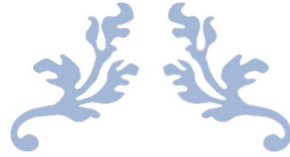


# Annual Report 2021



**The Covenant Centre for Development**





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# ANNUAL REPORT 2020-21

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The Covenant Centre for Development (CCD)



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# The Covenant Centre for Development (CCD)

## Annual Report 2020-21

### Overview of the Year

The year 2020-21 brought a lot of challenges due to pandemic Covid-19. Our focus was on providing the relief to cope-up with the lock-down and resultant losses to their livelihoods. We have provided relief kit to the returnees and migrants in our working area, thanks to our donors and well-wishers who have extended support at the time of distress. During the lock-down, we have supported farmers to sell their products directly to the customers by creating retail outlet facility and providing them the vehicle to supply directly. The lock down period was effectively used to build the capacity of the team through online mode.

During this period, we have got two major projects. One from the Government of Tamil Nadu, the Tamil Nadu Rural Transformation Project (TN RTP) assisted by the World Bank titled “Capacity building for development and strengthening of producer collectives of TN RTP project”. This project is implemented in 11 districts grouped into two regions. As a Technical support Agency, CCD has done an intensive field-based consultancy to the district and state level project management units of the TN RTP. Secondly, we have got another Project from the Azim Premji Foundation, which is focused on model building around FPOs promoted by CCD. The Project titled “Building Sustainable Livelihoods through Climate Resilient Farming Practices in Smallholder Farms”. This Project is implemented in seven southern districts in Tamil Nadu.

Apart from these Projects, we continued to work on other initiatives that we have already been implementing such as IFAD assisted Post Tsunami Sustainable Livelihoods Programme (PTSLP), CSR Partnerships with the Tata-Chemical’s Rural Development Initiative, Dabur’s programme for rejuvenation of medicinal plants in the less endowed areas, an anemia reduction programme done with the support of Bengaluru based Foundation for Researches on Health Systems (FRHS).

In addition to implementation of Projects, a lot of institutional reforms happened at the organizational level. New teams were established to take-up the programme implementation at the grassroots level. We have cemented our partnership with the National Bank for Agriculture and Rural Development (NABARD). Continuing our partnership with the NABARD as its Producer Organisation Promoting Institution, we have been successful in getting ourselves enrolled into the Cluster Based Business Organisation (CBBO) of NABARD to implement its Central Sector Scheme “Formation of 10,000 FPOs”.

We acknowledge with thanks, the continuing contributions of our partners, donor organisations and well-wishers to scale-up our work. With their continued support, as a performing organisation, CCD will continue to deepen its engagement at the grassroots with the less endowed small and marginal farmers in the years to come.



## Humanitarian Assistance During COVID-19

The pandemic COVID 19 and the lockdown imposed to arrest the spread of the infection affected severely the lives and livelihoods of the poor especially the small and marginal farmers and the agriculture labourers and migrant workers. Many of the families returned back to their native from cities due to loss of jobs, income and safety issues. Their native villages, which are already lacking resources and opportunities are helpless and could not extend support to them. They suffer for meeting basic necessities due to no income or low-income opportunities.

CCD as an organisation has chosen to work in the Ramanathapuram plateau 25 years before which consists of seven districts and fall under south agro-climatic zone and dominated by the rainfed area. 30-40% of the population were migrated to cities 15-20 years before itself due to continuous drought situation and low opportunity for jobs and self-employment. Moreover, until last year there was continuous failure of monsoon consecutively for four years which also made many of the families to go for labour work to the neighbouring districts on contract basis or as seasonal migration. This is very common in this area.

Due to the present COVID issue, these migrated families – (both permanent and seasonal migrants) were forced to come back to their native. The migrants worked in the brick kilns of Madurai were sent back immediately after the lock down without proper compensation. They have first approached CCD for getting support for basic food materials. Knowing the intensity of the issue and their pathetic situation, CCD has decided to raise funds from philanthropic institutions and individuals to provide them dry ration initially to make them to cope up, up to the lockdown period and then supporting them to get some alternative livelihood. With this background a proposal was sent to Azim Premji Philanthropic Initiative (APPI), Rapid Rural Community Response to Cope with Covid-19 (RCRC) of National Coalition of CSOs and other donors. We have received Rs. 10,00,000 from APPI and subsequently Rs. 5,50,000 from other donors. This process has attracted individual philanthropists; hence we have started linking sponsors with the affected families. We are continuing our efforts to channelize humanitarian assistance from individuals and institutions. Because, after the lockdown 4.0, lot of families from Chennai and Mumbai returned back to their villages due to loss of jobs and income.

Thanks to APPI for responding immediately. The dry ration supply from APPI funds has given a little consolation to the affected families, because this area has not received support from any other organisation or government institutions. This support was timely and boosted up the confidence of the returned migrants and the people who have lost their jobs. Through APPI support we could provide dry ration kits to 515 families, soap and hand wash for 1000 farmers and KabaSurakudineer – an ayurvedic medicine for prevention for 40 panchayats - for distributing to the frontline workers like ICDS workers, scavengers, health workers etc.

### Processes adopted for dry ration distribution

- The community organisations promoted by CCD i.e., the farmer producer organisations (FPOs) and the Kalasam women self-help group federations have been made to take the lead role in identifying and distributing the materials to the identified families.

- The leaders of the federation and the staff of CCD jointly identified the returnees and the poor households with the support of villagers.

- The list was cross checked with the panchayat presidents for validating the truth fullness of the list collected since the presidents were having the details of returnees.

- Then, the materials for preparing the dry ration kit were procured. It was decided to procure from the farmer's producer companies and from the farmers to ensure the quality and to support them to market their produces. We have made other NGO's and government department who involved in dry ration supply to procure from FPO's and farmers where stock is available and the same process was then facilitated by NABARD as well.

- The materials procured by the FPO's from the FPO's have been packed properly adopting the hygiene procedures and then supplied to the individuals.

- The District Collectors / Officers designated for coordinating relief works were contacted and obtained their consent to distribute the relief materials. The Tahsildars welcomed our efforts and provide the awareness materials prepared by the Government for prevention. Also, they have instructed the Village Administrative Officers to provide need-based assistance for distribution.



*Panchayats were involved in every step*



*Tahsildar, Kariyapatti in Relief Distribution*



*NABARD DDM, Virudhunagar in Relief Distribution*

- In each of the identified village the FPO leader, panchayat president, revenue officials and senior officers of the department were involved while distributing the kit to the beneficiaries.

- The purpose of inviting the officials was to provide the awareness about Covid19 and the need for behavioural change.
- In every village social distancing was demonstrated while distribution of the kit by making them to stand in social distance.
- The importance of wearing mask and hand washing frequently was given as lecture by the government health staff and by the guests involved for kit distribution.



*Demonstrated Social Distancing (Mudukkankulam)*

- At the end of the distribution of the kit, one or two members were asked to share their feelings and experience. There were emotional outburst and hopelessness expressed by the migrants and returnees. The president and the CCD staff gave them confidence of identifying alternate livelihoods. NABARD and bank managers involved announced the schemes and grants available for farmers and other livelihoods.
- As a whole, it was not only a relief kit distribution process, it created a platform for health education, understanding their issues and identifying the scope and hope for alternate livelihood opportunities. More importantly, the processes seeded the confidence and hope among the community which was in distress.
- The similar process was adopted in Virudhunagar district, Madurai district and Dindigul district and we could cover 35 Grama Panchayats and 515 migrant families. The list is enclosed in annexure-1.
- As a follow up of this process, we could raise funds for providing dry ration to additional 500 families from RCRC funding anchored by Srijan, CoAST funding anchored by FES and given to the returnees from Chennai and Mumbai.
- We are in need of support for additional 2000 families identified in these three districts specifically in our working areas. We are in the process of raising funds.

### The process adopted for preventive kit distribution

The FPO leaders and the health volunteers working in the 40 working villages of CCD were involved in the process of preventive kit distribution. They have provided the prevention kit to the farmers moving out of the village for marketing of the products frequently and to the families those who are poor and ignorant. The importance of wearing masks and hand washing with soap was given to the children group, adolescent group and to the farmers group in each of the village. We have covered 1000 families as per the proposal and provided to another 500 families with the support of individual philanthropists. Totally 1500 families have been provided with soaps and masks.

The Kabasurakudineer- an ayurvedic medicine for prevention has to be supplied through the government health department. Since it was planned to give to the frontline workers of panchayats, the government has received and supplied to the panchayats. We have been invited to share the method of preparation of kashayam and the impact of consuming it. Our senior colleagues have provided the education to the front-line workers.

### The impact – case studies

#### **Bose, T. Veppankulam**

Bose (41 years) and his wife left their village, T. Veppankulam 22 years ago in search of work. Leaving behind his parents in their ancestral house in the village, they went and settled in a nearby town Thirupuvanam, where they started taking up construction labour work. They bore two children, a daughter and a son. They have got their daughter married recently and they were living with their son, who was an auto rickshaw driver. Six months ago, Bose lost his hearing partially when he fell down at his worksite, which handicapped him from taking up regular works.



As a result of lock-down declared due to corona outbreak, all of them have lost their jobs. Without any work for more than two months and with no savings and stocks, they were unable to eke out their living and pay rent to their home. They decided and returned to their village finally. His wife has now registered under NREGS and he has started going for tree-cutting



work with his son. When the farmers' group in the village was asked to find deserving families to support, they identified Bose's family as one of the more vulnerable families that needed support. Upon receiving a grocery kit from the CCD's Farmer Producer Group, Bose said "It is heartening to see the support from villagers, it gives us confidence of surviving in the village itself and the groceries can last for a month".



### **Kaaruppu, Kalvimadai**

Karuppu, 58 years, migrated to Chennai when he was just 20 years' old after he lost his father in 1980 to take care of his family. He found a job in a fried-gram making company as a daily wage laborer. He got married there and had two children. Later, they started a small petty shop. He was paralyzed due to stroke, when they were studying in college. Leaving the petty shop to his son, he decided to return to his native village last year. Here, he manages 25 cents of land that he got from his parents, from which he earns his livelihood. After the lock down declared due to COVID-19 outbreak, he could not do any work and the groceries kit supplied from CCD helped his family timely.



### **Thiralaiyan, Melakallankulam**

Thiralaiyan, 47 years, is a mason. He used to go for work in Thanjavur district for two to three months. He would stay there and work in nearby villages and towns. When the lock-down was declared due to COVID19, he was working in Neduvasal. Immediately, the contractor sent him back home by bus. Returned back to village, he did not have any other job work locally and he had to depend on PDS rice for food. He used to earn Rs. 550 per day when he worked and for the past 80 days he was jobless. He began rearing a pair of goats in his village. He borrowed from neighbours and relatives to feed his family during this period. "The groceries given by CCD would suffice for the family for 10 to 15 days", he says.



### **Jayajothy, Melakallankulam**

Jayajothy, 30 years, returned to Melakallankulam (her native village) from Pollachi (Coimbatore District) with her husband and children in a bike after the declaration of lockdown. Her husband was working as a mason with a contractor. He was earning Rs. 600 to 700 every day and became jobless for more than two months. They are now dependent on her parents, who are feeding her family. Now she decided to stay back in the village itself with the children and her husband will go back to work, when the situation becomes normal. "The groceries supplied by CCD will reduce burden of her parents to some extent", she says.



## Farm Based Livelihoods of Small and Marginal Farmers

The farm-based livelihood development programme of CCD is centered on small and marginal farmers from drought prone districts of southern Tamil Nadu, who are endowed with marginally productive lands, dependent solely on monsoonal rains for cultivation. Their livelihoods are often at the mercy of fluctuating rainfall, usually faced with long dry spells and recurrent drought years. They cultivate traditional crops and varieties like paddy, chillies, coriander, pulses and oilseeds under rainfed condition.

Even before the concept of Producer Company came into practice in 2014, the communities organised by CCD have promoted Community-owned Enterprises such as Gram Mooligai Company Limited (GMCL) in 2001, the first public limited company in the country, owned and managed by the rural community of medicinal plant collectors and cultivators. Emulating the success of community enterprise promotion, CCD began promoting farmer producer organisations as farmers-led community enterprises. CCD believes that the Farmer Producer Organisations fit well into the canvas of “Social Enterprises” as they are driven by social, environmental and economic value creation as the triple bottom line. The primary value driver of FPOs is creation of “Social Capital” among the small and marginal farmers, who are largely unorganised, lacking bargaining power, exploited by the market forces. FPOs offer a space for bringing them together, building mutual trust and relationships. The augmented social capital gives them collective strength for better access to quality input, technology, credit and better marketing access through economies of scale for better realisation of income, thereby promoting “Economic Prosperity” among the resource poor farmers. These social and economic value drivers should ultimately lead to “Environmental Wellbeing”, which is a key for sustainability of farming. Kalasam Farmer Producer Organisations are therefore conceived as Social



Enterprises driven by a strong purpose connecting these three determinants.

CCD organises the small and marginal farmers involved in production of area specific crops under dry-land condition into primary producers' groups and network them into commodity clusters and federate them into a FPOs incorporated as Producer Companies. The Four Pillars of Kalasam FPOs are:



The overarching goal is increasing and sustaining the income of the small and marginal farmers, who are organised into Primary Producer Groups and networked into Cluster and Producer Company.

## Institutional Structure of FPOs

The Kalasam FPO is a registered institution that follows the principles of cooperation and mutuality, community governance and professional management. There are three distinct structures of a Kalasam FPO including Kalasam PPGs at hamlet level, Cluster Association at the Panchayat/group of adjacent Panchayat's level, FPO at the block level.

### Kalasam Primary Producer Groups

Kalasam Primary Producer Group is a basic structure of an FPO. These PPGs are formed in the villages identified based on the potential of commodity-based intervention. Also, these groups would be grouped into cluster based on geographical proximity and viable number of PPGs. Formation of a PPG is confirmed only after the due process of Quality Check. Kalasam PPGs shall consist of 12 to 20 members, who fulfil the eligibility criteria. The Byelaw evolved and accepted by the members as per the broader policies prescribed by the Kalasam FPO bind all the members.

Regular meetings of Kalasam PPGs offer a platform for collective action, where the members meet and undertake a number of activities that benefit their farm production and post production. It is primarily a forum to set agenda for the Kalasam FPO, which is a collective body and a registered entity. It also serves as a space for practicing, monitoring and regulating core values accepted by all the members. The byelaws enacted in the PPGs would control and bind all the members and it is a platform, where the democratic practices are nurtured.

Good Governance of Kalasam PPGs is dependent on committed, selfless and honest leaders who truly represent the aspirations of its members, who function impartially with integrity. Governance in the PPGs is constituted by unanimous nomination of FIVE representatives with distinct roles and responsibilities.

### Cluster Association:

Cluster is an Intermediary Body, which is housed at the Cluster of Panchayat/Villages with 20-25 PPGs. The primary purpose of the Cluster is to extend focus on 300 to 400 farmers involved in similar crop

or handling a particular commodity, sharing similar constraints in production, post-production and marketing. Clusters will have an independent governance, working committees, meeting and monitoring systems. An Integrated Business Development Service Centre encompassing Custom Hiring Centre, Agri-Clinic, Input Sale and Procurement Centre can be housed at the Cluster level depending on the need, opportunity and operational viability. In such a case, the Cluster will function like a microcosm of a Kalasam FPO or one of its Branches. In such a case, the Governance and Management functions will take more sophisticated form.

PPGs are the members of Clusters, represented by the leaders of the PPGs. There will be 100 to 125 PPG representatives attending the Cluster Meetings every month. Among these representatives, there will be a stream of 20-25 Presidents, Vice Presidents, Secretaries, Joint Secretaries and Treasurers from PPGs. Each stream of Representatives will function with distinct set of roles and responsibilities. Two persons from each stream will be constituted as an Executive Committee of the Cluster. There will be 10-member Governing Body constituted for the Cluster.

To provide emphasis and exclusive attention on the key programme components of the FPO, there will be Working Committees constituted to look after the functions such as Institutional affairs, Production enhancement, Input marketing and service, Commodity marketing and Finance.

### Kalasam Producer Organisation

The FPC is a typical member owned and controlled institution, where the shareholders enjoy all the powers of controlling the affairs affecting them, as they contribute the capital for running the business. All members of the Producers' Collectives constitute a "General Body". The entire power to administer a Producers' Company rests solely with its general body. Kalasam Producer Organisation is registered as a legal entity, a Producer Company, which is basically a body corporate registered under Companies Act, 2013.

Each FPO identifies and works on a focus crop, so that it can evolve its intervention design around that particular crop. The focus crop shall be chosen based on the area, production, productivity, no of farmers' dependent on such a crop, crops facing production and marketing constraints. If there are more than one dominant crops, commodity clusters are promoted within the FPO, and demarcation of Clusters can be delineated accordingly.

Each FPO is divided into at least 3 to 4 Clusters each serving 300 to 500 shareholders, making a total number of shareholders to 1000 to 1500. Both Kalasam PPGs and Clusters remain informal bodies, involved primarily in facilitating the services of the FPC.

All members of the Producers' Collectives constitute a "General Body". The entire power to administer a Producers' Company rests solely with its general body. General body has a complete authority over the management of a Producer Company. It has the powers to review and approve annual budgets for the financial year. GB appoints or reappoints Directors to run the business. It enjoys the powers of granting permission to provide incentives, determine dividends, approve the policies that determine borrowing, lending, financial operations, human resource management, procurement and marketing.

### Approach of Kalasam FPOs

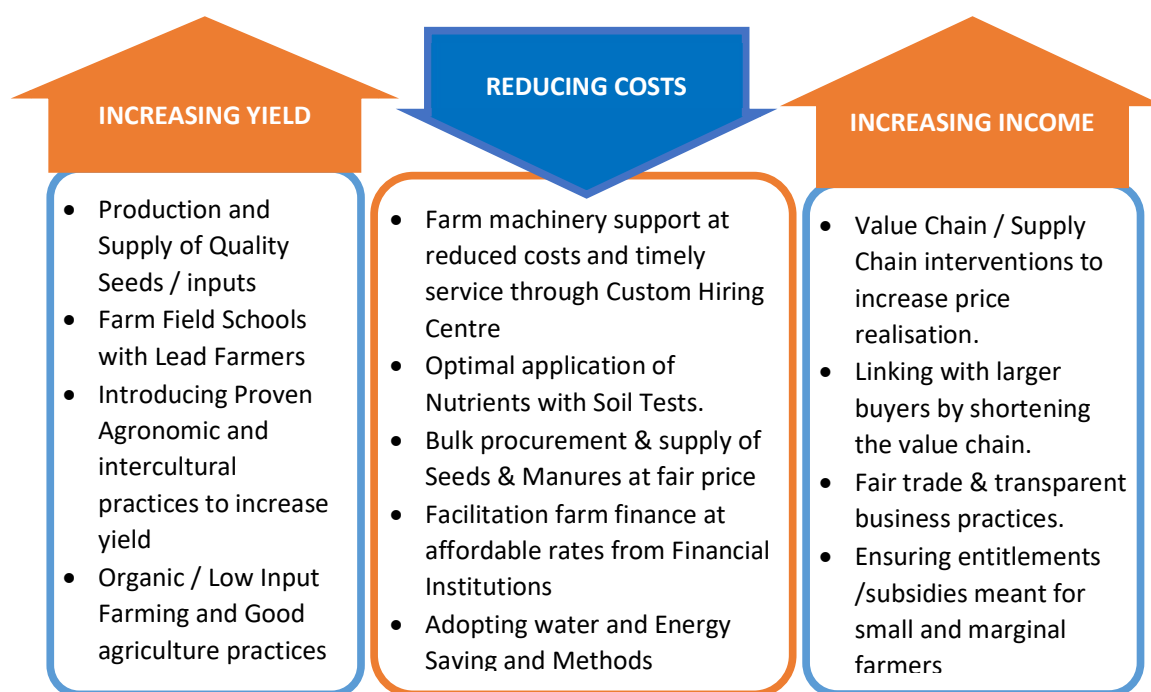
The Kalasam FPOs promoted by CCD envisions "**Fostering Prosperity among Resource Poor Farming Communities**", who are largely small and marginal farmers possessing marginally productive land



resources, predominantly cultivating under rainfed conditions, often lacking adequate financial capital to take up farming and becoming indebted to local traders, input sellers and moneylenders, who are charging exorbitant rates of interest and subjecting them into unfair trade practices. The FPOs work towards **“Building Economically and Environmentally Sustainable Livelihoods of Smallholder Farmers and Rural Entrepreneurs by Enabling Collective Action and Good Agricultural Practices”**

The value drivers that will move these FPOs towards this mission would be sustainable use of local resources, natural and organic methods of production, efficient value chain and supply chain interventions to reach consumers with healthy and quality products, fair trade and ethical business principles.

Special emphasis is given for women and youth farmers to make them model farmers available for training other farmers. CCD follows a three-way model for increasing income of farmers through reducing costs of production and marketing, increasing production and productivity, increased price realisation through value and supply chain interventions.



### Model Building in FPOs: AFP Supported Project

With its long years of experience in promoting community enterprises, CCD started to promote and nurture FPOs in partnership with likeminded donors, financial and market institutions. Since 2014, with the support of NABARD, CCD has promoted 12 FPO's in the southern districts and guided another 12 FPOs promoted by other NGOs. In 2020, with the support of Azim Premji Foundation, CCD began deepening and diversification of FPO interventions on the aforementioned components in seven FPOs, one in each District.

In July 2020, CCD got an approval for the Project from Azim Premji Foundation for building sustainable livelihoods through climate resilient farming practices among small and marginal farm holders. The emphasis of the project is on increasing and sustaining the income of the farmers through introducing

contextually relevant good agriculture practices which was evolved from the context, tested, demonstrated and created significant impact.

Objectives of the Project are:

- Building internal capacity of FPOs Leaders and Agro-Animators to evolve and govern location specific resilient agricultural practices.
- Enhancing production and productivity of smallholder farms through interventions in principal crop-based farming system and convergence with government departments
- Reducing cost of production through gender sensitive mechanization, agro-advisory services, and facilitation of localized production and supply of farm inputs.
- Skilling Youth and Women on advanced farming technologies and reintroducing eco-friendly traditional practices for next generation farming.



#### PROJECT LOCATIONS

1. Sedapatti Block – Madurai District
2. Kariyapatti-Narikudi Blocks – Virudhunagar Dt.
3. Ilayankudi Block – Sivagangai District
4. Natham Block – Dindigul District
5. Mandapam Block – Ramanathapuram District
6. V.Pudur District – Thoothukudi District
7. Radhapuram District – Tirunelveli District

The Project is being implemented in the rainfed and water scarce areas of southern agro climatic zone of Tamil Nadu viz., Ramanathapuram, Sivagangai, Virudhunagar, Madurai, Dindigul, Thoothukudi and Tirunelveli districts where the farmers are in distress condition and in need of support and new technologies. We have chosen one block in each of these districts to evolve a contextual model for replication.

The Project has begun in all the seven locations and the directors from the FPOs of these seven locations have been facilitated to involve in agriculture activities like input supply and support for marketing of farmers produces to address the distress sale. One round of formal training for the board of directors on the project components was conducted in December and Jan 2020. The board of directors have ensured the conductance of 225 village level farmers group meetings, promoted 100 farmers groups during this period and facilitated subsidized schemes and crop insurance programmes.

It was decided to constitute Three working committees in each FPO on the project components, involving two board of directors and three cluster leaders (each FPO has three clusters, and each cluster has 20 farmers groups). It was planned to train the selected committee members on the overall project components for their planning. This process has been completed involving the cluster leaders in all the 7 project locations, where in 435 members have participated and got the orientation on the

need for working group and the role of working group. They have nominated 105 working group members i.e., 15 in each of the FPO. Three committees each with five members have been constituted in a democratic process for coordinating the components of mechanization, advisory service and crop production. The working committee members will be trained on their roles and responsibilities in the next programme.

The agro animators were placed and they have undergone training on FPO, project components and on COVID prevention. SOP and code of conduct was developed jointly with them for conducting group meetings and training amidst the covid situation. They are now engaged in Understanding the gaps in production and farm-based planning with farmers. A Baseline format has been developed and initiated identification of sample farmers for the baseline survey. 105 lead farmers have been identified and preliminary orientation has been given. The training which was planned in December has been postponed to March on the request of farmers due to heavy rain and delayed harvest.

## **Bio-diversity Conservation and Management**

The Covenant Centre for Development implemented the Project “Capacity and Competency Building of Field Personnel and Stakeholders for strengthening of Biodiversity Management Committees (BMCs), Preparation of People’s Biodiversity Registers (PBRs) and Operationalization of Access and Benefit Sharing (ABS) Provisions in Tamil Nadu” supported by the GIZ, New Delhi. The Project began in September 2019 and concluded in June 2020.

### **Facilitation of Business Dialogues**

As part of the project, two business dialogues on Access and Benefit Sharing Compliance in Tamil Nadu were organized in Madurai on 16 October 2019 and at Nagercoil on 22 October 2019. The primary objective of the dialogue was creating awareness on user obligations to comply with the provisions of Access and Benefit Sharing of the Biological Diversity Act. The dialogues were attended by a cross section of participants representing companies, industrial associations and traders involved in using bio-resources and representatives from the Forest and Revenue Department, Drug Licensing Authority and Tamil Nadu Biodiversity Board and resource persons from GIZ, Biodiversity Management Committees (BMCs) and facilitated by CCD Team. The key aspects of compliances were:

- Ensure traceability of bioresource procurement
- Provide information to regulators on trade in bioresources
- Signing Access & Benefit Sharing Agreements with the State Biodiversity Board
- Contribute to Conservation and Sustainability

### **Orientation and Training of BMCs**

As part of preliminary arrangements for the preparation of PBRs, the team from CCD organized a series of orientation meeting and programmes in 12 blocks in which the project was being implemented. These orientation meetings focused on a brief on the Biological Diversity Act 2002 and Biodiversity Rules 2004, the roles envisaged from BMCs with regard to preparation of PBRs and management of bioresources through Access and Benefit Sharing (ABS). These meetings set the tone for the BMC members commence the preparation of the model PBRs at block level.

### Training on Maintenance of Records by Biodiversity Management Committees (BMCs)

CCD organized a special training programme for members of BMCs and permanent establishment for training them on maintenance of records. The training provided a detailed background on the Biodiversity Act and Rules followed by a workshop on methods in documentation and record keeping including cash book, annual report preparation and Form I for fulfilling legal compliances.

### Assistance in the preparation of Peoples' Biodiversity Registers (PBRs)

As part of the project, GIZ suggested that PBRs required to be prepared from 12 Blocks spread across 10 districts in Tamil Nadu.

SI No	District	Block
1	Dindigul	Natham
2	Dindigul	Sannarpatti
3	Madurai	Sedapatti
4	Madurai	Melur
5	Theni	Periyakulam
6	Sivagangai	Thiruppuvanam
7	Virudhunagar	Kariapatti
8	Kanniyakumari	Thiruvattar
9	Thirunelveli	Radhapuram
10	Kancheepuram	Thiruporur
11	Ramanathapuram	Mandapam
12	Thiruvannamalai	Chengam

Following steps were followed in all the blocks and sites:

- Meetings with Nodal Officers, District and Block officials to select panchayats and prepare the grounds for documentation
- Identification of Traditional Knowledge (TK) holders by BMC members, SHG members and experts on the ground
- Identification and selection of individual knowledge holders by BMC members, SHG members and experts on the ground
- Focus Group Discussion (FGD) in selected village carried out by field staff and volunteers after receiving orientation and training on Formats for collecting data
- Interviews with Traditional Knowledge (TK) holders carried out by field staff having background to documentation
- Process of data collation and data cleaning by office staff, supported by field teams
- People's Biodiversity Register (PBR) Validation at Block Level supported by BMC members and CCD team and members of the Technical Support Group (TSG)

### Glimpses of the Project: Biodiversity Management Committees Formation



Inaugural Address by Mr. Sachin Bhosle, IFS, District Forest Officer, Theni Forest Division





Technical Sessions were moderated by Dr.SuhasNimbalkhar, Etime Venture

## Business dialogue meeting at Nagarcoil



Inaugural address by the Kanniyakumari District Collector, Member Secretary TNBB, District DFOs



Record keeping Training programme for BMC Members held at CESC



Kariyapatti BMC meeting held at Kariyapatti



BMC Orientation at Kalkurichai

## **Tamil Nadu Rural Transformation Project (TNRTP)**

The CCD has entered into an agreement with the Tamil Nadu Rural Transformation Project (TNRTP) of Tamil Nadu Government, which has been focusing on poverty reduction since 1983 through socio-economic empowerment of women by establishing the Tamil Nadu Corporation for Development of Women (TNCDW). The Tamil Nadu Rural Empowerment and Poverty Reduction Project (TNEPRP) and Tamil Nadu State Rural Livelihoods Mission (TNSRLM) projects launched by it during 2005 and 2011 respectively worked for the empowerment of the poor and improving their livelihoods by developing, strengthening and synergizing pro-poor community institutions/groups; enhancing skills and capacities of the poor (especially women, youth, differently-abled, and the vulnerable); and financing productive demand driven investments in economic activities.

TNRTP has been launched with the loan support of World Bank to leverage the strategies and investments made in the above projects to harness the institutional and knowledge capital for promoting inclusive economic development and growth for a transformative agenda in rural Tamil Nadu. The project is aimed at “Promoting rural enterprises, access to finance and employment opportunities”. The Project has envisaged through Business eco-system development, enterprises promotion, and Business plan financing and skilling and employment generation in 120 blocks from 26 districts of Tamil Nadu.

This Project promotes individual and group enterprises in the form of Enterprise Groups (EGs), Producer Groups (PGs) at the village level and Producer Collectives (PCs) at the block, sub-district or district level. These EGs and PGs be primary level aggregation of producers who would be involved primarily in production activities, aggregation of produce and may be in the first level of processing. These institutions would be formed of producers involved in farm, off-farm and non-farm sectors. As per the need of the subsector/ commodity, the PGs would be federated into PCs. The PCs would be supporting the producers in integrating with the market effectively, provide them with market intelligence and streamlined access to quality inputs. The promoted PCs would be responsible for procurement, processing and marketing of the produce of the PG members.

CCD has long years of experience in facilitating agriculture production and marketing of agriculture products through the farmers'/community organizations. As part of graduation of this activity the community owned and managed private limited company was promoted and supported by CCD even before the Producer Collective concept was innovated. The company has more than 50 corporate partners and facilitates the aggregated marketing and ensures the increased income to the farmers. As a follow up of this CCD was awarded as promoter and POPI of NABARD to promote and handhold. CCD has directly promoted 12 Producer Collective's and extended handholding support to another 12 promoted by NGO's.

The organization's two decades of experience in handling the community organization with processes and one decade of experience in marketing the agriculture produces is consolidated and implemented through the producer collective. Being experienced and having an intent of putting farmers in the forefront of development, CCD has taken the role of TSA in TNRTP to support inbuilding sustainable model for PRODUCER COLLECTIVE's and to disseminate the same for the benefit of the farmers and the promoting organizations through TNRTP.

CCD being experienced and demonstrated the promotion and development of producer organization for the past two decades has been awarded a contract to handhold two regions viz., region- 3 and region-4.

Region 3	Region 4
1.Virudhunagar 2.Sivagangai 3.Ramanathapuram 4.Thoothukudi 5.Tirunelveli 6.Pudukkottai	1. Kancheepuram 2. Thiruvallur 3. Tiruvannamalai 4. Vellore 5. Krishnagiri.

The entire region-3 is in the southern agro climatic zone which is dominated by the rainfed cultivation and crops. The zone has geographical specialized agriculture products like paddy, chillies, coriander, traditional paddy, palm products etc., which has its own aroma, taste and medicinal properties. This zone is a major hub for the medicinal plant collection and cultivation. Part of the zone is in the coastal area which depends on the coastal based livelihoods like fishery, coastal agriculture and salt pan etc.,

The districts in region-4 come under the north eastern and north western (Krishnagiri) agro climatic zone. The mean annual rainfall is high in this zone i.e., up to 1100 mm. In this zone the dominant crop is groundnut cashew, mango and coconut. It is the cash crop dominant area. The scope for agriculture improvement is high. The districts nearer to Chennai have non-farm activities also.

In this background CCD has taken responsibility to facilitate the promotion and strengthening of producer groups and network them as the producer collective through building the capacity of the implementation team and the producer collective governance.

CCD offers the following services to TN RTP as its TSA

- Assisting and handholding in formation, development and capacity building support of the Enterprise Groups (EGs) and Producer Groups (PGs) at the village level.
- Strengthening the Producer Collectives (PCs) as an institutional mechanism for sustaining and up-scaling farm, off-farm and non-farm-based livelihood interventions and assist in developing guideline.
- Handholding the formation and registration of PCs and hence make it function effectively.
- Strengthening the Producer Collectives - PCs to effectively work in the market system as a strong market player.
- Positioning the PCs as an important player in the mainstream market with a significant share of the local business.

The Resource Team in CCD prepared Training Modules and Materials for the Capacity Building of Enterprise Community Professionals (ECPs). A team comprised of District Leads (DLs), State Leads (DLs), central team of CCD along with resource persons holding expertise in relevant subjects worked

on the preparation of the resource materials with the view to consolidate the accumulated knowledge and share for the benefit of the project. During this time, the District Leads and State Leads worked simultaneously in assisting the TNRTP Project to design, implement and monitor their Covid Assistance Package (CAP) to Producer Groups, Enterprise Groups and FPOs. They worked with the district teams of TNRTP to execute all these works as a resource team.

The State Leads also worked on preparing the abridged version of training manual to ECPs both in Tamil and English based on the inputs shared by the World Bank Team as well as the TNRTP State Unit. The district teams worked on Value Chain Analysis (VCA) for each of the district for the select focus crops in association with the concerned district teams. These VCAs were presented to the State Project Management Unit and World Bank Team.



## Agro Service to Farmers: Partnership with nurture.farm

During the year, CCD partnered with nurture.farm, a subsidiary of United Potash Limited to pilot a Package of AgTech solutions including spraying services, insurance, market linkages and several others to farmers. These solutions were aimed at helping the farmers to reduce costs and improve their yields, thereby increasing their income. The overall aim is to build a resilient and sustainable farming ecosystem by reducing risk and improving the quality of life of farmers. The partnership was focused on bringing together learnings, experience and networks built over five decades in this field as a part of UPL, in over 120 countries and the ability to deploy transformative solutions in an agile manner. This project is further envisaged to bring all the farms online and thereby, making mechanization, technology and scientific know-how accessible to the farming community. We provide technology led farming solutions for every step of the farming life cycle.

Among the seven agro climatic regions in Tamil Nadu, the Project focused on Ramnad rain-fed (semi-arid) regions in southern districts of Tamil Nadu. The major problems affecting small holder agriculture production are; timely availability and accessibility of farm equipment, seed & farm inputs, skilled labourers, post-harvest processing, storage, value addition and marketing. This pilot project focused on the following:

- Support implementation of solutions on the ground including planning of timing and capacity of deployment, working with farmers to sign up for relevant solutions, collect feedback from farmers



- Identify progressive farmers on four crops Groundnut, Paddy, Cotton and Sugarcane in a cluster of villages, organize them into primary producer groups at panchayat level for intervention
- Facilitating Seed & inputs, Agro services, IT and advisory services and marketing.
- Popularizing Crop insurance, Advisory services, Soil testing (Pilot), Machine Sprayers, Harvesters, Transplanters, Drone Sprayers among the farmers

## Community Health and Education Programme

CCD partnered with the Tata Chemicals Society for Rural Development (TCSRSD), which is a non-profit making organization set up under the CSR initiative of Tata Chemicals Ltd. The society is engaged in the field of rural development since 1980 and is currently carrying out development initiatives in the rural areas of Gujarat, Uttar Pradesh and West Bengal and has recently started its work in Sriperumbudur & Pune. For more than 10 years, CCD has been implementing the CSR activities of the TCSRSD, which has initiated community development activities in the village Panchayats around the production facility of Tata Chemicals Limited in Mambattu, Tada Mandal in SPSR Nellore District, Andhra Pradesh.

Focus of the partnership were:

- Addressing child malnutrition through proper food and preventing health issues.
- Providing comprehensive programme for adolescent girls starting with anemia reduction
- Improving the knowledge, attitude and practice of mothers towards their child and adolescent.
- Promoting and introducing validated traditional food and home remedies

Following interventions were undertaken in the project villages:

- Social and Behaviour Change Communication was the key approach followed for effecting changes in Knowledge, Attitudes and Practices at the individual, household and community levels on the health issues being faced by adolescent girls, boys and pregnant women, with specific attention on anemia and malnutrition.
- Awareness was created among the mothers and children of the project village on eating healthy food and infusing skills on how to prepare simple recipes with nutritious food materials like millets, pulses and greens for positive health outcomes in anemia and associated nutritional deficiencies.
- The project laid special emphasis on promotion of traditional knowledge and practice on food and nutrition and integration of home remedies and traditional healing practices through food and herbs, nutrition and herbal home garden for ensuring the availability of food and for good health.
- The entire project was done in convergence with the health department for ensuring the reach of quality health care services. Diagnosis of common morbidities and suitable referral were undertaken through health camps to reduce unnecessary expenditure due to late identification and inappropriate treatment.

## IFAD Assisted Post Tsunami Sustainable Livelihoods Programme

CCD has entered into a MoU with the PTSLP for the implementation of the project of Production, Value Addition and Marketing of Minor Millets, Raw Rice, Par-boiled Rice in Ramanathapuram District to cover 500 direct beneficiaries and 500 indirect beneficiaries during the years 2018-2020. CCD has executed the project and even after the project period, it is continued to mentor the FPO and the activities are progressing smoothly. A vibrant Farmers Producer Company has been promoted here with 1038 shareholders organised into 61 PPGs, who have duly paid their share capital. CCD has also ensured installation and commissioning of a processing unit with five machineries including pre-cleaner. De-stoner, centrifugal husker, grain separator and fine cleaner.

### Establishing Common Facility Centre

One of the major deliverables of the project was establishment of a common facility centre for the farmers to process their paddy and millet produces. We began preparation for the CFC after April 2019. We evolved the need for common facility centre from the community, created awareness on the processes and made them to plan collectively for establishing the CFC. During the village selection and beneficiary identification process, as well as group formation process, the messages on establishing CFC with the support of IFAD and the use of it was shared. It was informed that both members and non-members can avail the facility for processing the products both for home consumption and for marketing their produces.

### Accomplishments under Convergence

**Oil Extraction Unit:** Also, the company has established a Cold-press Oil Extraction Unit worth of Rs. 12 lakhs with the support from the mission on sustainable dry land agriculture project (MSDA) of Tamil Nadu Agriculture Department



**illet Promotion:** Even though the Ramanathapuram region was known for millet production in the past decades, the crop disappeared from the farms in recent years. In order to revive the crop and benefit the farmers to go for second crop after paddy to fetch additional income, we have arranged supply of millet seeds. Two tons of Barnyard Millet Seeds were distributed to our shareholders for their second crop.

**Organic Certification:** Orientation training and exposure were organized for the leaders of the groups who are willing to undergo certification process. 989 farmers were identified and submitted applications to Tamil Nadu Organic Certification Department and two groups were formed, and certificates for both first and second years have been issued to the participating farmers by Tamil Nadu Organic Certification Department.

**Market Linkages:** The FPC with the support of CCD has established business linkage with prominent organic product buyers and exporters Viz., 24-Mantra, Surabi Organics, Pure & Sure, Zero, etc. we could facilitate the marketing of the farmers' product of this area through direct facilitation. Through this process 200 and odd farmers got the benefit directly. We have procured 22 tons of traditional paddy (Chitrakar) and sold to an Organic Buyer in Bengaluru. In addition to preventing the loss of Rs. 36 per bag to the local buyers, the farmers were given an increased price of Rs. 32 per bag.

**Working Capital Assistance from TNRTP:** The FPO was able to mobilise Rs. 10 lakhs under Covid Assistance Package from the Tamil Nadu Rural Transformation Project during 2020. This support was highly useful for procuring paddy from our farmers during that year.

**Financial Interventions:** All the PPGs offer savings and credit services to their members. The members regularly save in their groups and avail loans for various agricultural production related expenses. So far all the PPGs have saved Rs. 60 lakhs and issued loans to the tune of Rs. 1.60 crores for agricultural needs.

# FINANCIAL STATEMENTS





## INDEPENDENT AUDITOR'S REPORT

To

*The Members of*

**COVENANT CENTRE FOR DEVELOPMENT - CCD**

**Madurai**

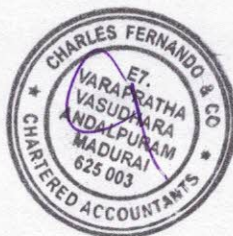
### **Report on the Financial Statements**

We have audited the accompanying **consolidated financial statements** of "**COVENANT CENTRE FOR DEVELOPMENT - CCD**" which comprise the Balance Sheet as at March 31, 2021, 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, 2021, 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, 2021;
- 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**

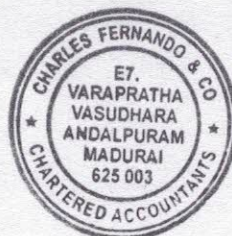
- i. We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit;
- ii. In our opinion proper books of account as required by law have been kept by the Society so far as appears from our examination of those books
- iii. 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: 30.09.2021**

**UDIN: 21026619AAAAMN7801**

*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 2021

(₹)

(₹)

	RECEIPTS	Sch	31.03.2021	31.03.2020		PAYMENTS	Sch	31.03.2021	31.03.2020
To	<b>FC Account:</b>				By	<b>FC Programme Expenses:</b>			
"	JP MJP Morgan Trust, Bahamas		-	28,163,777	"	Social Welfare Development Program		-	34,831,636
"	Natura Yuva		-	233,623	"	Natura Yuva		-	233,623
"	Interest on SB a/c		10,176	284,052	"	Endowment Expenses		-	21,222
	TDS Refund		-	5,914	"	General Expenses	A	278,050	-
"	<b>Local Account</b>				"	<b>Local Account</b>			
	Program Grant	C	21,181,741	16,898,662		Program & Others		16,724,666	16,915,177
	Project Receipt (Fowler)		-	1,920,000		Bank Charges		3,298	-
	CSR Contribution		-	859,853					
	Interest on TDS refund		48,696	63,252					
	Bank Interest		77,687	13,980					
	FD Interest		93,766	-					
	Sundry Income		1,502	-					
	<b>Secured Loans</b>			-		Capital Expenditure		281,018	-
	OD- IOB		1,000,000	-		Fowler Westrup		1,920,000	-
	Loan on FD		1,500,000	-		GST Receivable		76,811	-
	Advances		37,730	-					
	<b>Sub Total</b>		<b>23,951,298</b>	<b>48,443,113</b>	"	<b>Sub Total</b>		<b>19,283,843</b>	<b>52,001,658</b>
	<b>Opening Balance</b>	B	<b>4,812,306</b>	<b>8,370,850</b>		<b>Closing Balance</b>	B	<b>9,479,761</b>	<b>4,812,305</b>
	<b>TOTAL</b>		<b>28,763,604</b>	<b>56,813,963</b>		<b>TOTAL</b>		<b>28,763,604</b>	<b>56,813,963</b>

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

Place : Madurai

" As per my report of even date "

Date : 30.09.2021

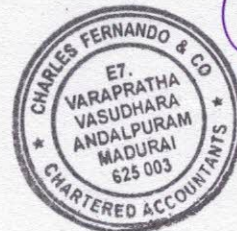
UDIN:21026619AAAAMN7801

For Charles Fernando & Co  
Chartered Accountants

For The Covenant Centre for Development

*Boothmalan*  
Treasurer

*[Signature]*  
Secretary



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 2021**

( ₹ )					( ₹ )			
	Expenditure		31.03.2021	31.03.2020		Income	31.03.2021	31.03.2020
To	Programme Expenses				By	Grant Received From:		
"	Social Welfare Development Program		-	34,831,636	"	JP MJP Morgan Trust, Bahamas	-	28,163,777
"	Natura Yuva		-	233,623	"	Natura Yuva	-	233,623
"	Endowment Expenses		-	21,222	"	Endowment Interest	-	-
	General Expenses	A	278,050	-	"	Interest on SB a/c	10,176	284,052
	Local Account					Local Account		
"	Program Expenses	C	19,316,491	16,915,177	"	Program Grant	21,181,741	16,898,662
	Bank Charges		3,298	-	"	CSR Contribution	-	859,853
					"	Interest on TDS Refund	48,696	63,252
"	Depreciation	D	1,361,953	1,519,572	"	Bank Interest	77,687	13,980
						FD Interest	93,766	-
						Sundry Income	1,502	-
	Sub Total		20,959,792	53,521,230		Sub Total	21,413,568	46,517,199
	Excess of Income over Expenditure		453,776	-	"	Excess of Expenditure over Income	-	7,004,031
TOTAL			21,413,568	53,521,230	TOTAL		21,413,568	53,521,230

Schedules A,C and D annexed hereto form part of the Income & Expenditure Account

Place : Madurai

" As per my report of even date "

Date : 30.09.2021

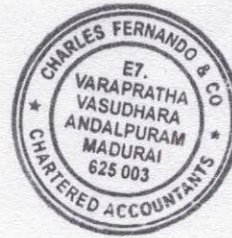
UDIN:21026619AAAAMN7801

*For Charles Fernando & Co*  
*Chartered Accountants*

For The Covenant Centre for Development

*Brotmalan*  
Treasurer

*[Signature]*  
Secretary



*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 2021**

( ₹ )

( ₹ )

LIABILITIES	Sch	31.03.2021	31.03.2020	ASSETS	Sch	31.03.2021	31.03.2020
<b>Specified Fund</b>				Fixed Assets - Contra	<b>D</b>	12,011,958	13,092,889
Capital Fund - Contra	<b>D</b>	12,011,958	13,092,889	<b>Current Assets</b>			
General Fund	<b>E</b>	(1,035,042)	1,655,852	<b>Closing Balance</b>	<b>B</b>		
<b>Utilized Project Fund:</b>				Cash in hand		-	-
FC Account	<b>F</b>	364,257	364,257	Cash at bank		5,229,933	3,601,864
LC Account	<b>F</b>	4,667,661	442,056	Other Deposit		26,450	26,450
Advance Payable	<b>G</b>	3,059,695	2,350,140	Programme Advances		211,829	112,891
<b>Secured Loans</b>		-	-	TDS Receivable		1,374,549	1,071,100
OD - IOB		1,000,000	-	Fixed Deposit		2,500,000	-
Loan on FD		1,500,000	-	GST Receivable		76,811	-
				Rent Advance		137,000	-
<b>TOTAL</b>		<b>21,568,529</b>	<b>17,905,194</b>	<b>TOTAL</b>		<b>21,568,529</b>	<b>17,905,194</b>

Schedules B, D to G annexed hereto form part of the Balance Sheet.

Place : Madurai

Date : 30.09.2021

UDIN:21026619AAAAMN7801

" As per my report of even date "

*For Charles Fernando & Co*  
*Chartered Accountants*

**For The Covenant Centre for Development**

*B. Amalan*

**Treasurer**

**Secretary**



*N. Charles Fernando*  
**Proprietor**  
**FRN : 000604S**



**THE COVENANT CENTRE FOR DEVELOPMENT -CCD**



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

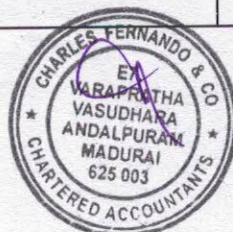
**Schedules annexed to and form part of Receipts and Payments, Income & Expenditure  
And Balance Sheet for the year Ended 31st March 2021**

**Schedule A : General Expenses**

Particulars	Rs.
Salary	110,000
Consultancy Charges	50,000
Volunteer Allowance	18,000
Printing and Stationery	100,000
Bank Charges	50
<b>Total</b>	<b>278,050</b>

**Schedule : B Cash, Bank Balance, Fixed Deposits & Prog. Advance**

Particulars	31.03.2021	31.03.2020
<b>Cash in Hand</b>		
FC Account	-	-
LC Account	-	-
<b>Sub Total</b>	<b>-</b>	<b>-</b>
<b>Cash at bank:</b>		
<b>FC Account</b>		
Corporation Bank (SB) -Madurai 0041 0011 6004 504	39,808	397,847
Corporation Bank (SB) -Madurai 0041 0010 1004 504	3,923	3,758
State Bank of India	10,000	-
<b>LC Account</b>		
Bank of India, Madurai	787,137	613,612
State Bank of India - Durg North India	366,910	1,218,299
Canara Bank, Madurai	99,462	988,847
Pandyan Grama Bank -Mukkulam	848	848
Corporation Bank - Local - 20461	2,162,685	378,653
Indian Overseas Bank	1,759,160	-
<b>Sub Total</b>	<b>5,229,933</b>	<b>3,601,865</b>
<b>Programme Advance</b>		
FC Account	112,891	112,891
LC Account	98,938	-
<b>Sub Total</b>	<b>211,829</b>	<b>112,891</b>
<b>Office &amp; Telephone Deposit - FC Account</b>	<b>26,450</b>	<b>26,450</b>
<b>Sub Total</b>	<b>26,450</b>	<b>26,450</b>
<b>Rent Advance - LC and FC</b>	<b>137,000</b>	<b>-</b>
<b>Sub Total</b>	<b>137,000</b>	<b>-</b>
<b>Fixed Deposit - LC</b>	<b>2,500,000</b>	<b>-</b>
<b>Sub Total</b>	<b>2,500,000</b>	<b>-</b>
<b>Tax Deducted at Source- Receivable</b>	<b>1,374,549</b>	<b>1,071,100</b>
<b>Sub Total</b>	<b>1,374,549</b>	<b>1,071,100</b>
<b>GRAND TOTAL</b>	<b>9,479,761</b>	<b>4,812,306</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 2021**

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

<b>Local Projects:</b>	<b>OPENING BALANCE</b>	<b>RECEIPTS</b>	<b>REVENUE EXPENDITURE</b>	<b>CAPITAL EXPENDITURE</b>	<b>CLOSING BALANCE</b>
NABARD - FPO Project	1,659,000	539,000	2,099,866	178,868	(80,734)
Jivanti Welfare and Charitable Trust and Quality Council of	180,252	2,142,600	1,952,409	-	370,443
Tata Chemicals SRD	868,404	804,205	820,629	-	851,980
Dabur India Limited	278,778	-	273,710	11,700	(6,632)
Bio Diversity Mgt. Committee	(596,869)	-	-	-	(596,869)
Foundation for Research in Health Systems	406,816	-	419,451	-	(12,635)
IFAD - Ramanathapuram	(2,354,325)	2,209,083	213,618	-	(358,860)
Azim Premji Philanthropic Initiatives Pvt., Ltd.,	-	7,035,700	3,557,559	30,000	3,448,141
Covid 19 Relief	-	1,577,500	1,509,295	-	68,205
EKAM Foundation	-	162,840	102,000	-	60,840
Gram Mooligai Company Limited	-	514,320	514,320	-	-
Lady Doak College	-	76,350	10,276	-	66,074
Suzlan (Agriculture for Rural Development)	-	547,439	122,805	-	424,634
UNDP India	-	173,460	-	-	173,460
AFS AGTECH Private Limited (UPL)	-	1,036,000	276,929	60,450	698,621
USHA International	-	64,000	-	-	64,000
GIZ MPSS Project	-	458,669	177,807	-	280,862
TNRTP -Regn 3	-	1,999,270	4,067,902	-	(2,068,632)
TNRTP -Regn 4	-	1,841,305	3,148,368	-	(1,307,063)
Project - Local	-	-	49,547	-	(49,547)
<b>Sub Total</b>	<b>442,056</b>	<b>21,181,741</b>	<b>19,316,491</b>	<b>281,018</b>	<b>2,026,288</b>





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

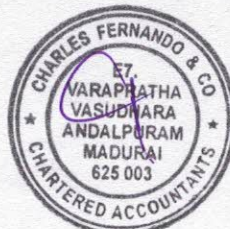


**SCHEDULE ANNEXED TO AND FORM PART OF THE INCOME & EXPENDITURE ACCOUNT**  
**AND BALANCE SHEET AS ON 31ST MARCH 2021**

**SCHEDULE : D FIXED ASSETS & DEPRECIATION**

(In Rupees)

Sl.No.	Description	value as on 01.04.2020	Addition Bef Sept	Addition After Sept	Deletion	Gross Value as on 31.03.2021	Depreciation		Net Value as on 31.03.2021
							Rate	Amount	
1	<b>Land &amp; Building</b>								
	Land	1,115,046	-	-	-	1,115,046		-	1,115,046
	Building	7,111,574	-	-	-	7,111,574	10%	711,157	6,400,417
	Nursery	5,856	-	-	-	5,856	10%	586	5,271
	Protection & Fencing	25,909	-	-	-	25,909	10%	2,591	23,318
	Common Facility Ctr.	68,630	-	-	-	68,630	10%	6,863	61,767
	Sevaiyur	50,837	-	-	-	50,837	10%	5,084	45,753
	Semi Processing Unit	129,662	-	-	-	129,662	10%	12,966	116,695
2	<b>Equipments</b>		-	-	-				
	Tools & Equipments	25,121	-	-	-	25,121	15%	3,768	21,353
	Coconut Mills	46,034	-	-	-	46,034	15%	6,905	39,129
	Digital Copier	15,263	-	-	-	15,263	15%	2,289	12,974
	LCD	9,042	-	-	-	9,042	15%	1,356	7,686
3	<b>Furniture &amp; Fixtures</b>	105,608	-	-	-	105,608	10%	10,561	95,048
4	<b>Vehicles</b>	124,921	-	-	-	124,921	15%	18,738	106,183
5	<b>Two Wheeler Hero</b>		-	-	-				
	TATA ACE Mini Door	30,680	-	-	-	30,680	15%	4,602	26,078
	Tractor	53,701	-	-	-	53,701	15%	8,055	45,646
	<b>Sub Total</b>	<b>8,917,885</b>	-	-	-	<b>8,917,885</b>		<b>795,522</b>	<b>8,122,363</b>
	<b>NAGERCOIL</b>								
1	<b>Building</b>	480,130	-	-		480,130	10%	48,013	432,117
	<b>Sub Total</b>	<b>480,130</b>	-	-	-	<b>480,130</b>		<b>48,013</b>	<b>432,117</b>
	<b>ECO-VEG:</b>								
1	<b>Bolero Jeep</b>	252,504	-	-	-	252,504	15%	37,876	214,628
	<b>Sub Total</b>	<b>252,504</b>	-	-	-	<b>252,504</b>		<b>37,876</b>	<b>214,628</b>
	<b>Total</b>	<b>9,650,519</b>	-	-	-	<b>9,650,519</b>		<b>881,411</b>	<b>8,769,109</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 2021**

**SCHEDULE : D FIXED ASSETS & DEPRECIATION**

**(In Rupees)**

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

Sl.N o.	Description	value as on 01.04.2020	Addition Bef Sept	Addition After Sept	Deletion	Gross Value as on 31.03.2021	Depreciation		Net Value as on 31.03.2021
							Rate	Amount	
	<b><u>Head Office</u></b>								
1	<b>Land &amp; Build.</b>								
	Land	143,538	-	-	-	143,538		-	143,538
	Building	184,016	-	-	-	184,016	10%	18,402	165,615
2	<b>Computer /Laptop</b>								
	Compter/Laptop	31,740	-	90,450	-	122,190	40%	30,786	91,404
	Printer	-	-	13,200	-	13,200	15%	990	12,210
3	<b>Equipments</b>								
	Millet Machine	2,720,000	-	-	-	2,720,000	15%	408,000	2,312,000
	Speaker	-	6,650	-	-	6,650	15%	998	5,653
	UPS Battery	-	-	42,500	-	42,500	15%	3,188	39,313
	Semi Processing Unit	27,562	-	-	-	27,562	15%	4,134	23,427
4	<b>Vehicle</b>								
	Mahindra Jeep	46,998	-	-	-	46,998	15%	7,050	39,948
5	<b>Furniture &amp; Fixtures</b>								
	Chairs & Table	-	11,700	116,518	-	128,218	10%	6,996	121,222
	<b><u>Nagercoil Unit</u></b>								
5	Land	288,520	-	-	-	288,520		-	288,520
	<b>Total</b>	<b>3,442,373</b>	<b>18,350</b>	<b>262,668</b>	<b>-</b>	<b>3,723,391</b>		<b>480,542</b>	<b>3,242,849</b>
	<b>GRAND TOTAL</b>	<b>13,092,893</b>	<b>18,350</b>	<b>262,668</b>	<b>-</b>	<b>13,373,911</b>		<b>1,361,953</b>	<b>12,011,958</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 31-3-2021**

<b>SCHEDULE : E GENERAL FUND</b>	<b>( ₹ )</b>	
Opening Balance as on 01.04.2020		1,655,852
<b>Less:</b> Transfer from project Fund	4,225,605	
<b>Add:</b> Transfer from Capital Fund-FC	1,080,935	
<b>Add:</b> Excess of Income over Expenditure	453,776	(2,690,894)
<b>Closing Balance as on 31.03.2021</b>		<b>-1,035,042</b>





**THE COVENANT CENTRE FOR DEVELOPMENT -CCD**  
**2/43, KOTTAI STREET, NAGAMALAI PUDUKOTTAL, MADURAI 625019**  
**SCHEDULE FORMING PART OF THE BALANCE SHEET 2020-21**

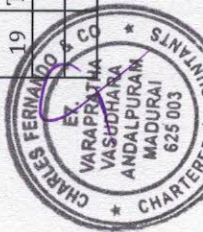


**SCHEUDLE : F - UNUTILISED SPECIFIC PROJECT FUND & CORPUS FUND**

Sl. No.	Name of the Donor & Project	Balance as on 01.04.20	Grant Received During the year	Bank Interest	Total	Sch	Amount Utilized during the year		Total Utilized during the year	Unutilized Balance as on 31.03.2021
							Revenue	Capital		
1	JP MJP Morgan Trust-Social Welfare Development Program	364,257	-	-	364,257	A	-	-	-	364,257
	<b>Sub Total</b>	<b>364,257</b>	<b>-</b>	<b>-</b>	<b>364,257</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>364,257</b>

**SCHEUDLE : F - UNUTILISED SPECIFIC PROJECT FUND & CORPUS FUND - LOCAL**

S.No	Name of the Project	Opening Balance as on 01.04.20	Grant Received during the year	Bank Interest	Total		Revenue Expenditure	Capital Expenditure	Total Amount Utilised	Unutilised fund on 31.03.21
1	NABARD - FPO Project	1,659,000	539,000	-	2,198,000		2,099,866	178,868	2,278,734	(80,734)
2	Jivanti Welfare and Charitable Trust and Quality Council of India	180,252	2,142,600	-	2,322,852		1,952,409	-	1,952,409	370,444
3	Tata Chemicals SRD	868,404	804,205	-	1,672,609		790,279	-	790,279	882,330
4	Dabur India Limited	278,778	-	-	278,778		273,710	11,700	285,410	(6,632)
5	Bio Diversity Mgt. Committee	(596,869)	-	-	(596,869)		-	-	-	(596,869)
6	Foundation for Research in Health Systems	406,816	-	-	406,816		350,551	-	350,551	56,265
7	IFAD - Ramanathapuram	(2,354,325)	2,209,083	-	(145,242)		213,618	-	213,618	(358,860)
8	Azim Premji Phylonthoraphic Initiative	-	7,035,700	-	7,035,700		2,822,545	30,000	2,852,545	4,183,155
9	Covid 19 Relief	-	1,577,500	-	1,577,500		1,509,177	-	1,509,177	68,323
10	EKAM Foundation	-	162,840	-	162,840		102,000	-	102,000	60,840
11	Gram Mooligai Company Limited	-	514,320	-	514,320		514,320	-	514,320	-
12	Lady Doak College	-	76,350	-	76,350		10,276	-	10,276	66,074
13	Suzlan (Agriculture for Rural)	-	547,439	-	547,439		122,805	-	122,805	424,634
14	UNDP India	-	173,460	-	173,460		-	-	-	173,460
15	AFS AGTECH Private Limited (UPL)	-	1,036,000	-	1,036,000		276,929	60,450	337,379	698,621
16	USHA International limited	-	64,000	-	64,000		-	-	-	64,000
17	GIZ(Bio Diversity Management)	-	458,669	-	458,669		177,807	-	177,807	280,862
18	TNRTP -Regn 3	-	1,999,270	-	1,999,270		3,002,320	-	3,002,320	(1,003,050)
19	TNRTP -Regn 4	-	1,841,305	-	1,841,305		2,456,507	-	2,456,507	(615,202)
	<b>TOTAL</b>	<b>442,056</b>	<b>21,181,741</b>	<b>-</b>	<b>21,623,797</b>		<b>16,675,119</b>	<b>281,018</b>	<b>16,956,137</b>	<b>4,667,661</b>
	<b>GRAND TOTAL</b>	<b>806,313</b>	<b>21,181,741</b>	<b>-</b>	<b>21,988,054</b>		<b>16,675,119</b>	<b>281,018</b>	<b>16,956,137</b>	<b>5,031,918</b>





**The Covenant Centre for Development - CCD**  
**2/43, Kottai Street, Nagamalai Pudukkottai,**  
**Madurai - 625 019**



**Schedule forming part of the Balance Sheet as on 31st March 2021**

<b>SCHEDULE : G</b>	<b>31.03.2021</b>	<b>31.03.2020</b>
<b>LOANS AND ADVANCES (CURRENT LIABILITIES)</b>		
GST Payable	186,480	-
Salary Payable	1,893,942	30,140
Rent Payable	20,230	-
Advance from Nagarajan	223,875	-
CA Charles	-	400,000
Covid 19	118	-
Work Advance APPI	11,235	-
Project Advance	350	-
Others	27,375	-
Staff Welfare Fund	591,089	-
TDS Payable	105,001	-
Fowler Westrup Payable	-	1,920,000
<b>SUB TOTAL</b>	<b>3,059,695</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 2021**

### **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 :**

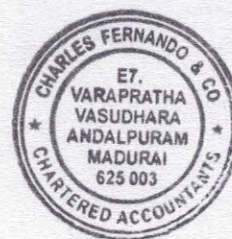
- Schedules A to D form part of the Receipts & Payments Account and Income & Expenditure Account.  
Schedules B,D to G form part of the Balance Sheet.
- Previous year figures have been regrouped wherever it is necessary.

**Place : Madurai**

**Date : 30.09.2021**

**UDIN: 21026619AAAAMN7801**

*For Charles Fernando & Co  
Chartered Accountants*



*N.Charles Fernando  
Proprietor  
FRN: 000604S*



## **The Covenant Centre for Development**

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

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