS based enterprise promotion allows ample scope for cost cutting in input provisions, shortening of supply chains, better market access and enhancing the power of small holder producers, all contributing to the removal of barriers to development.

The dry-land farming development focus of CCD has resulted in the social mobilization of primary producers of products such as Mango, Cotton, Chillies, Groundnut, Pulses etc. into producer groups and Farmers Producer Organisation (FPO). Business development services such as production and supply of inputs, technical advisory, capacity building, product development, market information, quality control, brand building and credit linkages are provided to the groups by their respective FPO's. As of now, CCD has promoted 24 FPO's and 14 women federations covering more than one lakh members and brought significant impact in their life.

### **Vision and mission of CCD**

#### **Vision**

Life in understanding and harmony with nature

#### **Mission**

Building community institutions around traditional wisdom to empower the poor and vulnerable communities for sustainable development.

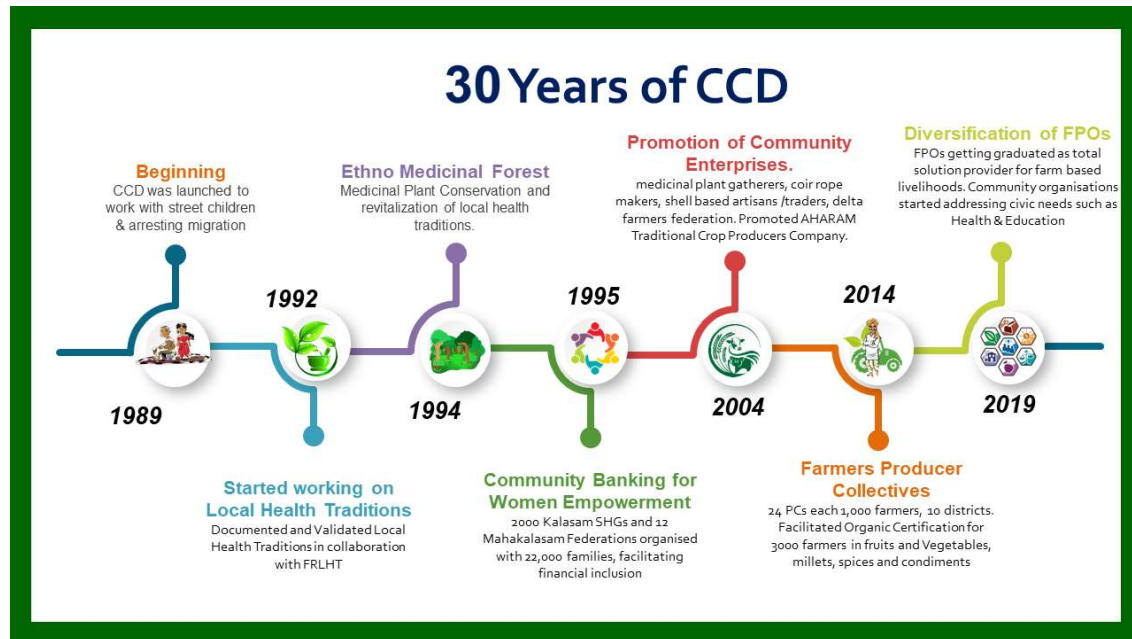
### **Growth path and timeline**

Started with a few vocational skill training institutions and tuition centers in Pulvakkara, Virudhunagar district, and villages nearby, today CCD has grown with a team of over 200+ staff/workers, 14 Women Self Help Group (SHG) Federations with over 16,000 women members and 24 FPOs (Farmer producer companies) from more than 300 villages in the districts of Madurai, Sivagangai, Virudhunagar, Ramanathapuram, Dindigal, Nagappattinam, Kanyakumari, Theni, Tirunelveli and Tuticorin in Tamil Nadu. CCD's works are spearheaded by networks of artisans, medicinal plant cultivators and collectors, fishing, farming and coir communities, community-based organizations (CBOs) like SHG Federations, primary producer groups (PPG) and coastal resource-based



activity groups, and supported by the organizational partners from across the country, and well-wishers from around the globe.

Through the years of creating and managing dynamic social and economic interventions and facilitating community-based institutions in these sectors, CCD has evolved a successful rural intervention model and consequent development process that can be adapted and replicated to suit needs and priorities of local (rural) communities.



## Progress of CCD

CCD's programs address specific problems in the rural community through novel methods using indigenous knowledge and wisdom. Initial programs combated rural migration, while later ventures looked at issues including livelihood that was being threatened due to market forces, lack of space for practicing traditional knowledge, health and unaffordable medicine, exploitation of the rural producer because of unethical trade practices and so on. All these issues have been intervened through systematic and process centered approach that defines the CCD culture.

CCD has primarily worked with the following sections of rural society for the livelihood interventions:

- Rural women
- Traditional Health Practitioners
- Medicinal Plants Based Communities (collectors and cultivators)
- Agricultural communities
- Coastal Communities

## Empowering Rural Women

In the initial days in Pulvakkara, CCD found that for ordinary as well as special expenses and circumstances, the women in the villages were forced to approach money lenders for lack of other credit options, and fell prey to the consequent vicious cycle of high interest rates and more loans. With these women, CCD has succeeded in building an organization around their traditional strength of saving for contingencies and emergencies known in Tamil as Siruvaadu. The organization of the

women into savings and microcredit groups saw the immediate result of revival of this traditional habit of saving. A much-needed and anticipated outcome was also that the women gradually moved out of the clutches of money lenders, gained control over their financial conditions and livelihood resources with the help of their own alternative banking system – the Kalasam (as they call themselves).

## Traditional Health Practitioners

A disturbing trend that was noted during the studies by CCD in the area of Naattu Vaidhyam (Traditional health practice) was the decline in the population of Naattu Vaidhyars (traditional health practitioners) in the region. The study of local health traditions showed that 30% of savings was used for primary healthcare needs. A study conducted in CCD's operational area showed that the majority of the population here preferred construction labour because of the quick returns that it brings, and there were not any who seriously considered traditional health practice as an occupation. The occupation of traditional medical practices is closely linked to the medicinal plants sector and issues related to medicinal plants, their trade and conservation. In order to combat this and revive the Naattu Vaidhya tradition, CCD has mobilized traditional health practitioners under an organizational form and were trying to revive and validate their practices by way of documentation and creating scientific evidence and facts with the support of expert resource persons and organisations. It paved the way for revival of traditional health practice as a livelihood option.

## Medicinal Plants Based Communities

CCD's increasingly significant work in the Medicinal Plants sector, both in research with traditional health practitioners and relevant studies, as well as community activity like the training for and promotion of kitchen herbal gardens, led the organization to look at communities that are directly impacted in the medicinal plants sector - the cultivators and collectors of medicinal plants (MP). CCD's commitment to sustainable livelihood motivated the organization to explore new ways of making MP cultivation and collection a sustained revenue-generating community enterprise. MP Farmers and gatherers in the resource rich Natham area were organized into groups. The Gram Mooligai Company Limited (GMCL), an innovative business model, a public limited company where the majority of shares are held by MP gatherer and cultivator groups was floated in year 2000. Another MP-allied community enterprise that was started was the Semi-Processing Unit (SPU) for producing value-added medicinal plant products.

## Agricultural Communities

CCD's interventions are primarily focused in the predominantly dryland tracts of Tamil Nādu, where agriculture is still largely practiced using traditional methods. This includes by default organic agriculture in small and medium land holdings, and utilizing traditional technical practices as well as crop varieties. CCD has found that the returns for the agriculture produce have decreased over the years, thereby forcing the farmers to give up agriculture and migrate to nearby towns in search of employment. The intervention of CCD has been to ensure that farmers get better returns, introduce sustainable agricultural practices, enhance their market negotiation powers through federating and networking the farmers and setting up of a rural supply chain to give them a captive market in their own neighborhood.

## Coastal Communities

Since February 2004, CCD has been involved in promoting conservation efforts in the coastal region. Towards this, CCD has been working with several communities in the coastal region, in trying to

establish enterprises enabling their traditional and local resources thereby strengthening their livelihood. These include farmers, communities involved in producing coir based products, fisher folk, vendors, artisanal women as well as support service providers. Currently CCD works with coastal communities in four districts involved in 22 different enterprises. CCD is also involved in networking with similar institutions across the country.

## CCD in Building Community Organisations

### Mahakalasam Women's Federation

The Mahakalasam Federation, as it is known today, began in a modest way with the organizing of a small women's group in Pulvakkarai village (Narikudi Block, Virudhunagar District), in 1992-93. The Kalasam (as these groups decided to call themselves) was formed for the purpose of collective savings, to be forwarded as credit to the members of the group, in times of need. Through word-of-mouth and the social circle of friends and acquaintances, the Kalasam groups expanded steadily. By 1993-94, there were over 68 Kalasams in 36 hamlets.

After 2 years of expansion and consolidation, the first Mahakalasam Federation from Pulvakkarai near Madurai, consisting of 68 Kalasam groups, was registered as a Trust in 1996. The second was registered in 1999 from the coastal Suranam area. Natham Mahakalasam Federation from the hilly Natham region was registered in 2000. The Madurai Mahakalasam Federation was registered by 2006.

Mahakalasam is organized in a three-layered structure with individuals and groups at each layer having defined roles, responsibilities and activities:

- The Kalasam group (inner-most circle, consisting of individual members)
- The Cluster level consultative committee (middle circle, consisting of groups of kalasams)
- The Mahakalasam Federation (outer-most circle, or the larger body)

The groups and clusters are organized on the basis of their involvement with CCD's long-term programmes, i.e., 1) marketing agents of GMCL products, 2) women working in the area of Medicinal plants (MP) conservation and enterprise, 3) procuring, processing and marketing of traditional crop produces, 4) rural energy products & services and 5) education & health. Beyond micro-credit, the Kalasam members have identified 5 categories of enterprise support that they can offer in the village:

- Individual centered micro enterprise - access to credit and loan
- Family based hereditary activities - technological intervention
- Group IGP - Income Generation Program - support in terms of raw material, market, and other resources
- Regional resource-based enterprise (the lean seasonal activity) - wherein raw materials and skills are available; finance, technology and infrastructure support are provided
- Medicinal Plants (MP) – Medicinal plants-based activity like collection, supply as well as semi-processed MP products, promoted as Community Enterprise activities

### Community Enterprise Model - Gram Mooligai Company Limited

GMCL is the first cooperative, medicinal plants and products public limited company in the country, which is owned by the rural community of MP collectors and cultivators. The majority of shares are held by collectors & cultivators of MPs besides others contributing to MPs conservation & sustainable

utilization. GMCL, the company buys back the produce and extends technical assistance to the shareholder groups, and CCD as the facilitating agency rendered managerial and training assistance. The primary objectives of GMCL are to promote and maintain sustainable cultivation and utilization of MPs besides ploughing back the benefits to rural communities who are engaged in the same. Consequently, the MP gatherers and cultivators get better prices. A supplementary aim is also to educate the consumer on MPs and MP based products. CCD along with Mahakalasam, undertook initial community organization and mobilizing of share capital besides also the market surveys and the groundwork study for trading in medicinal plants sector.

CCD has facilitated the successful implementation of the GMCL model of community enterprise by shouldering the risk factor of a new venture and providing its resources, skills and knowledge towards community mobilizing, organizing, orientation and support besides also taking up logistics costs before sale. Today, the MP community enterprise provides livelihood opportunities to over 1,200 families of mostly landless laborers, organized into over 160 gatherer's sangha's and another 400 families of small & medium farmers, also organized into groups. Its trade volume has grown from 30 tons in the first year (2000) to 600 tons in 2016, and turnover has shot up from Rs. 1.5 million to Rs. 39 million.

## Aaharam

Aaharam utilizes the GMCL model of a producer-promoted, owned and managed company to procure, process and market agricultural products grown or processed locally. A network of producer groups in different locations manage the local sourcing and processing. The women's' SHGs (Kalasam) also participate in the order mobilizing, issue of indent, collection and repackaging of material and its eventual distribution to the rural consumers. CCD has initiated Aaharam with the background of the GMCL success, which rests on the ability of the village people to manage a corporate entity that facilitates the practice of their traditional skills and knowledge. Aaharam is essentially a supply chain network management, where suppliers are producers of the Kalasam regions (operational areas) and the market is every household in the village. The Aaharam rural supply chain has been evolved around the micro-credit structure of the Mahakalasam Federation. Currently, the Aaharam process for sourcing and supply consists of three trial models, functioning from each of the three Mahakalasam Federations, Pulvakkalai, Suranam and Natham.

## MSMSSK - Federation of Medicinal Plant Gatherers and Cultivators

MSMSSK is an enterprise initiative of CCD, following the Mahakalasam model of functioning. Medicinal plants cultivators and gatherers groups have been organized and these groups form the next working level, clusters, which in turn make the Federation. This initiative has been floated to function as the liaison organization with GMCL, and to take over the role that CCD as the NGO had been performing. MSMSSK also assumes a significant position in promoting end user products in the local market niche, as GMCL would only cater to companies on a much larger scale.

## Adharam

Satisfying the low cost and high-volume energy requirements of the rural Indian household, which runs largely on firewood-based fuel, has been a long-felt need. Towards tackling this need, CCD initiated Adharam, a Community Enterprise in collaboration with British Petroleum (BP), in 2006. Through this venture, low-cost and high-efficiency fuel and fuel appliances are being made available to the rural household, marketed through the SHG (Kalasam) network. Some of the fuel needs are met through local production of fuel pellets and biomass gasifier. The appliance promoted is the smokeless 'chulha'.

## Promoting Development Collaboration

### NABARD

Promoting confederation and creating a common brand for the producer's company promoted by CCD with support from NABARD: Since over 2 years, CCD has been directing its efforts through the 24 FPCs to directly link with several well minded corporate buyers for sale of their produce without intermediates. In the process CCD as a facilitator brought the corporate and the FPCs to evolve a backward integration program for the supply of produce to the corporate houses. Apart from NABARD support for the respective producer companies, each of the corporate companies will also take care of 1 professional staff salary and organic certification expenses for the first 3 years' period, ultimately willing to pay 10% premium for the primary producer along with the supply of organic inputs, agro services and advisory supports through as an advance from the bankers.

### IFAD

CCD is being invited by Post Tsunami Sustainable Livelihood Project (PTSLP) to replicate its model of grouping the small and marginal unorganized coastal farmers into primary producer groups and register them as producer organization. In this process CCD has formed around 120 PPGs among Mango, Medicinal Herbs and Organic vegetable producers in coastal Nagapatinam districts with 3600 farmers as members. Recently CCD has another opportunity to replicate its mango pulping unit among the same farmers in the above said districts. It is going to be a model food processing facility for the coastal farmers to make use of as a common facility center for value adding their fruits and vegetables.

### SAAL

Traditionally our farmers are known for cultivating the crop which suits to micro climate of a very specific geography, soil conditions and water qualities, even they are known for choosing right type of varieties for problematic soil or water. Since the abundance of tank silt, bovine population and bio-mass takes care of inputs, exchange of seeds, pooling together bullocks and collective labour takes care of seasonal operations on time. Multiple cropping, crop rotations, interchanging the fields, live hedge and massive eradication of seasonal pest and disease by community collective actions like fire-traps during the flowering time as a festival, these measures manage the pest and disease. Post-harvest processing also usually happens at the farm field itself before it reaches the warehouse. Sales will always take after ensuring the forthcoming season.

To sustain interest among the next generation farmers who are all practicing the above said processes were being organized into groups, clusters and are ready for registering us Sustainable Agricultural Alliance Limited (SAAL) as an Amul pattern of three tier co-operative to strengthen and scaling up organic produce production and marketing by leveraging various like-minded NGOs strength of institution building, input supply and marketing across southern districts of Tamil Nādu. Currently the movement is supporting 2 tons of fresh vegetable sales on a daily basis in the respective partner localities.



## Corporate Linkages of CCD promoted enterprises

CCD's pride remains with the fact that its enterprises have managed to earn a great name amongst the corporate customers leading to steady order flow from the customers.

### Clients of Aharam:

- Safe Harvest Private Limited, Bangalore
- Nadukara Agro Processing Co Limited, Kerala
- Kerala Co-operative Milk Marketing Federation Ltd
- Adacanatt Foods & Beverages, Perambavoor
- Dinesh Foods, Kannanur, Kerala
- Canning Industries Cochin Ltd, Thirussur, Kerala
- Ruby Foods, Madurai
- Nature Fresh, Rajapayalam
- KRK Exports, Madurai
- Just Change, Gudalur, Nilgris
- Khamayam Shivasakthi, Theni
- ASSEFA, Parali Pudur, Natham
- Diana Foods, Periyakulam

### Clients of GMCL:

- Dabur India Limited, Himachal Pradesh, Rajasthan & Uttarakhand
- Himalaya Drug Company, Bangalore,
- AVN Ayurveda Formulations Private Limited, Madurai

## Sustainable livelihoods of Medicinal Plant Gatherers

Medicinal plants collections have been carried out as a livelihood activity for generations mostly by landless rural women, in the backward and drought-prone, semi-arid, southern districts of Tamil Nadu, notably in the erstwhile Ramnad plains, comprising of Dindigul, Theni, and Thirunelveli, the key rain shadow districts adjoining the foothills of the Western Ghats. Compared to neighbouring states of Kerala and Karnataka, Tamil Nadu has lesser diversity in terms of species and volume of medicinal plants. Yet, a sizeable proportion of people dependent on medicinal plant collection as a livelihood is higher probably due to the presence of the Valayar community which has been practising such collections for several generations. In contrast, gatherers of medicinal plants in Kerala and Karnataka are largely forest-dwelling tribal communities.

Women form the backbone of medicinal plants collection in Tamil Nadu; however, their role is usually invisible. Since, they carry out this activity as a part of their daily wage work at the farm, during domestic firewood collection, fetching water or overseeing grazing of cattle, provides them with an opportunity to earn substitute income from collection of medicinal plants. Socio-economically, these women are very often underserved by buyers/agents in the value chain because of gender-related dynamics prevalent in rural economies, especially in remote rural markets. Socially constructed gender norms continue to affect the income levels of women, who toil almost 8 to 10 hours for a meagre pay at the end of the day. Despite the difficulties, it is important to note that medicinal plants collection and sale contribute to about 20-25% of total income of the people associated with this livelihood.

Over a period of two decades, the CCD has been mobilizing such local communities into groups, initially for the purpose of savings and later for strengthening livelihoods. Members of the groups are mostly from communities having little landed assets and semi-wandering lifestyle, not holding steady

jobs or possessing skills and undertaking various petty works for fulfilling livelihoods. Poverty, debt and emigration haunt them. They form the majority of the “excluded” social sections i.e. from mainstream development.

## CCD’s Contribution to the Medicinal Plants Sector

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 enhance access to institutional credit. Over a period of time, this work extended to the area of medicinal plants, a natural resource that made significant contribution to off season rural livelihoods. Establishment of Primary Producer Groups (PPGs), provision of training and capacity development, establishment of common facilities for storage, value addition and processing of medicinal plants and rainfed agricultural crops, in the rural and community-based enterprise (CBE) or Farmer Producer Company (FPC) mode under the mentoring of Agriculture, Forest, NABARD and other line departments, were significant follow up efforts. Notable among them was setting up of two CBEs owned by poor landless women groups – the Gram Mooligai (Village Herbs) Company Limited established in 2000, and Aharam Traditional Crop Producer Co. Ltd. (ATCPCL) in 2004. Women’s self-help groups (SHG) or their federations are shareholders in these companies and share the profit. Since their inception, these companies are managed by a professional team deputed from CCD. The organization currently works with 5000 households across 200 villages in the districts of Madurai, Dindigul, Theni and Thoothukudi.

Each of these CBEs have expanded to help close to 2000 families. The success behind the growth is the strong support of the community in ensuring good quality material and timely supply. The fair price, spot payment and correct weighing procedures offered by the company when compared to traders, has also been responsible for this success. Such a process helps gatherers earn 15% extra income, besides accessing cheaper (@2% interest p.m.) and easy loan from SHG and freeing them from the private moneylenders who charge 5% interest p.m., deducted at the time of lending. A sizeable number of families have benefitted from these efforts due to lowered losses and increased income to the average annual tune of about Rs.10,000.

The efforts of CCD related to agriculture has now led to the establishment of 36 Farmer Producer Companies that has significantly helped in reducing the cost of cultivation, increased yield, reduced dependence on middlemen and promoted value addition to rainfed crops that were organic by default and linked to fair trade including the Forest Steward Council (FSC). The success of both of the above examples was largely dependent on the intensive training and capacity development of local communities.

CCD also imparts training and capacity development for producers in local value addition, quality management and provision of market access involving bulk industry buyers or local retailers. Products developed by CCD include 10 primary healthcare medicines to cure cold, fever, joint pain, mango pulp, cotton yarn, bio-fuel pellets and dried fish. Some of these products have obtained Organic or Fair-Trade Certification, and earn a 15% premium price.

The CEs also provide services to member groups namely, input supplies, credit and insurance. The primary donors of CCD have been DANIDA, Misereor, Ford Foundation, Sir Dorabji Tata Trust, Christian Aid and the UNDP who have also helped CCD to expand this work to help Tsunami victims to restore their livelihoods by starting CEs for coir, shell-crafts coastal farming since 2005. GMCL, promoted by CCD 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 ranging between Rs. 12 to 31 lakh per annum.

GMCL started recording “passport” data for medicinal plants gathered from its source, by gatherers at the village level and at the level of primary processing in the decentralized warehouses. Since the year 2000, it has been transferring the data to the end users along with the material to the end user, irrespective of the demand. The experience of GMCL in systematising medicinal plant trade and becoming the first national company to pay ABS fee is likely to inspire other firms and in improving India’s compliance at the CBD.

## **A Study on Value Chain of Medicinal Plants**

During the year 2019, CCD undertook a study for The National Biodiversity Authority (NBA), Govt. of India, Chennai and with the support of GIZ, New Delhi. A large number of pharmaceutical, cosmetic, nutraceutical, toiletry, food additives and specialty foods make use of a wide range of medicinal plants. The link is booming with the advent of expanding urbanisation and increasing awareness among the educated urbanities about the use of medicinal plants for wellness and wellbeing. The primary purpose of the report is to

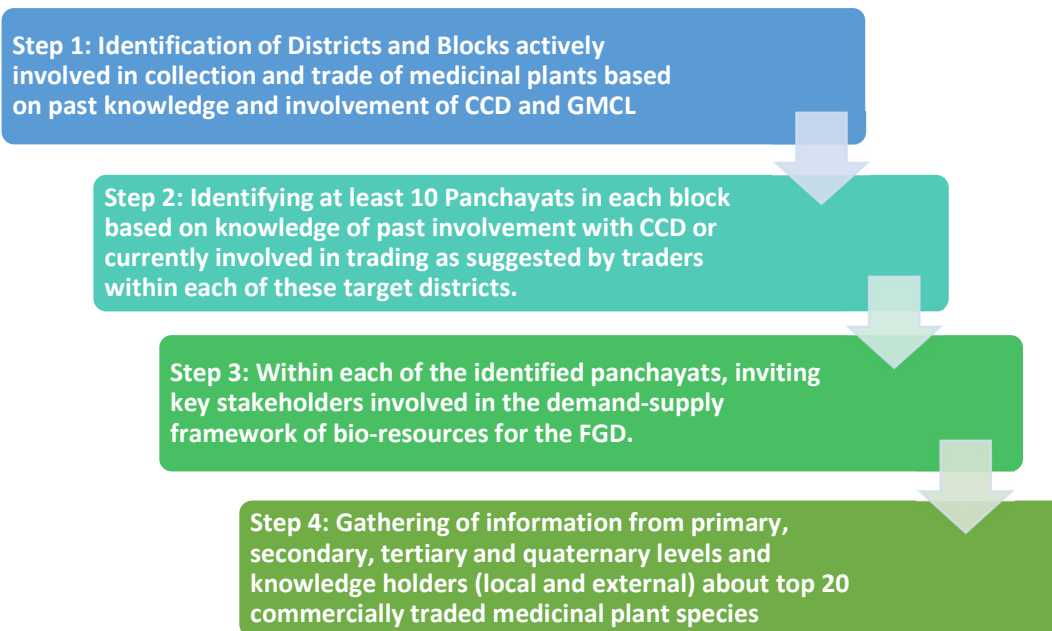


study value chains of selected species in Tamil Nādu for the operationalization of access and benefit sharing (ABS) arrangements for the using bio-resources, and the possible pathways for ploughing back the resources in ensuring its conservation and sustainable use.

Objectives of the study were to undertake field surveys on selected medicinal plant bio-resources, identify role of critical actors along the value chain: gatherers, procurement agents, local cultivators, petty and major traders, processors, companies and exporters and the possible implementation of ABS mechanisms through the Biodiversity Management Committees (BMCs).

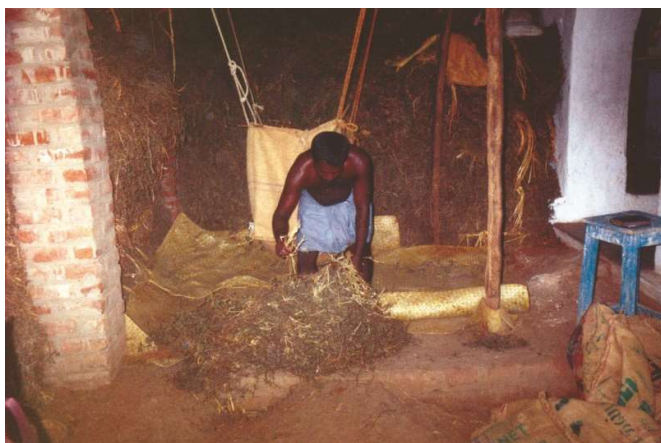
The study was taken up in eleven districts in southern Tamil Nadu, traditionally recognized as the medicinal plants trade hub: Dindigul, Kanyakumari, Madurai, Nagapattinam, Ramanathapuram, Sivagangai, Theni, Thiruchirappalli, Thirunelveli, Thoothukudi and Viruthunagar.

The study followed the steps as described below:



## Salient findings of the Study

A substantial number of gatherers are middle aged women, who pursue gathering of medicinal plants as an off seasonal livelihood activity. Some among them have graduated to the level of aggregators because of the support they receive from their family members. Reported income from medicinal plants and from agriculture has been provided by participants from across 33 blocks. Issues related to sustainability of the resource and problems including developmental works being carried out in the commons on which the medicinal plants grow and lack of rains have been addressed by those interviewed.



A few cultivators of medicinal plants have been interviewed. The impact shifting cropping patterns, widespread and intensive use of weedicides are reported to have reduced the availability of medicinal plants in the agricultural lands. The view that medicinal plants can only be promoted as part of agroforestry or as intercrop rather than sole crops is highlighted in this section.

In the recent past there has been a growing interest among urban households in the use of medicinal plants for wellness and being, that translates as a rising demand among horticultural nurseries. Additionally, some of the companies have also started providing Quality Planting Material (QPM) among farmers to enable sustainable harvests of high value species.

The materials purchased by aggregators, agencies and traders and their implications for sustainability have been discussed. Some of the key issues related to processing of medicinal plants, traditional healers and research institutes has been provided and possible links to the ABS suggested.



## Proposed Actions:

### Establishment of Functional Model BMC

CCD would establish a Model BMC that would incorporate the needs of the law in terms of institutional mechanism, while at the same time incorporating features from the local and past context for ensuring long term sustainability.

### Training personnel and members

CCD is well equipped with all the necessary technical and field infrastructure for organizing and carrying out full-fledged training for nodal officers, range officers and BMCs members. The Guest House at Sevaiyur has a capacity of accommodating 200 participants at one point in time. The organization has vast experience in the area of Barefoot Botanist Training, Blending traditional and modern medicinal practitioners of human and ethnoveterinary medicine, Agripreneur Value Addition and Marketing for farmers families.

### Public Awareness and Education

The botanical garden and medicinal plant processing unit at Sevaiyur would be the basis for reaching out to the larger sections of society notably school children, college students and other sections of society. The botanical garden would also be the meeting point between the medicinal plant gatherers, cultivators and processors.



### Model Case Studies for BMCs

In the recent past, natural resources were managed by local institutions that had a keen interest in its bio-physical, social and economic sustainability. Many of these lessons and some of the remnant elements or methods need a careful examination so that they can be adapted to the context of biodiversity management by BMCs. An inventory of past practices, functions and management

dimensions of some of these institutions would be valuable contribution. Some of the examples provided in the section below offer leads in the direction:



### Sacred groves

Are protected areas in the local context and acted as refugia and are essentially places of conservation suited to micro-climatic zones. Human and livestock health, soil and water

conservation and regeneration of vegetation were some of the key ecosystem functions that were being fulfilled by such practices. In some of the sacred groves, medicinal plant collectors or traditional medicinal practitioners had to deposit a token amount in the temple offering box to ensure access.



### Sacred Gardens (Nandavanam)

Traditional societies worshipped numerous floral species and some plants were considered sacred. In some of the temples Nakshtra gardens were established and were linked to the cosmo vision of local communities. Such practices continue to hold in some remnant form and can form the basis for action by BMCs.

### Sacred Trees (Sthalavirusham)

Most temples had sacred trees that were specific to the location or having environmental value. Some of them were also endemic species. Learning about such sacred trees would be an important part of the documentation and training efforts.

### Sacred Ponds (Theertham)

Several temples and deities have sacred ponds or ritual ponds located in the premises, which supported biodiversity and ecosystem functions. Visits to such ponds would be eye openers for learning from such practices of the past.

### Donations (Nerthi and payment of temple maintenance)

BMCs can learn from local and traditional institutions regarding management of native breeds of livestock and seeds. In many temples Nerthi includes donation of native breeds of cattle, chicken and goats and donation of a portion of the agricultural produce had the logic of conservation. Visits to some of temples and locations where the practice is still in vogue would help trainees and others to learn from such practices and suitably adapted to their context.



### Biocultural dimensions of biodiversity at the local level

Rituals play a very important roles in the lives of people. A large number of species of plants are used in rituals for praying and or during religious ceremonies. A checklist of local species used locally would be useful in enhancing understanding of the role of plants in the local context. Plants used in rituals commencing from birth, puberty, marriage, death and festivals, auspicious days and for worship would be relevant for evolving methods for their conservation and sustainable use at the local level.

### Plants for livelihoods

Over centuries tribal communities, farmers, livestock keepers have examined, tested and used a large number of plant species found in the region in their everyday lives. Many of these species were used for livestock maintenance and fulfilling various needs of agricultural technologies. Documentation and learning from such past practices or their remnants would be important for BMCs in other locations to replicate the same.

### Plants as medicine

The use of plants and their various parts for treatment of human ailments and well-being and as ethnoveterinary medicine by traditional healers is well known. Several of these practices continue to be alive in this part of Tamil Nadu and it would provide opportunities for trainees to visit native medicinal practitioners, interact and learn from them, which would help BMCs from other locations to replicate the same.

### Management of water bodies

Management of irrigation tanks and drinking water ponds is well-known natural resources practice widespread across southern India, well documented. Visits to some of these water bodies that are managed with the strong involvement of local communities would be relevance to BMCs and the natural resource managers.



### Community Health and Education

As part of the Community Health and Education Programme, CCD continued to implement the Corporate Social Responsibility (CSR) initiatives on behalf of Tata Chemical Limited (TCL) in neighbourhood villages around its Sriperumbudur unit for sustaining the initiatives as become sustainable through government linkages. Replication of the similar development intervention around Mambattu Unit in Andhra Pradesh was taken up as a new initiative during this year.

### Naatrangaal – Homestead Vegetable and Herbal Gardens

Naatrangaal is a place where seeds are sowed and seedlings are raised for further proliferation. Homestead Vegetable & Herbal Gardens in project villages and Nursery at TCL plant premises helped scale up the green cover and to positively effect change in the nutritional consumption of people in our project villages.





### System of Integrated Homestead Vegetable and Herbal Gardens in the Community

The promotion of Homestead Herbal Gardens (HHGs) targeted households in 12 hamlets around Mambattu units, focusing on women through their existing institutions. CCD continued to train women leaders as master trainers in the use of medicinal plants to conduct awareness, planting, maintenance and usage in their meetings. Activities undertaken by the project were conducting one-day orientation training and two-day technical trainings, exposure visit to model fields, implement various interventions focusing on organic input based after care maintenance and further usage for primary health care needs. VRPs will continue to train all members in their respective hamlets, in all about 600 (50 household x 12 hamlets) members were trained. CCD has developed a manual on medicinal plants plantation, after care maintenance and usage of the same for primary health care needs. This will help support primary health care needs of the people. About twenty plants preparation formed the integral part of the manual.



### Health Promotion for Women, Children, and Elderly



This component was aimed at empowering communities through health literacy and connects rural communities with the government health and nutrition services available by increasing their awareness and participation in public health promotion initiatives. This entails awareness-building and training as well as the facilitation of improved partnerships with local government agencies to ensure access to resources like government-provided health centres for those that needs them.

The focus was on pregnant and lactating women and children going to ICDS Anganwadi Centers (Up to six years). This approach helped in the reduction of both the incidence and prevalence of malnutrition among women and children by strengthening communities and village level government facilities' capacity to identify, treat, and prevent malnutrition. These activities were continued in Sriperumbudur as well as in Mambattu.



### Establishment of Nutrition Club and Activities

With the help of Nutritional Clubs promoted in the villages, CCD took efforts for the promotion of Nutritional Health through Minor Millets, Traditional Foods, Spirulina Health Drink & All Vitamin Green Programme. Efforts were also on health education on the menstrual hygiene as well as organizing several educative measures to focus on nutritional sufficiency through their own garden with their active involvements in recycling of water and household domestic waste. These activities were carried out simultaneously both the project sites.



### Koodam: Creating Sustainable Livelihood Opportunity for Rural Women Entrepreneurs

The aim of the Koodam initiative is to create sustainable livelihood opportunities for women through entrepreneurship trainings, basic and advanced tailoring – sewing and maintenance, strengthening of family-based enterprises and supporting traditional crafts trade etc.,

#### Basic & Advanced Tailoring Training

The primary objective was to establish and run “Training cum Production Centre” to improve income generation potential of women. Strengthening of existing women entrepreneurs involved in tailoring (linkage between existing suppliers and vendor for giving orders, monitoring, quality checking and delivery mechanisms etc.,) and simultaneously conducted training for new trainees.





## E`kalyvya: Village Learning Centres



Children belonging to lower socio-economic strata face a lot of hardship in achieving good educational outcomes. The project will continue to provide supplementary education to students of age group 5-15 years with the view to equip them to grow as socially committed individuals with a clear perception of the world around them, a vision for this world and strong values. We could achieve this through regular forums for children where relevant topics like health, nature, education, arts & crafts, politics and philosophy. Prominent and eminent local personalities were invited to address children to develop positive imagery about education, career, and life. Following activities were carried out during as part of this tuition centre initiative:

### Performance Tracking

- Ability/ Skills Based Coaching
- Personal Inventory Development for Intervention and Enhancement
- Language Classes in Tamil and English



### Observing National and International Day Celebrations

- Independence Day and Republic Day Celebrations
- Teachers Day, Children's Day Celebrations
- World Environment Day and Yoga Day Celebrations

### Vocational, Soft Skills and Technical Skills Trainings - summer camps and Tours

- Vocation/Summer Camps & Tours
- Children parliament
- Counselling and Health Education
- Personality and Leadership Development

### School Infrastructure Support

- Provisions of furniture
- Over all school development



# **FINANCIAL STATEMENTS**



## 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, 2020, 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.





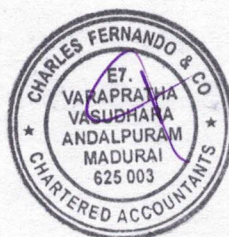
### **Auditor's Responsibility**

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, 2020, 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, 2020;
- ii. In the case of the Income and Expenditure Account, Excess of Expenditure over Income 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: 30.09.2020**

**UDIN: 21026619AAAABL8527**



*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 2020**

( In Rupees )

( In Rupees )

	RECEIPTS	Sch	31.03.2020	31.03.2019		PAYMENTS	Sch	31.03.2020	31.03.2019
To	<b>FC Account:</b>				By	<b>FC Programme Expenses:</b>			
"	JP MJP Morgan Trust, Bahamas		28,163,777	18,250,464	"	Social Welfare Development Program	A	34,831,636	11,502,400
"	Natura Yuva		233,623		"	Natura Yuva		233,623	
"	Endowment Interest			103,467	"	Endowment Expenses	B	21,222	105,601
"	Interest on SB a/c		284,052	8,770	"	Corpus Fund		-	5,000,000
"	TDS Refund		5,914	-	"				
"	<b>Local Account</b>				"	<b>Local Account</b>			
	Program Grant	D	16,898,662	12,591,537		Program & Others	D	16,915,177	13,864,830
	Project Receipt (Fowler)		1,920,000						
	CSR Contribution		859,853						
	Interest on TDS refund		63,252						
	Bank Interest		13,980	24,815					
	<b>Sub Total</b>		<b>48,443,113</b>	<b>30,979,053</b>	"	<b>Sub Total</b>		<b>52,001,658</b>	<b>30,472,831</b>
	<b>Opening Balance</b>	C	<b>8,370,850</b>	<b>7,943,193</b>		<b>Closing Balance</b>	C	<b>4,812,305</b>	<b>8,370,850</b>
	<b>TOTAL</b>		<b>56,813,963</b>	<b>38,922,246</b>		<b>TOTAL</b>		<b>56,813,963</b>	<b>38,843,681</b>

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

Place : Madurai

**" As per my report of even date "**

Date : 30.09.2020

UDIN:21026619AAAABL8527

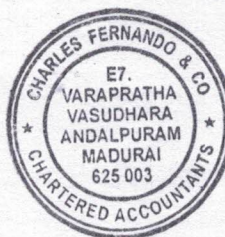
**For The Covenant Centre for Development**

*[Signature]*

**Treasurer**

*[Signature]*

**Secretary**



*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 - 625 019**



**CONSOLIDATED INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2020**

( In Rupees )					( In Rupees )			
	Expenditure		31.03.2020	31.03.2019		Income	31.03.2020	31.03.2019
To	Programme Expenses				By	Grant Received From:		
"	Social Welfare Development Program	A	34,831,636	11,502,400	"	JP MJP Morgan Trust, Bahamas	28,163,777	18,250,464
"	Natura Yuva		233,623	-	"	Natura Yuva	233,623	-
"	Endowment Expenses	B	21,222	105,601	"	Endowment Interest	-	109,380
					"	Interest on SB a/c	284,052	8,770
	Local Account					Local Account		
"	Program Expenses		16,915,177	13,864,830	"	Program Grant	16,898,662	12,591,537
					"	CSR Contribution	859,853	
					"	Interest on TDS Refund	63,252	
"	Depreciation	E	1,519,572	1,217,954	"	Bank Interest	13,980	24,815
	Sub Total		53,521,230	26,690,785		Sub Total	46,517,199	30,984,966
	Excess of Income over Expenditure		-	4,294,181	"	Excess of Expenditure over Income	7,004,031	-
TOTAL			53,521,230	30,984,966	TOTAL		53,521,230	30,984,966

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

Place : Madurai

Date : 30.09.2020

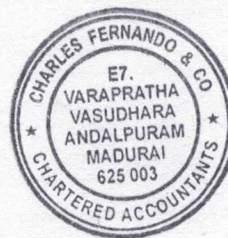
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" As per my report of even date "

For The Covenant Centre for Development

*Brothmalay*  
**Treasurer**

*[Signature]*  
**Secretary**



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 - 625 019**



**CONSOLIDATED BALANCE SHEET AS ON 31ST MARCH 2020**

( In Rupees )

( In Rupees )

LIABILITIES	Sch	31.03.2020	31.03.2019	ASSETS	Sch	31.03.2020	31.03.2019
<b>Specified Fund</b>				Fixed Assets - Contra	E	13,092,889	11,831,506
Capital Fund - Contra	E	13,092,889	11,831,506	<b>Current Assets</b>			
General Fund	F	1,655,852	725,765	<b>Closing Balance</b>	C		
<b>Utilized Project Fund:</b>				Cash in hand		-	19,649
FC Account	G	364,257	6,769,287	Cash at bank		3,601,864	7,232,370
LC Account	G	442,056	458,572	Other Deposit		26,450	26,450
Advance Payable	H	2,350,140	426,704	Programme Advances		112,891	378,935
				TDS Receivable		1,071,100	722,924
<b>TOTAL</b>		<b>17,905,194</b>	<b>20,211,833</b>	<b>TOTAL</b>		<b>17,905,194</b>	<b>20,211,833</b>

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

Place : Madurai

Date : 30.09.2020

UDIN:21026619AAAABL8527

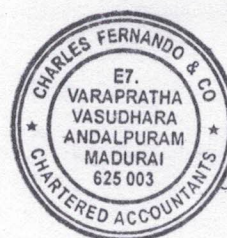
" As per my report of even date "

**For The Covenant Centre for Development**

*For Charles Fernando & Co*  
*Chartered Accountants*

*[Signature]*  
**Treasurer**

*[Signature]*  
**Secretary**



*N. Charles Fernando*  
**Proprietor**  
 FRN: 0006045



**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 2020**

**SCHEDULE NO: A**

**DONOR : JP MJP Morgan Trust, Bahamas**

**Project: Social Welfare Development Program**

RECEIPTS	OPENING	Bank interest	RECEIPTS	TOTAL
	Rs.		Rs.	Rs.
Opening Balance	6,748,064	-	-	6,748,064
Receipts during the year	-	-	28,163,777	28,163,777
Bank Interest	-	284,052	-	284,052
<b>Total</b>	<b>6,748,064</b>	<b>284,052</b>	<b>28,163,777</b>	<b>35,195,893</b>

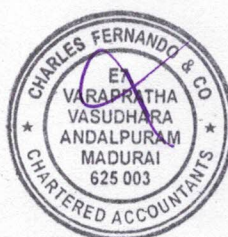
PAYMENTS	ADMIN	PROGRAM	CAPITAL	TOTAL
Social Service Education	-	5,041,554	-	5,041,554
Vocational Training	-	9,142,715	-	9,142,715
Mid day Meals	-	3,360,988	-	3,360,988
Rural Development Expenses	-	2,698,536	-	2,698,536
Shed Work	-	2,847,065	-	2,847,065
Health Care	-	13,795	-	13,795
Rural Water project	-	11,716,782	-	11,716,782
Administration Expenses	10,201	-	-	10,201
<b>TOTAL</b>	<b>10,201</b>	<b>34,821,435</b>	<b>-</b>	<b>34,831,636</b>
Closing Balance				364,257
<b>Total</b>				<b>35,195,893</b>

**SCHEDULE NO: B**

**DONOR : FORD Foundation**

**Project: - Endowment Programme**

RECEIPTS	OPENING	INTEREST	RECEIPTS	TOTAL
	Rs.	Rs.	Rs.	Rs.
Opening Balance	21,222	-	-	21,222
<b>Total</b>	<b>21,222</b>	<b>-</b>	<b>-</b>	<b>21,222</b>
PAYMENTS	ADMIN	PROGRAM	CAPITAL	TOTAL
Endowment Expenses	-	21,222	-	21,222
<b>TOTAL</b>	<b>-</b>	<b>21,222</b>	<b>-</b>	<b>21,222</b>
Closing Balance	-	-	-	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>21,222</b>





**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 2019-20**

<b>Schedule : C Cash, Bank Balance, Fixed Deposits &amp; Prog. Advance</b>		
<b>Particulars</b>	<b>31.03.2020</b>	<b>31.03.2019</b>
<b>Cash in Hand</b>		
<b>FC Account</b>	-	-
<b>LC Account</b>	-	19,649
<b>Sub Total</b>	-	<b>19,649</b>
<b>Cash at bank:</b>		
<b>FC Account</b>		
Corporation Bank (SB) -Madurai 0041 0011 6004 504	397,847	6,754,283
Corporation Bank (SB) -Madurai 0041 0010 1004 504	3,758	25,192
<b>LC Account</b>		
Bank of India, Madurai	613,612	6,287
Canara Bank, Madurai	1,218,299	282,632
Corporation Bank, Madurai	988,847	35,522
Pandyan Grama Bank, Madurai	848	717
State Bank of India, Durg	378,653	127,737
<b>Sub Total</b>	<b>3,601,864</b>	<b>7,232,370</b>
<b>Programme Advance</b>		
<b>FC Account</b>	112,891	134,137
<b>LC Account</b>		
Kalasam Sacred Foods	-	(8,665)
IFAD - Ramanathapuram	-	309,529
CCD North (Durg)	-	47,000
CCD North -Advance	-	(101,804)
IFAD - Nagapattinam	-	(8,262)
<b>Sub Total</b>	<b>112,891</b>	<b>371,935</b>
<b>Office &amp; Tepehone Deposit - FC Account</b>	26,450	26,450
<b>Sub Total</b>	<b>26,450</b>	<b>26,450</b>
<b>Tax Deducted at Source- Receivable</b>	1,071,100	717,011
<b>Sub Total</b>	<b>1,071,100</b>	<b>717,011</b>
<b>GRAND TOTAL</b>	<b>4,812,305</b>	<b>8,370,850</b>





**THE COVENANT CENTRE FOR DEVELOPMENT -CCD**

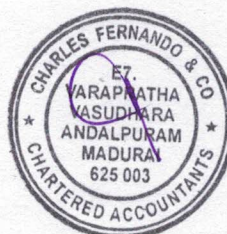


**2/43,KOTTAI STREET, NAGAMALAI PUDUKKOTTAI,**

**Schedules annexed to and form part of Receipts and Payments, Income & Expenditure  
And Balance Sheet for the year Ended 31st March 2020**

**SCHEDULE NO: D - LOCAL PROGRAMME GRANT AND EXPENDITURE**

<b>Local Projects:</b>	<b>OPENING BALANCE</b>	<b>RECEIPTS</b>	<b>PAYMENTS</b>	<b>CLOSING BALANCE</b>
Nabard FPO Project	260,554	2,488,000	1,089,554	1,659,000
CCD North Projects	106,340	1,461,883	1,387,970	180,252
Tata Chemicals SRD		1,827,200	958,796	868,404
Tata Chemicals	91,678	454,500	546,178	0
USHA International		420,772	420,772	-
Dabur India		2,298,660	2,019,882	278,778
GIZ MPSS Project		733,697	733,697	-
Project - Local		1,213,077	1,213,077	-
IFAD - Ramanathapuram		2,123,720	4,478,045	(2,354,325)
TNSRLM CRP		489,293	489,293	-
Bio Diversity Mgt. Committee		2,559,860	3,156,729	(596,869)
FRHS		500,000	93,184	406,816
Suzlon Project		328,000	328,000	-
<b>Sub Total</b>	<b>458,572</b>	<b>16,898,662</b>	<b>16,915,177</b>	<b>442,056</b>





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

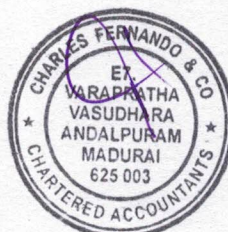


**SCHEDULE ANNEXED TO AND FORM PART OF THE INCOME & EXPENDITURE ACCOUNT**  
**AND BALANCE SHEET AS ON 31ST MARCH 2020**

**SCHEDULE : E FIXED ASSETS & DEPRECIATION**

(In Rupees)

Sl.N o.	Description	value as on 01.04.19	Addition	Deletion	Gross Value as on 31.03.2020	Depreciation		Net Value as on 31.03.20
						Rate	Amount	
1	<b>Land &amp; Building</b>							
	Land	1,115,046	-	-	1,115,046	-	-	1,115,046
	Building	7,901,749	-	-	7,901,749	10%	790,175	7,111,574
	Nursery	6,507	-	-	6,507	10%	651	5,856
	Protection & Fencing	28,788	-	-	28,788	10%	2,879	25,909
	Common Facility Ctr.	76,256	-	-	76,256	10%	7,626	68,630
	Sevaiyur	56,486	-	-	56,486	10%	5,649	50,837
	Semi Processing Unit	144,068	-	-	144,068	10%	14,407	129,662
2	<b>Equipments</b>							
	Tools & Equipments	29,554	-	-	29,554	15%	4,433	25,121
	Coconut Mills	54,157	-	-	54,157	15%	8,124	46,034
	Digital Copier	17,956	-	-	17,956	15%	2,693	15,263
	LCD	10,637	-	-	10,637	15%	1,596	9,042
	Mobile Phones	6,465	-	6,465	0	15%	0	0
	Irrigation Motor	11,059	-	11,059	0	15%	0	0
	Material Bank	39,607	-	39,607	0	15%	0	0
	Weighing Scale	5,643	-	5,643	0	15%	0	0
	Implements	2,253	-	2,253	0	15%	0	0
	Power tiller tractor	16,934	-	16,934	0	15%	0	0
	Baling Machine	18,918	-	18,918	0	15%	0	0
	Engine & Motors	15,849	-	15,849	0	15%	0	0
	Bi-cycle	580	-	580	0	15%	0	0
	Documentation Camera	5,214	-	5,214	0	15%	0	0
	UPS	6,544	-	6,544	0	15%	0	0
	Computer / Laptops	265	-	265	0	40%	0	0
	Television	12,298	-	12,298	0	15%	0	0
	Computer Software	2	-	2	0	40%	0	0
	Smokeless Stove	24,939	-	24,939	0	15%	0	0
	Camera	2,949	-	2,949	0	15%	0	0
	Areca nut Machine	27,940	-	27,940	0	15%	0	0
	Digital Video Camera	7,816	-	7,816	0	15%	0	0
	Water analysist -Soil test	26,261	-	26,261	0	15%	0	0
	Norton antivirus, Ms	4	-	4	-	40%	-	-
3	<b>Furniture &amp; Fixtures</b>	117,343	-	-	117,343	10%	11,734	105,608
4	<b>Vehicles</b>	146,966	-	-	146,966	15%	22,045	124,921
5	<b>Two Wheeler Hero</b>							
	Honda,	33,051	-	33,051	0	15%	0	0
	Two Wheeler	41,173	-	41,173	0	15%	0	0
	TATA ACE Mini Door	36,095	-	-	36,095	15%	5,414	30,680
	Tractor	63,178	-	-	63,178	15%	9,477	53,701
	<b>SUB TOTAL C/F</b>	<b>10,110,549</b>	<b>-</b>	<b>305,764</b>	<b>9,804,785</b>		<b>886,901</b>	<b>8,917,884</b>





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

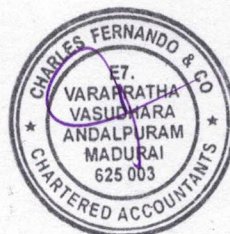


**SCHEDULE ANNEXED TO AND FORM PART OF THE INCOME & EXPENDITURE ACCOUNT**  
**AND BALANCE SHEET AS ON 31ST MARCH 2020**

**SCHEDULE : E FIXED ASSETS & DEPRECIATION**

(In Rupees)

	<b>SUB TOTAL B/D</b>	10,110,549	-	305,764	9,804,785		886,901	8,917,884
	<b>NAGERCOIL</b>							
1	Building	533,478			533,478	10%	53,348	480,130
2	Furniture & Fittings	19,413		19,413	0	10%	0	0
3	Inverter	4,601		4,601	0	15%	0	0
4	Computer	4		4	0	40%	0	0
	<b>Sub Total</b>	<b>557,497</b>	<b>-</b>	<b>24,018</b>	<b>533,479</b>		<b>53,348</b>	<b>480,131</b>
	<b>ECO-VEG:</b>							
1	Bolero Jeep	297,063	-	-	297,063	15%	44,559	252,504
2	Laptop (3) & LCD	2,466	-	2,466	0	40%	0	0
3	Weigh Scales (2)	5,326	-	5,326	(0)	15%	0	0
4	Tally Software	104	-	104	0	40%	0	0
5	Tablets & Camera	26,374	-	26,374	0	15%	0	0
6	Furniture	52,745	-	52,745	(0)	10%	0	0
7	RO Plant (2)	8,675	-	8,675	(0)	15%	0	0
8	Voice Recorder	2,258	-	2,258	0	15%	0	0
	<b>Sub Total</b>	<b>395,011</b>	<b>-</b>	<b>97,948</b>	<b>297,063</b>		<b>44,560</b>	<b>252,504</b>
	<b>IED:Odisha</b>							
1	Desk Computers	1,014	-	1,014	0	40%	0	0
	<b>Sangathi:</b>							
1	Laptop+Printer	274	-	274	0	40%	0	0
2	Furniture	21,526	-	21,526	0	10%	0	0
	<b>Sub Total</b>	<b>21,800</b>	<b>-</b>	<b>21,800</b>	<b>0</b>		<b>0</b>	<b>0</b>





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



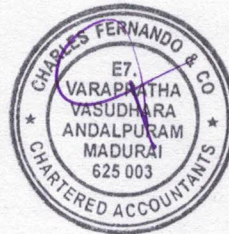
**SCHEDULE ANNEXED TO AND FORM PART OF THE INCOME & EXPENDITURE ACCOUNT**  
**AND BALANCE SHEET AS ON 31ST MARCH 2020**

**SCHEDULE : E FIXED ASSETS & DEPRECIATION**

(In Rupees)

**Schedule : E - LOCAL - FIXED ASSETS AND DEPRECIATION**

Sl.No.	Description	value as on 01.04.19	Addition	Deletion	Gross Value as on 31.03.2020	Depreciation		Net Value as on 31.03.2020
						Rate	Amount	
	<b><u>Head Office</u></b>							
1	<b>Land &amp; Build.</b>							
	Land	143,538			143,538			143,538
	Semi Processing Unit	32,425			32,425	15%	4,864	27,562
	Building	204,462			204,462	10%	20,446	184,016
2	<b>Equipments</b>							
	Computer/Laptop	3	52,900	3	52,900	40%	21,160	31,740
	Millet Machine		3,200,000		3,200,000	15%	480,000	2,720,000
	Weighing Scale	1,377		1,377	0	15%	0	0
	Typewriter	904		904	0	15%	0	0
	Laser Compact Disc	8,570		8,570	0	15%	0	0
	Equipments	822		822	0	15%	0	0
	Bi-cycle	136		136	0	15%	0	0
	Water Purifier	1,590		1,590	0	15%	0	0
	Digital Camera	1,939		1,939	0	15%	0	0
3	<b>Furniture</b>	1,448		1,448	0	10%	0	0
4	<b>Vehicle</b>							
	Bajaj CT 100	4,614		4,614	0	15%	0	0
	Mahindra Jeep	55,291			55,291	15%	8,294	46,998
	<b><u>Nagercoil Unit</u></b>							
5	Land	288,520			288,520		-	288,520
	<b>Total</b>	<b>745,640</b>	<b>3,252,900</b>	<b>21,403</b>	<b>3,977,137</b>		<b>534,764</b>	<b>3,442,371</b>
	<b>GRAND TOTAL</b>	<b>11,831,510</b>	<b>3,252,900</b>	<b>471,947</b>	<b>14,612,463</b>		<b>1,519,572</b>	<b>13,092,889</b>



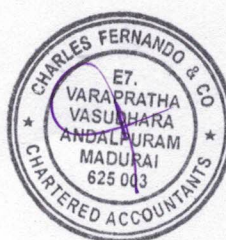


**THE COVENANT CENTRE FOR DEVELOPMENT -CCD**  
**2/43, KOTTAI STREET, NAGAMALAI PUDUKOTTAI,**  
**MADURAI - 625 019**



**SCHEDULE ANNEXED TO AND FORM PART OF THE INCOME & EXPENDITURE ACCOUNT**  
**AND BALANCE SHEET as on 31-3-2020**

<b>SCHEDULE : F GENERAL FUND</b>		<b>( In Rupees )</b>	
Opening Balance as on 01.04.2019			718,765
<b>Add :</b>	Transfer to project Fund	6,421,545	
<b>Add :</b>	Capital Expenditure	3,252,900	9,674,445
<b>Less:</b>	Transfer from Capital Fund-FC	1,733,326	
<b>Less:</b>	Excess of Income over Expenditure	7,004,031	8,737,358
<b>Closing Balance as on 31.03.2020</b>			<b>1,655,852</b>





**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 01.04.19	Grant Received During the year	Bank Interest	Total	Sch	Amount Utilized during the year		Total Utilized during the year	Unutilized Balance as on 31.03.2020
							Revenue	Capital		
1	JP MJP Morgan Trust-Social Welfare Development Program	6,748,064	28,163,777	284,052	35,195,893	A	34,831,636	-	34,831,636	364,257
2	Endowment Fund Program	21,222	-	-	21,222	B	21,222	-	21,222	-
	<b>Sub Total</b>	<b>6,769,286</b>	<b>28,163,777</b>	<b>284,052</b>	<b>35,217,115</b>	-	<b>34,852,858</b>	-	<b>34,852,858</b>	<b>364,257</b>

**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 Expenditure	Total Amount Utilised	Unutilised fund on 31.03.19
1	NABARD - FPO Project	260,554	2,488,000	-	2,748,554	1,089,554	-	1,089,554	1,659,000
2	CCD North Projects	106,340	1,461,883	-	1,568,222	1,387,970	-	1,387,970	180,252
3	Tata Chemicals SRD	-	1,827,200	-	1,827,200	958,796	-	958,796	868,404
4	Tata Chemicals	91,678	454,500	-	546,178	546,178	-	546,178	0
5	Dabur India Limited	-	2,298,660	-	2,298,660	2,019,882	-	2,019,882	278,778
6	Bio Diversity Mgt. Committee	-	2,559,860	-	2,559,860	3,156,729	-	3,156,729	(596,869)
7	FRHS	-	500,000	-	500,000	40,284	52,900	93,184	406,816
8	IFAD - Ramanathapuram	-	2,123,720	-	2,123,720	1,278,045	3,200,000	4,478,045	(2,354,325)
	<b>TOTAL</b>	<b>458,572</b>	<b>13,713,823</b>	<b>-</b>	<b>14,172,394</b>	<b>10,477,438</b>	<b>3,252,900</b>	<b>13,730,338</b>	<b>442,056</b>
	<b>GRAND TOTAL</b>	<b>7,227,858</b>	<b>41,877,600</b>	<b>284,052</b>	<b>49,389,509</b>	<b>45,330,296</b>	<b>3,252,900</b>	<b>48,583,196</b>	<b>806,313</b>





**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 2019-20**

<b>SCHEDULE : H (CURRENT LIABILITIES)</b>	<b>31.03.2020</b>
<b>LOANS AND ADVANCES</b>	
Fowler Westrup Payable	1,920,000
Salary Payable	230,140
Advance Payable to Mr. Charles Fernando	200,000
<b>TOTAL</b>	<b>2,350,140</b>







## THE COVENANT CENTRE FOR DEVELOPMENT -CCD

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

**Schedule : I Notes forming part of the Account for the year ended 31<sup>st</sup> March 2020**

### **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 & H form part of the Balance Sheet.

- Previous year figures have been regrouped wherever it is necessary.

**Place : Madurai**

**Date : 30.09.2020**

**UDIN:21026619AAAABL8527**



*For Charles Fernando & Co  
Chartered Accountants*

*N. Charles Fernando  
Proprietor  
FRN:0006045*

## *Our Vision*

CCD envisions realising  
**‘Life in understanding and harmony with nature’.**

## *Our Mission*

CCD works for  
**"Building community institutions around traditional wisdom to empower the poor and vulnerable communities for sustainable development.**

## **The Covenant Centre for Development**

Registered office: 2/43, Kottai Street, Nagamalai Pudukottai,  
Madurai – 625019, Tamil Nadu

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Madurai–625016, Tamil Nadu

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URL: <http://www.ccd.org.in>