ANNUAL REPORT 2017-2018

TRUST COMMUNITY LIVELIHOODS (TCL)
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EXECUTIVE DIRECTOR’S NOTE

Trust Community Livelihoods has completed six years of working on the ground. I would think that we are reaching adolescent stage in our organizational evolution having reached the transition point in the sixth year.

Our journey started with a single programme on livelihoods but is now implementing multiple programmes in the same geography. Agriculture based livelihoods built around community institutions remains our most important core programme around which we are building other themes of intervention – of improving education in government primary school and of providing financial and entitlement services to those migrating from the villages. We have also moved into the space of digital literacy and exploring digital livelihoods. In all this we are seeking gender equity. The total outreach from various programmes is nearly a lakh of people including by our implementing partners.

I take this opportunity to thank our donors specifically Tata Trusts.

This Annual Report 2017-18 is dedicated to all those who supported and contributed in our journey ….

Vinod Jain
Executive Director
INTRODUCTION OF TCL

TRUST-Network is a network of agencies working to create a just, equitable and sustainable society through direct interventions and consultancies in livelihoods and microfinance in rural and urban areas in India. Trust Community Livelihoods (TCL) as part of Trust-Network focuses on promoting community-based livelihood, primary education, digital literacy and on the issues of migrants of poor in rural and urban spaces.
TCL has its own projects and also works with other NGOs to facilitate extension of its learning and experiences through hand-holding support leveraging outreach in the process. Capacity building and institutional development are inalienable part of its support to the agencies it works with. At present TCL is focused in underdeveloped northern State, viz. Uttar Pradesh.

**VISION & MISSION**

The **VISION** of TCL is to “Have a responsible society that works to empower poor, creates equal opportunities for dignified life through optimal use of natural resources, and sustainable institutions and environment” in less developed regions of India. It is our belief that household well being leads to societal well being.

The **MISSION** of TCL is to promote and partner with community institutions in natural resource management, agriculture and allied activities to enhance livelihood security of poor and marginalized households. It would complement the livelihood activities with education, health and nutrition, etc. to enhance their well-being.

**STRATEGIES**

1. Gender Equity
2. Community Institution (CI) Building
3. Technical Inputs and support
4. Identify, orient and strengthen service provider to support Migrant families
5. Establishing linkages of CIs with Market
6. Convergence with government departments

**CORE VALUES**

1. Participatory and Empowering Approach
2. Transparency
3. Gender Equality

**POLICIES**

1. HR & Finance Policy
2. Gender Policy
3. Sexual Harassment at Workplace Policy
4. Child Protection Policy

**PROGRAMS**

1. SujalamSufalam Initiative
2. School Learning and Improvement Program
3. Migration at Source Program
4. Internet Sathi Program
5. Livelihoods and Enterprise Development Program (LEDP)
6. Self Help Group Promoting Institution (SHPI)
TCL is implementing a livelihoods project– SujalamSufalam Initiative with support of Tata Trust since May 2015. This was the third year of the project.

The objective of project is, To increase income of marginalized households through intervention in high value agriculture and crop productivity improvement to achieve an annual income of households by Rs. 50,000/- per acre. In addition, the project works on reduction of kanda (cow dung cake) as fuel through border fuel wood plantation of economic value; and improve household nutrition through backyard nutrition garden.

TCL is implementing the project directly in two locations at Risia block of district Bahraich and Hariharpur Rani Block at district Shrawasti. In Kaiserganj, Fakarpur and Mihipurwa the project is being implemented by AparajitaSamajikSansthan, Panchsheel Development Trust and DEHAT respectively.

The Focused Thematic Interventions are:

- Cultivation of High Value Signature Crops (Banana, Turmeric, Machan / Year Long Vegetables, River Bed Farming)
- Productivity Improvements of specific crop (Arhar)
- Reduction of Kanda Usages (Bund plantation of Dhaincha and Arhar)
- Establishment of kitchen garden to improve household nutrition and reduction of out of pocket expenses
- Value chain activities – procurement and aggregation of maize and lentil, lentil seed production.
CLUTIVATION OF HIGH VALUE SIGNATURE CROPS

Banana - Banana is the second most important fruit crop in India. Its year round availability, affordability, varietal range, taste, nutritive and medicinal value makes it the favourite fruit among all classes of people. It has also good market potential. During reporting period total 103 household in 80 acres for banana cultivation has been covered. TCL has developed a specific banana Package of Practices (PoP) to reduce the cost of cultivation and minimize the use of inorganic products. The mortality of Banana after the initial transportation and hardening loosed has been about five percent during the period of reporting.

Turmeric - India is the largest producer of turmeric with an annual production. Different kinds of soils such as sandy loam to clay or alluvial soil are suitable. Well-drained loamy soils are the best. Our intervention location has rich climate condition for turmeric cultivation. It has a very vast potential. Sugandha is the verity sown by the majority of this area. During reporting period of time total 708 household in 306 acres for Turmeric cultivation has been covered.

Machan Veg – Keeping in mind that the land holding area of farmers is decreasing day by day TCL has planned to popularize multi-layer cropping to increase incremental income from per unit area of the land. For this more than one crop has taken in same season on same land.

For year round vegetables, TCL has introduced chilli cultivation. The ‘bullet’ variety of Sygenta introduced has found lot of acceptance by the farmers and it can be grown whole year round. One of the problems associated with chilli production is attack by viruses that affects the production. In order to address this issue, chilli nursery entrepreneurs have been developed, who grow the samplings in covered shade nets. These plant roots are then treated before they are sold to farmers. This way the farmers are assured to disease free chilli saplings. Four such nursery entrepreneurs have been promoted. They have capacity to supply 100,000 seedlings for each season of the year. As part of the integrated pest management (IPM) the project is has introduced sowing
of maize on boundary and in a row after two rows of chilli.

Under year round vegetables mostly chilli – the TCL Network covered 280 farmers under 43 acres.

River-Bed Farming - River bed farming has emerged a major innovative activity under the project. Traditionally river-bed cultivation is a major source of water pollution in the locations it is practiced. River Ghagra and Rapti are two major flood prone rivers in the project area.

During Rabi Season major crops in riverbed farming were Watermelon, Muskmelon, Cucumber, Bittergourd, Bottlegourd, Pumpkin and Pointed Gourd. New practices of cultivation were introduced in the river bed farming to resolve these issues and enhancement of farmers’ income—these are:

- Mixed cultivation of cucurbits against mono-crops earlier
- Varietal Replacement
- Reduction of pit size reducing cost and drudgery
- Pinching of Apical Buds to increase branching and more number of flowers and fruits
- Reduction and replacement of chemical fertilizers and pesticides (replacing with organic)
- Intercropping of sunflower to attract bees, increase pollination to improve fruits production
- Collective marketing to bring down costs of transportation and marketing.

The cumulative area in two project locations under river bed/bank farming is 371 acres involving 696 households (against target of 300 acres and 300 households). The river-bed cultivation initiated in Rabi season.
**Onion** - Onion cultivation under the technical guidance of NHRDF & critical input support from Horticulture department has facilitated to outreach over 271 acres with 1,461 households. Context specific new variety ALR & NHRDF Red 3, with improved PoP (raised bed nursery & foliar application of nutrients) made excitement in target community. A low cost bamboo storage structure (under technical guidance of CIBART) was able to increase the shelf life of onion, in decentralized storage mode. Overall total net income of farmers in onion cultivation was found approx. Rs. 25,460,450/-

**PRODUCTIVITY IMPROVEMENTS**

**Pigeon pea** is taken as major Kharif crop for productivity improvement. Line sowing along with pinching, nipping, and foliar spray of neem oil has been undertaken as intervention point.

Pigeon Pea (Arhar) cultivation was undertaken using campaign mode. As result of campaign TCL Network could cover 3066 farmers doing 1151 acres are under improved package of practice. This is against the target for the season of 1200 farmers covering 600 acres. The campaign strategy has been immensely successful and has been able to double the coverage without commensurate expenses.

**Lentil** is one of the major crops of Rabi Season. We promoted three varieties of lentil in the intervention area viz PL 8, HUL 57 and IPL 316. The cumulative area of
Lentil was 1,745 Acres involving 2,607 households. Overall total net income of farmers in Lentil cultivation was found approx Rs. 12,439,600/-

Inter-Cropping in Sugarcane

TCL initiated intercropping with various farmers. The objective is to enhance the income of farmers, better utilization of land and more income from one unit of area. The inter-cropping is being done of with lentil and Mustard in 908 acres with 958 farmers. Overall total net income of farmers in Sugarcane inter cropping was found approx Rs. 9,080,000/-

REDUCTION OF KANDA USAGES

The reduction in use of Cow Dung Cake (Kanda) is being targeted as major outcome of project intervention in flood plains. Given the high incidence of Kanda usages there is need to increase the availability of alternate fuel wood, so that the cow dung is converted into organic fertilizers for application to the soil. This is done by promoting large scale border crop and bund plantation for fuel wood which is integrated within the existing farming system. Dhaincha and pigeon pea planting is promoted during the kharif season and Mustard in Rabi season.

During the Rabi season, 877 acres were put under border / bund plantation (mustard) by 1,419 households and Kharif season 64 acres were put under border / bund plantation (dhaincha, Pigeon pea) by 1386 households. Additionally 22 acres (full plots of Dhaincha) by 70 households were also done for seed production yielding fuel wood as by product.

ESTABLISHMENT OF KITCHEN GARDEN

Since women and children don’t get sufficient nutrition like Iron, Protein, Vitamin, etc. and they suffers from various diseases. It is decided that backyard gardens will be established in identified areas. To establish the backyard garden project provided seeds of Cucurbits for roof top vegetables. The response and fruiting has been very good and people have not only used vegetable in their own house but also distributed them to neighbours.

Project has for the first time introduced moringa, the super nutritious vegetable in project area Along with morigna the project provided plants of guava, citrus and banana. Desi banana is promoted near hand pumps where there are surplus water creating unsanitary conditions.
During the reporting period of time 4,843 backyard gardens has been established in as many households by Sujalam Sufalam Initiative.

**VALUE CHAIN ACTIVITIES**

**MAIZE PROCUREMENT AND TRADING:**

Trust Community Livelihoods (TCL) with support from Tata Trusts initiated Kharif Maize procurement and trading in Bahraich. The objectives of this trading are: To take forward community enterprise/trading by Self Help Groups and end malpractices in marketing process so that people can get fair price. In order to carry out storage and trade, the federation uses the license of a producer company in the adjoining block.

The processes involved in Maize procurement and trading are as under:

* **Procurement Process**

Storage Process

Initially the maize procured by the farmers was sold directly in Mandi. It was realized that the mandi traders in Risia indulged in various malpractices of under weighing, etc. The maize is cleaned thoroughly before stocking in the go-down. The goods are stocked till the end of the season waiting for the prices to inch upwards before selling.
Selling Process

The goods were sold through large traders and through commission agents.

- At present SHG members contact to brokers as soon as they get better rate they sell the Maize in Mandi
- The project is also looking for other options to sell the Maize
- The producer company is having discussion with Poultry Feed producers to explore steady long-term linkage.
- Producer Company (ML Vikas Agro) has also registered on commodity exchange, NCDEX.

The quantities procured during the reporting period were 700 quintals of Maize and 39.22 quintals Lentil. It was second round for maize. A robust procurement structure can be created, especially of seeds as it provides good margin for the farmers and the producer organization on these early experiences.

TCL’s one of the major strategies is working with community institutions and strengthen them. The key community institution being promoted by TCL is women SHG centric tiered structure viz SHG – Village Organization – Federation. The collective economic activities are taken up by the CIs.

The SHG formation activity is supported by NABARD. The groups are being credit linked to the banks. NABARD also supporting TCL under Livelihood & Enterprise Development Program (LEDP) to promote sustainable livelihood among Self Help Group members.

SHGs have started aggregating the agriculture produce of member and other villagers and are trading as a collective to increase business and income.
TCL from the beginning has focussed on forming women Self Help Groups (SHGs) in the project village. TCL has formed 115 SHGs in the project area comprising of about 1380 women.

The active women leaders from the SHGs have formed the Federation of SHGs called Ekta Kisan Mahila Sewa Mandal. Ekta has taken up procurement activities; lentil seed collection, processing and sale; and in planning to get into agricultural inputs supply to the members. However, need for having intermediary structure between SHGs and Ekta Federation was felt. A number of activities can be aggregated and services provided at the village level itself. At present Ekta Mahila Kisan Sewa Mandal is in process of registering the organization under Trust.

Along with this 12 Village Organization (VO) has been formed. Three women from each SHG are members of VO. VOs have various women as service providers – these are for book keeping, bank linkages and recoveries, agriculture extension (KrishiSakhi), forming new groups (SamuhSakhi) and addressing social issues of villages (samajikSakhi), etc. The structure of VO and service providers is being put in place.

Besides, the SHG based groups there mixed farmer clubs in the villages where the SHG structure is not very strong. Moreover, the group does some economic activity besides savings and credit is also considered as producer groups.

Entrepreneurship Development is one of the major activities TCL is encouraging CIs to take up. We are also supporting the CIs for running the small enterprise, some of the initiatives are:

- Maize and Lentil Trading
- Shade net Nursery
- Input Supply
SHADE NET NURSERY ENTERPRISES

Shade net nurseries have been promoted under the project. These are managed by women SHGs in few cases and individual farmers as enterprises. They produce saplings for sale to other farmers. During the period, entrepreneurs produced various saplings ranging from that of chili, cucurbits, vegetables, Moringa, etc.

INPUT SUPPLY BY EKTA MAHILA KISAN SEWA MANDAL

EktaMahilaKisanSewaMandal (EMKSM) involved in Input supply business activity. EMKSM Purchased 216 quintal wheat seeds (verity HD2967) and sold to 10 Self Help Groups. These SHGs sold the seeds to community through KrishiSakhis. Total profit earned by EMKSM is Rs. 10,800/-. 

19.16 quintal Lentil seed was purchased and aggregated by EMKSM directly from farmers and sold to ML Vikas Agro. Through this business activity EMKSM earned total profit of Rs 25,000/-.

Through these processes the CIs involved in business activities and KrishiSakhis also earn money. The mobility of women has also increased as they started getting involved in income generation activities.
School Learning and Improvement Program (SLIP) in government schools are being implemented by TCL in 25 Primary Schools of Block Risia district Bahraich to improve learning level of children in mathematics and Language of grade one to three and improving academic environment of the schools. Lack of community participation, teacher’s motivation level, lack of basic minimum infrastructure at school, effective monitoring system by educational administration

The program was supported by Tata Trusts from August 2017 onwards. Through our school learning and improvement Program we are engaging at five levels to improve the primary schools

The Major Activities carried out during the year were:

- Academic Intervention on pedagogy, library, promoting fearless environment in schools.
- Infrastructure Improvement of schools through repair of boundary-wall, hand pumps, toilets, floor, black boards and wall painting in two schools.
- Community engagement and mobilization – Conducted and organized meetings with community and SMC members.
- Liaison with government departments and Panchayati Raj Institution for better implementation of the program.
- Capacity Building events of team on language, Math, library, pedagogy, team building, gender, and PRI.
SUSTAINABLE SERVICE DELIVERY OF MIGRANTS AT SOURCE

Large number of population migrates from Bahraich to Maharashtra, Panjab and New Delhi. There is massive diversity in migration situations within seasonal or, short-term circular migration. Migration involves one or more adults in a household including adolescent children. The wife and children feel the impact on the nuclear family due to migration severely.

Remittances play a very critical role in the migrant households. In large number of cases the migrants finances operate outside the formal banking system. Informal banking systems are very unsafe; this makes them vulnerable to cheating and nonpayment of wages at the hands of contractors and intermediaries.

To address these issues TCL is implementing a project with rural migrants in four blocks of Bahraich (Risia and Fakarpur) and Shrawasti (Hariharpur Rani and Jamunaha) districts with support of Tata Trusts. Under the project, TCL is promoting financial inclusion of migrants and their families, (various financial services like savings, credit, remittance, insurance and pension) and providing access to various government schemes.
The major activities carried out during the year were:

- **Baseline survey** - Project baseline survey has been done to understand the situation of remittance from Migrants to their families in the village and also the preferred mode of transfer adopted by the migrants.

- Identification and establishment of Migration Resources Centre (MRC)

- Financial Literacy Meetings with community and migrant families.

- Training of Bank Correspondents

- Organized Financial Literacy Camps to bring awareness on migrant issues and for financial inclusion.

- Organized BOCW (Building and construction workers) camps for migrant households.

- Support and consultation for financial inclusion to SHG members as many of their family members migrate and they have to take responsibility of the household and other family members.

In last one year, we were able to reach out to 9,626 migrant families through our various programs and activities.
Digital literacy in rural India is abysmally low. The ratio of internet users in rural India according to gender is three women to every ten men in 2017. There are number of various areas holding women from getting on the internet, we couldn’t solve all of them. But what we could solve was that we can make the internet available to them and be understood for what it is.

The program is an initiative of Google India and Tata Trusts. “It’s been a core strategy of Google’s to put the internet in every Indian’s hands. What we saw was a significant gender gap in India when it comes to internet usage. In rural India, the situation is much worse.

TCL with support of Tata Trust and Google India implementing Internet Sathi Program in 442 villages of five blocks of Bahraich district with 112 Internet Sathis. The specific objectives of the program are:

- To train village women to understand use of internet and how it can be used to better their lives socially and economically
- To aware village women from Internet world and how it work, how it make their life easier and more interesting
- To empower rural women and their communities by enabling them to use Internet in their daily lives

Internet Saathis are women, who have been trained to help other women in the village understand the internet and how it can be used to better their lives, both from an economic and social perspective. The program also helped in increasing women’s mobility and their access to information & technology.

Internet Saathis have trained and helped more than 76,200 others village women in understanding of smartphone and Internet and how it can be beneficial in their life.
CAPACITY BUILDING EVENTS

GENDER SENSITIZATION TRAINING

TCL started a series of program on understanding gender. The series of workshop was started in November 2016 and 3 more workshops conducted periodically.

The objectives of these workshops were to sensitize and build the capacity of all members of the organization in bringing gender sensitive approach in its work, attitude, program, and activities. Ms. Kanchan Sinha, Senior Consultant and development professional facilitated the trainings.

LEADERSHIP TRAINING OF COMMUNITY LEADERS

Two days training on leadership for the SHG members has been organized by TCL on 21 and 22 January 2018 with women leaders of SHG members. The objective of the training was to enhance the understanding on leadership and how women can start taking up leadership roles in their respective groups.

Total 38 participants participated in this training program from Risia and Hariharpur Rani Block. Ms. Kanchan Sinha was facilitated this training program (The detailed report is attached as annexure).

TRAINING ON PANCHAYATI RAJ INSTITUTION

We also conducted two days training on Panchayati Raj Institution. The objective of the training was to develop understanding on Panchayati Raj Institutions (PRIs), its functioning, its structure, roles and responsibilities of gram panchayats and schemes implemented by GPs. Understanding of panchayati raj and its functioning is an important aspect to leverage the panchayat and government funds for improving lives of people in the villages. Mr. Vivek Gangwar, expert on Panchayati Raj facilitated the training.

LIVELIHOOD MAPPING (CREDIT PLAN) OF SELF HELP GROUP MEMBERS

A two days exercise has been conducted by TCL. The objective of this exercise was to do orientation and demonstration of Micro Credit plan of SHG’ for Sujalam Sufalam team. The specific objective under this was: Proper uses of loan by SHG members provided by NABARD for livelihood activities so that they can earn profit and repay their loans without any problem. Mr. Deepak Mathur was facilitating this process.
MICRO PLAN OF SOLAR PUMP

Micro planning of solar pump has been done by TCL in two villages, Junaitha and Tanda Saray of Risia Block. The objective of this activity was to-

- Develop a community owned implementation plan of using solar site water for their use.
- Strengthening community for optimizing use of solar pumps and its whole management.
- The outcomes of the exercise will lead the livelihoods strengthening of the community in the area.

KEY RESPONSIBILITY AREA

The system of KRA is being introduced in the organization. Lot of guidance and handholding support is provided to the teams to develop their KRAs and understand the role of each individual in project and organizational aspect.
Ekta Mahila Kisan Sewa Mandal (EMKSM), with support of TCL organized a Women Farmers’ Conclave (Mahila Kisan Maha Sammelan) on 7th December 2017 in village Patna Ghusiyari, block Risia, district Bahraich. In this conclave around 2000 women gathered from 37 villages of block Risia (Bahraich) and Hariharpur Rani (Shravasti). It was conducted during the 16 days of activism to End Violence against Women and Girls and to create just and equitable society. During the fortnight Mahila Kisan Diwas also celebrated to emphasize the economic contribution of women in all spears and especially in farming where they are often not recognized as farmers.

The objective of the event was to provide a platform to Ekta Mahila Kisan Sewa Mandal to share their work & efforts and also to unite all SHG women to show their collective strength to the officials, other people in the village and more importantly to themselves. Another objective of the event is to provide benefits of government schemes to the women.

The main invitee of the event was Mr. Ajay Deep Singh District Magistrate, Ms.Amita Jain Regional Head, Tata Trusts UP, and Mr.Jugal Kishor Superintendent of Police (SP), Ms. Thakur Shreshtha Deputy SP, Ms.Richa Singh Social Activist, Ms.Savitri Bai Phule Member of Parliament from Bahraich and other district officials.
STUDY ON VALUE CHAIN ANALYSIS OF LENTIL PULSE PRODUCTION SUB SECTOR; BAHRAICH AND SHRAWASTI DISTRICT OF UP

TCL conducted a study on “Value chain analysis of Lentil Pulse Production Sub sector; Bahraich and Shrawasti; districts of Uttar Pradesh”. The study covered the farmers and stakeholders under the ‘SujalamSufalam Project’ across Bahraich and Shrawasti districts. The major objective of the study was to study and analysis of the current farming, production and processing system of Lentil in (past and how the area under cultivation is increasing /decreasing), historical varieties and changing trends, especially of lentil from Bahraich, State of affairs past and current and assessment of existing market – current practices.

VIDEO DOCUMENTATION OF RBF

TCL prepared a short video film on riverbed farming. It explains the new methods, techniques and practices introduced by TCL in river bed farming like -Reduction and replacement of chemical fertilizers and pesticides (replacing with organic), drop irrigation, nano solar pump irrigation techniques etc.

IMPACT

In last one year TCL proactively engaged with Community Institutions (CI) in agriculture based other livelihoods activities. This includes, promoting CIs to take up small business activities and move towards self-sustainability. During this period we also promoted Village Organizations (VO) and testing out the model of working through VOs in each village.

The rapport between field teams and target community is stronger now. To strengthen VOs intense engagement and involvement with community is also on going. The visible impact in terms of acceptance by community and other stakeholders is the good convergence made with government line departments. The emerging themes of high value crops (Banana, Yearlong Vegetable cultivation, Onion and Riverbed Farming) have huge potential for scaling up. Solar Based Irrigation Systems, Micro irrigation system like sprinkler through government convergence can be a game changer for the region.

Through Migration at source in last one year, we were able to reach out to 9,626 migrant families through our various programs and activities.
CONVERGENCE

TCL’s engagement with other government department has increased this year we engaged with Krishi Vigyan Kendra and Horticulture Department. These departments provide their support in various activities. During the reporting period through convergence of Rs. 51,080,614/- (other donor contribution & local contribution) was mobilized from line departments & community.

OUR PARTNERS

IMPLEMENTING PARTNERS

- Aparajita Samajik Sansthan, Kaiserganj
- Panchsheel Development Trust, Fakarpur
- Developmental Association for Human Advancement - DEHAT, Mihinpurwa

DONORS

- TATA TRUSTS
- NABARD
- DEPARTMENT OF AGRICULTURE
- DEPARTMENT OF HORTICULTURE
- KRISHI VIGYAN KENDRA

FINANCE
# Trust Community Livelihoods

**Balance Sheet as on 31st March 2018**

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<th>Amount Rs.</th>
<th>Annexure</th>
<th>Amount Rs.</th>
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<th>Amount Rs.</th>
<th>Annexure</th>
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<td>TDS - Tax Deducted Source</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Security Deposits</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Cash &amp; Bank Balance</strong></td>
<td>2,189,850.83</td>
<td>7,523.00</td>
<td>7</td>
<td>9,349.00</td>
<td>2,914,415.24</td>
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<tr>
<td>Cash In Hand</td>
<td>2,182,327.83</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Bank Balance</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>TOTAL:</strong></td>
<td>19,722,354.85</td>
<td>11,632,506.14</td>
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</tr>
</tbody>
</table>

**Auditor’s Report**

As per our report of even date

for S. Chandra Gupta & Associates

Chartered Accountants

(Vinod Jain)

Managing Trustee

Place: Lucknow

Date: 14/09/2018
# INCOME & EXPENDITURE

## TRUST COMMUNITY LIVELIHOODS

### INCOME AND EXPENDITURE ACCOUNT

**FOR THE YEAR ENDED ON 31ST MARCH 2018**

<table>
<thead>
<tr>
<th>AMOUNT Rs.</th>
<th>AMOUNT Rs.</th>
<th>ANNEXURE</th>
<th>AMOUNT Rs.</th>
<th>AMOUNT Rs.</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>12,832,000.00</strong></td>
<td><strong>GRANTS FROM DONORS - REVENUE</strong></td>
<td></td>
<td><strong>21,147,104.55</strong></td>
<td></td>
</tr>
<tr>
<td>11,173,749.00</td>
<td>Grant Received From - SDTT for SSP</td>
<td>13,606,430.05</td>
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<td></td>
</tr>
<tr>
<td>304,048.00</td>
<td>Grant Received From - SDTT for MSP</td>
<td>3,128,753.40</td>
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<tr>
<td>136,061.00</td>
<td>Grant Received From - TATA Development Trust</td>
<td>213,939.00</td>
<td></td>
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<tr>
<td>164,814.00</td>
<td>Grant Received From - NABARD</td>
<td>680,830.00</td>
<td></td>
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</tr>
<tr>
<td>1,044,580.00</td>
<td>Grant Received From - NEF FIRE</td>
<td>369,765.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>-</td>
<td>Grant Received From - TEDT for SLIP</td>
<td>1,742,198.58</td>
<td></td>
<td></td>
</tr>
<tr>
<td>-</td>
<td>Grant Received From - TEDT for ISP</td>
<td>1,381,054.00</td>
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<td></td>
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<tr>
<td>-</td>
<td>Interest On Grant From - SDTT for SSP</td>
<td></td>
<td></td>
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<tr>
<td>8,748.00</td>
<td>Interest From TCL Saving Bank</td>
<td>24,134.52</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>12,832,000.00</strong></td>
<td><strong>TOTAL</strong></td>
<td></td>
<td><strong>21,147,104.55</strong></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>AMOUNT Rs.</th>
<th>AMOUNT Rs.</th>
<th>ANNEXURE</th>
<th>AMOUNT Rs.</th>
<th>AMOUNT Rs.</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>7,470,119.00</strong></td>
<td><strong>PROGRAMME EXPENSES</strong></td>
<td></td>
<td><strong>12,558,988.83</strong></td>
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<tr>
<td>5,913,896.50</td>
<td>Programme Expenses of SSP- Field Units</td>
<td>8</td>
<td>9,621,880.25</td>
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<tr>
<td>1,079,405.50</td>
<td>Programme Expenses of SSP- Core Unit</td>
<td>9</td>
<td>1,121,977.00</td>
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<tr>
<td>44,814.00</td>
<td>Programme Expenses of NABARD LEDP, SHPI &amp; ESHAKTI</td>
<td>10</td>
<td>146,173.00</td>
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<tr>
<td>280,965.00</td>
<td>Programme Expenses of ISP</td>
<td>11</td>
<td>103,838.00</td>
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<tr>
<td>767,948.58</td>
<td>Programme Expenses of SLIP</td>
<td>12</td>
<td>767,948.58</td>
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<tr>
<td>151,038.00</td>
<td>Programme Expenses of MSP</td>
<td>13</td>
<td>496,963.00</td>
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<tr>
<td>300,209.00</td>
<td>Programme Expenses of ISP</td>
<td>14</td>
<td>300,209.00</td>
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</tr>
<tr>
<td>4,438,292.00</td>
<td><strong>PERSONNEL COST &amp; ADMIN. COST</strong></td>
<td>15</td>
<td>5,922,459.00</td>
<td></td>
</tr>
<tr>
<td>4,438,292.00</td>
<td>Salary Expenses Programme &amp; Administration</td>
<td></td>
<td>5,922,459.00</td>
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<tr>
<td><strong>82,333.00</strong></td>
<td><strong>CAPITAL EXPENSES</strong></td>
<td>16</td>
<td>671,194.00</td>
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</tr>
<tr>
<td>82,333.00</td>
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<td>16</td>
<td>671,194.00</td>
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<tr>
<td><strong>836,691.00</strong></td>
<td><strong>OVERHEAD EXPENSES</strong></td>
<td>17</td>
<td><strong>1,381,687.10</strong></td>
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<tr>
<td>836,691.00</td>
<td>Depreciation on SIP Assets</td>
<td>17</td>
<td><strong>1,381,687.10</strong></td>
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<tr>
<td>4,565.00</td>
<td>Excess of Income Over Expenditure</td>
<td></td>
<td><strong>11,011.75</strong></td>
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<tr>
<td><strong>4,565.00</strong></td>
<td><strong>TOTAL</strong></td>
<td></td>
<td><strong>601,763.87</strong></td>
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<tr>
<td><strong>12,832,000.00</strong></td>
<td></td>
<td></td>
<td><strong>21,147,104.55</strong></td>
<td></td>
</tr>
</tbody>
</table>

### AUDITOR’S REPORT

AS PER OUR REPORT OF EVEN DATE

for S. CHANDRA GUPTA & ASSOCIATES

CHARTERED ACCOUNTANTS

MEM. NO. 936432
FRN NO. 034748

for TRUST COMMUNITY LIVELIHOODS

(VINOD JAIN)

MANAGING TRUSTEE

PLACE: LUCKNOW
DATE: 14/09/2018