

Towards

empowerment

of underprivileged



**Annual Report
2017-18**

idf

**Initiatives for
Development Foundation**
Bengaluru

Governing Board Members



Dr. N.K. THINGALAYA
Ph.D in Economics
President

- Renowned Economist with strong roots in the area of Rural Development
- Professor - Emeritus & Chairman of the Academic council of Justice K.S. Hegde Institute of Management, Nitte, Karnataka
- Former CMD of Syndicate Bank
- Former consultant to the World Bank



K.S. PRAKASH RAO
Graduate with Banking & Management Qualification
Chairman

- Former General Manager of Syndicate Bank
- Chairman of Sanjeev Rao Memorial Education Trust



V.N. SALIMATH
M.Sc (Agri), CAIIB, PG Dip in HR
Managing Trustee

- Chairman, IDF FSPL
- Director, Gramya TS (P) Ltd
- Director, S2S
- Former Chairman, AKMI
- Former Developmental Banker
- Former Executive Director RUDSETI



T.V. SRIKANTHA SHENOY
M.Sc (Agri), CAIIB, PG Dip in HR
Executive Trustee

- Director, IDF FSPL
- Director, Gramya TS (P) Ltd
- Director, S2S
- Director, ASCI
- Former Developmental Banker
- Former Executive Director, SIRD



S.M. HEBBAL
M.Sc (Agri)
Executive Trustee

- Chairman & MD, Gramya TS (P) Ltd
- Director, S2S
- Former Director RUDSETI
- Former Developmental Banker



G.M. DESHPANDE
B.Sc, CAIIB, PG Dip in HR
Executive Trustee

- Director, Gramya TS (P) Ltd
- Former Director, WSECC, KSWDC
- Former Developmental Banker



N.M. PATIL
M.Sc (Agri), CAIIB
Executive Trustee

- Managing Director, IDF FSPL
- Director, Gramya TS (P) Ltd
- Former Director RUDSETI
- Former Lead Bank Manager
- Former Developmental Banker



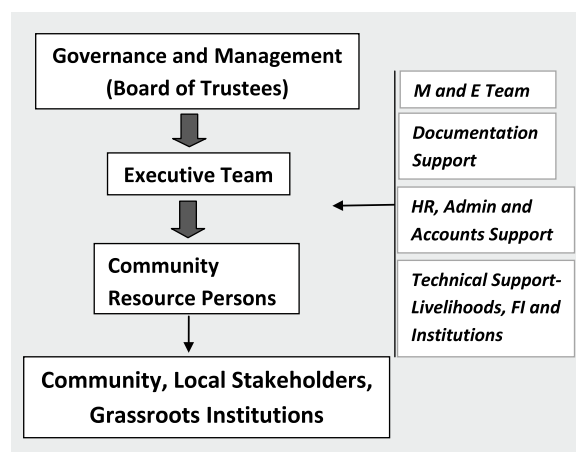
SUNDEEP V PAI

- Consultant on strategic Management
- Former Associate to IBM & Deloitte Consulting Group

IDF, a public charitable trust registered under Indian Trust Act founded by Developmental Bankers and Administrators, focuses on microenterprise development, sustainable agriculture and rural development, financial inclusion of rural poor, entrepreneurship promotion, corporate planning, social research and institutional development of grassroots organizations. IDF with its vision and efforts of empowering the underprivileged sections of the society has crossed several significant milestones.

The Governance and Management team comprises of professionals from diversified fields in developmental sector.

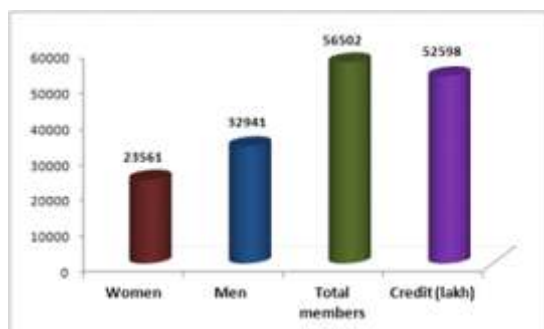
IDF Implementation Structure



Community Mobilization and Financial Inclusion

IDF has promoted self-sustaining SHGs of women and JLGs of men at grass roots and Producer Groups at clusters of farm families in its intervention areas to sustain the developmental initiatives as ongoing programs. Skilling in agriculture and livestock and financial inclusion through public sector banks cater to the needs of the farming community to sustain their livelihoods. The achievements are presented.

# Location	Cumulative Progress as at March 2018					
	Women SHGs	# Women	Credit (Cr)	Men JLGs	# Men	Credit (Cr)
1 Gubbi	478	4827	25.77	1836	9180	68.96
2 Haveri	173	1834	0.011	193	1793	2.30
3 Kunigal	998	12365	60.48	1394	18149	345.93
4 Nagamangala				117	615	1.85
5 Raybag	482	4535	12.46	79	582	0.00
6 Tumkuru				525	2622	8.22



Farmers Producer Companies (FPCs)

IDF is promoting FPCs of poor farmers to combat risks at various levels of farming occupation-social, production and market intervention-to access technologies, inputs and fair trade. This is contributing to enhancement of income through promotion of;

- Low cost sustainable agriculture with lesser dependence on external inputs and higher use of locally available inputs
- Lesser cost of borrowings through financial inclusion with state owned Banks
- Procurement of agro inputs at competitive rates
- Aggregation of produce and marketing at doorstep at remunerative prices with fair trade practices
- Use of technology to access market rates, marketing avenues and a whole range of other farming related data

IDF has incorporated eight FPCs across Karnataka and twelve more are in pipeline. The achievements of FPCs are depicted.

Location	Name of FPC	Shareholders	Share capital (Rs lakh)
Kunigal	Sujeevana FPCL	704	7.04
Kunigal	Huliyurudurga FPCL	808	8.17
Kunigal	Huthridurga FPCL	661	6.61
Kunigal	Amruthur FPCL	854	8.59
Gubbi	Gubbi Channabasaveshwara FPCL	1577	15.77
Tumkuru	Kollapuradamma Hebbur FPCL	1070	10.70
Raybag	Rayabagh FPCL	169	1.69
Haveri	Dharithri FPCL	321	3.21
Total		6164	61.78

Natural Fibre Cluster Development

The Natural Fibre Craft Society (with the support of Gramya Turnkey Services Private Ltd.), one of the earliest CBOs promoted by IDF, continues to facilitate production of fibre products (from Banana, Hibiscus, River Grass, Wool) and create market access for these eco-friendly products. It is sustaining the livelihoods of more than 200 poor families of women in Hiriyur taluk, Chitradurga district.

Kaikraft (Dharwad Kasuti)

Kaikraft is a program of IDF reviving the fast vanishing traditional art of Hand Embroidery, native to Dharwad district. By upgrading the skills of the artisans and expansion to neighbouring districts of Belagavi and Gadag, it is generating regular employment to over 200 artisans, generating regular income to these families.

IDF Activities at a Glance: Photo Gallery



Digital Trainings on Sustainable Agriculture



Participatory Tech Development through Farmers' Field Schools



Digital Financial Inclusion-KCC Cards to Farmers



FPC Annual General Body Meet



Eco-friendly Inputs to Shareholders



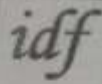
Field Day in villages



Syndicate Bank Executive Director visits IDF villages



Skill Development Training in KASUTI



INITIATIVES FOR DEVELOPMENT FOUNDATION

"Girija", 31/1, Pattalamanna Temple Street, South End, Basavanagudi, Bengaluru 560004.

(Amount in `)

INCOME AND EXPENDITURE STATEMENT AS ON MARCH 31,	Sch	2018	2017
INCOME :			
SHG and JLG FORMATION - BANKING LINKAGE	12	1,12,63,748	64,41,232
INCOME FROM OTHER SOURCES		29,42,782	58,40,705
INTEREST ON INVESTMENT / TERM DEPOSITS		14,72,792	5,23,491
TOTAL-INCOME		1,56,79,322	1,28,05,428
EXPENDITURE:			
ADMINISTRATIVE COST	12	34,60,664	25,85,449
DIRECT PROGRAMME COST		1,06,81,149	71,15,639
PROGRAMME SUPPORTING COST		6,02,735	15,28,035
TOTAL-EXPENDITURE		1,47,44,548	1,12,29,123
SURPLUS / (DEFICIT)		9,34,774	15,76,305
GRAND TOTAL		1,56,79,322	1,28,05,428

As per our report of even date

for SAHADEV & ASSOCIATES
Chartered Accountants

SAHADEVA G
Partner

Date: 25-09-2018

Place: Bengaluru

for INITIATIVES FOR DEVELOPMENT FOUNDATION

Vivekanand N Salimatl
Managing Trustee

Srikantha Shenoy T V
Executive Trustee



(Amount in ₹)

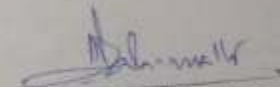
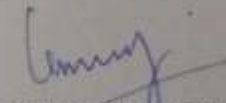
BALANCE SHEET AS ON MARCH 31,		Sch	2018	2017
SOURCES OF FUNDS:				
CAPITAL ACCOUNT				
CORPUS FUND	1,000	1	3,75,51,974	3,35,88,962
GENERAL RESERVES AND SURPLUS	2,96,05,553			
CAPACITY BUILDING GRANTS	79,45,421	2		
CURRENT LIABILITIES				
PROJECT GRANTS LIABILITIES	(1,00,30,657)	10	70,11,965	61,35,513
OTHER CURRENT LIABILITIES	1,70,42,621	4		
INCOME & EXPENDITURE ACCOUNT				
EXCESS OF INCOME OVER EXPENDITURE	9,34,774		9,34,774	15,76,305
TOTAL			4,54,98,713	4,13,00,780
APPLICATION OF FUNDS:				
FIXED ASSETS				
		5	1,44,88,041	1,41,90,344
FIXED DEPOSITS				
		6	64,36,450	54,14,450
CURRENT ASSETS				
CASH & BANK BALANCES				
CASH IN HAND	1,984	8	1,82,87,902	1,44,52,237
CASH AT BANK	1,82,85,918	9		
TOTAL			4,54,98,713	4,13,00,780

As per our report of even date

for SAHADEV & ASSOCIATES
Chartered Accountants

SAHADEVA G
Partner

for INITIATIVES FOR DEVELOPMENT FOUNDATION


Vivekanand N Salimath
Managing Trustee

Srikantha Shetty TV
Executive TrusteeDate: 25-09-2018
Place: Bengaluru

Executive Board Members



M.S. Govinda Rajan



A.H. Krishnanand



S.R. Sharma



L.V. Satyamadhava



Shashidharamurthy



Srikanth S.P.

Developmental Partners

International Organisations

- Vattikuti India Relief Foundation (VIRF)
- LDF
- Supraja Foundation

Government of India

- Ministry of Micro, Small and Medium Enterprises (MSME)
- Department of Handicrafts, Ministry of Textiles
- Ministry of Rural Development, GOI

Government of Karnataka

- Department of Rural Development and Panchayat Raj
- Department of Women and Child Welfare
- Karnataka State Women Development Corporation
- Department of Industries and Commerce
- ZP, Chitradurga and ZP, Tumkur

Private Sector Organisations

- Gramya TS Pvt. Ltd
- IDF Financial Services Private Limited
- Sa-Dhan

Federations / CBO

- IDF SHG Federation - Dharwad,
- IDF Sujeevana Federation, Kunigal, Gubbi
- Natural Fibre Craft Society, Lakkavanhally

Bankers

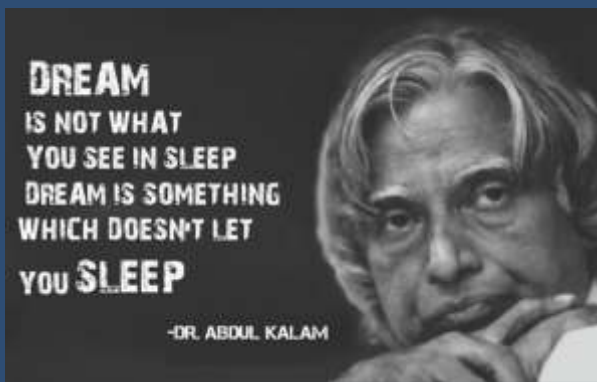
- SBI
- Syndicate Bank
- Vijaya Bank
- Karnataka Vikasa Grameena Bank
- NABARD
- NABFINS

Auditors

- M/s Sahadev & Associates, Bengaluru

Don't read success stories,
you will get only message..

Read failure stories,
You will get some
ideas to get success..!!



Initiatives for Development Foundation

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South End Basavanagudi, Bengaluru - 560 004
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Manjunatha Colony, Shivagiri, Dharwad -580 007
Phone: 0836 2772701, 2771804, email: idf.ro.dharwad@gmail.com

website: www.idfdevelopment.org