

தொலை GRAMA

Institution for Development of the Poor

Annual Report

2011-12







Institution for Development of the Poor

**ANNUAL REPORT
FINANCIAL STATEMENTS**

2011-12

GRAMA
Chethana, 2nd Cross
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Message

I wish GRAMA staff all the best in their effort to serve the rural poor and engage in the Nation Building process effectively.

D.M.Girijamma Rudraiah
Chief Functionary
GRAMA

Foreword



The staffs of GRAMA are independently managing the routine affairs with efficiency and without interference from the Management. Financial systems are in place to put the system in a transparent mode. The desire of the Management to make GRAMA a truly professionally managed organization has been achieved.

GRAMA has facilitated organizing over one thousand grassroots level CBO and the total savings is in the order of Rs 8.60 crores. It's impressive to see these CBO's functioning independently with not much supervision from our staff. Sixteen thousand members of the CBO's create sufficient critical mass to make an impact.

There are number of projects in the pipeline. In association with NABARD and UNDP seeds Bank development project and certificate course in rural development are being considered. GRAMA is expecting training in EAP/EDP projects over longer period of time under Karnataka states government's Integrated Watershed Development Programme.

Fifteen thousand hectares of land have been treated under various watershed development projects costing Rs 16.09 crores and benefitting 9484 people. About 18880 rural folk have been covered under various capacity building programmes with the financial involvement of Rs 10.25 crores. These figures are encouraging and I wish staff of GRAMA move forward more aggressively in the coming years.

D.M.Sridhar
Governing Board member
GRAMA

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ABOUT GRAMA

Grameena Abivruddi Mattu Adhyayana Kendra, better known by its acronym GRAMA is a non-government organization (NGO) working in the development sector since its inception in 1989. GRAMA was registered under the Indian Trust Act on 12th July 1989 (No.29/89, dated 02.07.1989). GRAMA which means village in Kannada has focus on the development of rural women as well as structural alleviation of poverty in rural areas. GRAMA promotes the Self Help Group (SHG) concept to develop rural women through self-sustainable institutions of people.

GRAMA works in selected villages of Chitradurga and Tumkur districts in the state of Karnataka. However, GRAMA is also exploring the possibilities of extending its activities in other parts of Karnataka in collaboration with organizations and Government departments working on similar development issues.

Right now GRAMA is executing various projects funded by different agencies. The projects are mainly on natural resource management. They are NWDPRRA (funded by the Central Government of India), NABARD watershed project, Sujala-2 RIDF (funded by NABARD based on the guide lines of World Bank funded Sujala-1), awareness and training on prevention of HIV/AIDS (funded by KHPT), organic farming etc. Apart from these projects GRAMA continues to focus on institution building which is GRAMA's core competency.

Vision of GRAMA

Irrespective of caste, creed, sex, religion and region a democratic society with a sustainable developmental environment, where everyone, particularly women, participates and takes their own decision.

Mission of GRAMA

Organizing the rural poor with special emphasis on women, for economic, social and political empowerment, through active participation, to initiate a sustainable developmental process.

Approach:

- The conceptualization planning with all concerned stake holders
- Implementation of development programmes with people's consensus.
- Institution Building and networking
- Capacity Building at all the level on various need based topics
- Cooperation and participation towards a long-term objective of rendering the communities, a self-reliant status.

Objectives:

The main aims and objectives of the organization are broadly grouped into long-term and short-term objectives. The long-term objectives represent the envisaged situation, when all the short-term objectives have been achieved.

Long Term Objectives

- To enable the poor to change their life situation through empowering them to address the root causes of poverty.
- To enable women gain socio-economic and political equality through improving the socio-cultural and economic status of women.
- To improve the socio-economic position of the rural poor women with focus on the economically backward people through sustainable development processes and integrating them with the mainstream development policies, programmes and institutions.
- To restore ecological balance with the active involvement of the poor, particularly women, without burdening them further.
- To create awareness among the people about their rights and responsibilities through education and cultural activities.
- To empower the poor so as to enable them to influence the policy-making processes in their favor.
- Develop literacy and numeracy.

Short Term Objectives

- To develop sustainable and self-managed autonomous organizational system as well as income generation programs by forming the rural poor women into self-help and management groups.
- To identify and develop through training and awareness, potentials in the villages in the form of volunteers to enable the expansion and reach of the organization.
- To identify and develop through appropriate training (leadership and management skills) leaders among the women to carry on the work independently.
- To develop strong gender perspective and environmental awareness
- To provide knowledge on basic rights and responsibilities
- To initiate different development activities centered on the functional and self-managed credit groups to strengthen the process of empowerment.
- To enable the target group tap and mobilizes local resources including government programs for their own benefit.
- Formation of Associations/ Committees/Societies to develop and manage Natural Resources.
- To network with other NGOs in the project area and at wider levels for lobbying and influencing the policy processes in favor of the poor.

The specific focus of GRAMA in the above is the development of sustainable people's institutions with focus on women, promoting people's organizations such as Federation and Farmers Associations, which are self-sustained.

HIGHLIGHTS OF THE YEAR

Establishing GRAMA Resource Centres (GRICS) became the main focus during this year. Six Resource Centers were made functional. They are being equipped to meet the nontraditional requirements like running informal schools, exposing to social security schemes etc., while six centres are functioning, in another five project locations organizing people and forming Community Based Organisations like Self Help Groups (SHGs) and Tank Users Groups (TUG) is continued. These groups will be made independent before the projects are completed.

Implementation of Community based Tank management projects in two CFTs in Parushurmpura in Challakere Taluk and Pavagada in Tumkur taluk are successfully completed in this reporting year in all respects.

Watershed development projects under RIDF and NABARD schemes are in various stages of progress in Laxmipura, Sanikere, and Gopannahalli in Challakere taluk. NWDpra project in Hiriyr taluk is completed successfully.

Facilitating Capacity building and Entrepreneurship Development programmes had a bigger outreach during the current year. GRAMA facilitated training of over one thousand Asha workers. Under watershed development and tank development programmes IGA trainings were under taken and exposure trips to other successfully completed watersheds were organized. Awareness programs in the form of street plays, jathas, wall paintings etc in Link Workers (LWS) project were organized. As per the decision taken by the Governing Board of GRAMA LWS project is withdrawn to concentrate more on Institution Building

New projects in the pipeline are Micro finance and IWMP (a Central Government funded watershed project).

Capacity building and focusing on the pipeline projects and establishing GRICS marked brisk activity in GRAMA during 2011-2012.



INSTITUTION BUILDING

The focus of GRAMA in Institution building continues because it forms the foundation on which all other programmes are implemented. The empowerment of rural poor, especially the women and motivating them to raise their voice against exploitation and meeting their pressing demands is essential to any development initiative. In this mission GRAMA used institution building as the platform to help the various groups in meeting their pressing needs and demands. Several projects supported by World Bank, NABARD, Government of Karnataka and others have recognized GRAMA especially in the area of social mobilization, training and awareness programs. In the past GRAMA has promoted and is promoting SHG's, Area Groups, Watershed committees, Common interest groups, Tank Users Groups (TUGs) etc.



In this reporting period GRAMA has organized 325 SHG under its fold with a membership of 5484 and savings of Rs.26097182/- . The details are given in the annexure-5.

GRAMA Resource and Information Centre (GRIC)

Working with the rural communities, GRAMA realized that for small grassroots institutions to function on a sustainable basis they need to be affiliated to a resource and information center or institution located within their vicinity. The GRIC provides them opportunities for skill development, micro finance services, marketing linkages, information about welfare schemes and service for improving employment opportunities. This center is the core link between the community and the available resources/information for sustainable livelihood enhancement. The center encourages people to take up income generation activities as an alternative source of income thereby reducing pressure on land.

Additionally, GRAMA's sustainable livelihood programme (GSLP) is implemented through GRICs. This program aims at stabilization of household income of the rural poor, thus ensuring food security and improved quality life for them. The program also aims at making the poor communities self reliant in addressing their livelihood needs and problems. The following information and services provided to the SHGs are indicative and the scope for extending is wide and could be need based.

Information

- Capacity building
- Skill development
- Counselling/ Technical guidance
- Networking with other institutions
- Establishing Computer kiosks

Services

- Micro credit
- Technical support
- Market linkages
- Linkages with Financial Institutions/Govt departments
- Social security systems

GRAMA SCHOOL

Education is the process of all round development of human beings. The development should bring about both qualitative and quantitative behavioral changes in individuals in desired direction. The development and changes occur gradually over a period of time. The outcome of these changes are in the form of acquisition of knowledge, development of understanding about different phenomena related to life, inculcation of good human values, creation of interest and attitude and ability to perform certain skills. This enables individuals to think logically and rationally for leading a happy purposeful and socially productive life. The desired behavioral changes occur through both formal and non-formal schooling system.



MAIN FOCUS OF GRAMA SCHOOL

Education is basic to all kinds of developments, social, political, economic and technological. No nation can progress unless its citizen is well educated. For this an effective education system is a must. Educational objectives have a pivotal role in the system. Educational objectives, teaching, learning process and evaluation are all interrelated and

interdependent. Each validates the others. In today's changing world scenario, education is viewed as a means of human resource development. Learning objectives are defined as action statements covering all possible abilities and competencies to be developed in children through teaching learning experiences. The learning objectives have been classified according to workable and practical models. The rural children lack access to either tuition centers or the personality development institutions at village level unlike the urban. The main focus of this program is to facilitate the rural children to develop in all the aspects and also create interest towards studies, so that the rate of drop-outs among the rural children can be addressed.

Goals of Non formal school.

- Develop literacy and numeracy
- Develop the capability to act responsibly towards others
- Take initiative and work creatively

Advantages of GRAMA schools:

- Creativity among the students.
- Notable improvement in English and Mathematics
- Extracurricular activities.
- Improvement in General-Knowledge and current affairs of the students.

NATURAL RESOURCES MANAGEMENT

The environment pollution and deforestation has direct impact on rainfall. The rainfall in the drought prone areas especially in the central part of Karnataka which includes Chitradurga district has been scanty and irregular. The reason for this situation is deforestation, unscientific usage of water, wrong techniques adopted by the farmers for cultivation etc. The concept of watershed is developed to overcome these situations. Different type of structures have been constructed from the upper reach to lower reach in order to

Organic Farming



The intensive usage of artificial manures has made the land alkaline. In this condition land loses fertility gradually and the yield also decreases proportionately. To overcome the adverse effect of artificial manure, organic farming has been promoted and efforts are put in action to make it popular among the farmers. GRAMA is one of the pioneer NGO in the implementation of watershed activities has successfully implemented organic farming project in Chowlur

Challakere taluk. Organic farming project is being implemented by GRAMA in N.Gauripura in Challakere taluk in collaboration with Department of Agriculture. During the year 2011-2012 about Rs.4.5 lakhs has been spent for the development of organic field by implementing activities under different programmes. Under this project 72 farmers are benefitted which covers area of 100 hect.

Community based Tank Management Projects (JSYS Projects)



The accumulated silt deposition in the tanks would have adverse effect on the storage of water. As the silt deposition increases, the storage capacity of water of the tank would also decrease. In this backdrop the Government of Karnataka took a decision to de silt the tanks in Karnataka in phase wise.

The specific objectives of the project are to ensure effective water distribution and management. Effective usage of land and water does promote the rejuvenation of natural vegetation and stable agricultural productivity. Strengthening of local bodies, maintenance of gender equity in the development process is essential. Landless, women and weaker sections will be given more chances to increase their income from the income generating activities in this project. Most importantly the community should keep watch on erosion of soil from the watershed area and deposition of silt in the tank.

In February 2012 the World Bank sponsored Community based tank management program was completed with successful rate more than 85% both in Pavagada and P.R.Pura. It is a mile stone in the history of GRAMA that no where we can see the successful rate in comparison with GRAMA. 18 tanks in Pavagada taluk are successfully treated with an investment of about Rs 4.79 crores for civil works , 20 laks is invested for 360 landless people for IGA activities and 35 lakhs is invested for foreshore plantation and in Challakere taluk 25 tanks are treated successfully with an investment of about Rs 5.30 cores for civil works and Rs 30 lakhs invested for 460 landless members for IGA activities . The impact in this area is visible. After the completion of the treatment the tanks are handed over to TUGs (Tank users group).



Case Study-1

According to Bopanna, a small farmer, use of Ajola as fodder to cows and buffellows will yield more milk. Insufficient rains or failure in monsoon would result in either failure in crop or low yield in the crop which makes the situation very difficult. The wages he earns by means of labour was not sufficient for the maintenance of the family. To overcome the financial crunch Bommanna started a small tea shop. Bommanna is running the tea shop in the afternoon leisure time. He was purchasing the milk from outside for the preparation of tea and at some times the quality of the tea was not good because of poor quality of milk and therefore business was also not up to the mark.

Bommanna is a beneficiary of NABARD project which is being implemented by GRAMA. He got training and exposure to various animal rearing centers and Krishi Vigyana Kendra, Babbur regarding use of ajola and he was influenced by it. From that day onwards Bommanna started growing ajola under the guidance of GRAMA. But the crop did not materialize because of poor water quality. So he improved the water quality and reap the crop and fed his buffellow daily 500 to 750 gms of ajola. After some days not only the quality of the milk improved but also the yield of the milk was substantially increased. This reduced the burden of using additional fodder such as oil cake. The improvement in the quality of milk has improved the quality of the tea also and the business of Bommanna has also been improved. He is earning Rs. 150 to 200 a day net profit from the tea shop. This has improved the economic condition of Bommanna and is living happily.

Case Study-2

Challakere Taluk is geographically located in the central portion of Karnataka and is a backward taluk. Challakere taluk is draught prone. The rainfall in the taluk is scanty. Labour is the main occupation of the people. The projects started by NABARD in the distress districts in collaboration of the NGOs are a relief factor to the labour class. Padmavathi is a member of Sri Lakshminarasimhaswamy SHG. She was born in Gopanhally and is married. Due to some family matters she left her in-law's house and is living in her parent's house. She is working as a labourer for her livelihood and her earning was insufficient for the maintenance of the family. The IGA training in tailoring, which she undergone under NABARD project and the skill she got in the subsequent exposure trip has made her to buy a sewing machine and started her own business. She stitches cloth in the leisure period and is earning additionally Rs 75 to 100 a day. This has improved the financial position of Padmavathi and also improved her living condition..

CAPACITY BUILDING/ENTREPRENEURSHIP DEVELOPMENT

The approach towards income generation activities is to encourage vulnerable people with a special emphasis on women with the optimum utilization of locally available resources is continued. The aim is to make the underprivileged to become self reliant. GRAMA's past experience in income generation activities and its strong belief that empowerment of vulnerable people especially women could be achieved through educational awareness and income generation activities. This includes identification of beneficiaries, training (including skill), mobilization of raw material, resources, funds, market etc. GRAMA continued its role as mentor to facilitate the loans or any other such support which is needed to promote a sustainable and viable project which benefits the poor. GRAMA facilitated training of over 1000 ASHA workers and organized trainings, exposure visits, EAP/EAP trainings in watershed development and tank development projects.

About 14449 beneficiaries were given EDP training under various natural resource management projects such as Sujala watershed project, NABARD watershed project and Community based tank management (JSYS) project with an investment of Rs.99175794. Under LWS project about 106 members were given training with an investment of Rs.345501. Under ASHA training about 3850 members were trained in pregnancy and child care program with an expenditure of about Rs.2534365.

The details of the training programs held by GRAMA in this reporting period is given in annexure-5

HIV AIDS - LINK WORKERS PROJECT

Goal

The project's goal is to develop a comprehensive program that provides HIV and AIDS prevention, care, support and treatment to reduce HIV prevalence and improve quality of life for people living with HIV/AIDS in Chitradurga district of Karnataka.

Objectives

Reach out to High Risk Group (HRGs) and vulnerable men and women in rural areas with information, knowledge, skills on STI/HIV prevention and risk reduction and resulting in the following aspects. Increasing the availability and use of condoms among HRGs and other vulnerable men and women.

1. Establishing referral and follow-up linkages for various services including treatment for STIs, testing and treatment for TB, ICTC/PPTCT services, HIV care and support services including ART.
2. Increasing the availability and use of condoms among HRGs and other vulnerable men and women.
3. Creating and enabling environment for PLHA and their families, reducing stigma and discrimination against them through interactions with existing community structures/groups, e.g. Village Health Committees (VHC), Self Help Groups (SHG) and Panchayath Raj Institutes (PRI). The population groups that are at-risk and vulnerable to HIV infection as well as in living with HIV/AIDS include:

Project profile

We have selected 100 villages in Link worker scheme (GFATM-Round-7) in Chitradurga district out of 946 villages which are based on KHPT criteria. Then according to SNA findings we identified target groups of 551 FSW, 6 MSM & 3790 vulnerable population. Among the vulnerable section 2152 are male & 1638 are female. We estimated 69 OVC & 88 PLHA with the help of health department personal. As per the estimation we have covered all the below mentioned high risk groups,

- High risk group: It is classified in to two groups viz., 1. Female sex worker 2. Men having sex with men,
- Vulnerable Population: In this category we are covering many type of people such as clients of sex worker, drivers & cleaners, migrant workers (single man & woman who go out of village for work or business), women who have casual multiple partners (MARPS), partners/spouses of migrant /mobile men and women, partners/spouses of truck drivers and cleaners, partners/spouses of FSW/MSM, women in woman headed households, person infected and affected by HIV, MSM (not necessarily practicing anal sex) & youth population.

The Governing Board of GRAMA has decided to discontinue the LWS project in order to concentrate on its core program i.e., the Institution Building.

ANNEXURES

Annexure 1
TRUST BOAR MEMBERS

Sl. No.	Name	Designation	Occupation	Address
1	Mrs. D. M. Girijamma Rudraiah	Trustee and Chief Functionary	Social Worker	Vani Nilaya, 3 rd Cross V.P.Extension Chitradurga - 577501
2	Mr. D. M. Sridhar	Trustee	Deputy Commissioner of Commercial Taxes Bangalore	'Sri Giri', #675 11 th 'B' Main 5 th Block, Jayanagar Bangalore
3	Dr. Majan Mulla	Trustee	Chairperson, Dept. of Studies in Foreign Languages and Dean, Faculty of Arts, Member of Syndicate Karnataka University, Dharwad	AMN, 3 rd Cross Keshava Nagar Dharwad
4	Dr. M. V. Kotturaiah	Trustee	Homeopathy Doctor	T. N. Kote (P) Challakere (T) Chitradurga (D)
5	Mr. C. M. Kumara Swamy	Trustee	High School Teacher	Sriranga Nilaya, 1 st Cross, Upparalli, Tumkur -

Annexure 2: Donors and Programmes

Donor: GRAMA's internal resources
Programme: Institution Building

Donor: Watershed project supported by NABARD
Programme: Watershed Development

Donor: Infrastructure and Development Fund, Government of Karnataka
Programme: Watershed Development

Donor: Government of Karnataka, Department of Agriculture
Programme: Organic farming

Donor: Jala Samvardhana Yojana Sangha, Bangalore
Programme: Community based Tank Management

Donors: National Bank for Agriculture and Rural Development (NABARD), Government of Karnataka, I Create Vishwas, USA
Programme: Entrepreneurship Awareness Development Programme, Institution Building and Micro Enterprise Development.

Donors: KHPT, Bangalore, KSAPS Bangalore and NACO, New Delhi
Programme: HIV/AIDS prevention and awareness

Annexure 3: LEGAL ADVISORS

Mr. C.M.Veeranna and Associates, Advocates, Chitradurga – 577522
Prof E. Chitrashekar, Executive Director, SJM Vidyapeeta, Chitradurga - 577522

Annexure 4: AUDITORS

Mr. T.Suresh, Chartered Accountant, KPMCG Associates, Basavangudi
Bangalore – 560009

Annexure 5: Tables
Institution Building activity as on 31/03/2012

SI No	GRIC location	No of SHGs	Total members	Total savings (In Rs)
1	Maradihalli	40	720	5125203
2	Thuruvanur	11	161	409248
3	Burujanaroppa	24	368	3279068
4	J N Kote	10	183	1070140
5	Madakaripura	19	369	2207415
6	Chitradurga	10	160	350000
6	Gubbi	39	579	2070400
7	Sanikere	34	864	1547732
8	Gopanahalli	13	190	669830
9	Kurdihalli	49	735	3618895
10	Hemdala	37	555	2221126
11	T.N. kote	24	384	2548560
12	Doddachallure	15	216	979565
	Total	325	5484	26097182

SHG - Self Help Group

Independent Community Based Organisations as on 31/03/2012

SI No	Location	CBO	No of CBOs	Total members	Total Savings and Grants (In Rs)
1	Laxmipura	SHGs	130	2484	2692249
2	Sanikere	SHGs	58	625	2008980
3	Ambalgere	SHGs	45	653	455250
4	Gopanahalli	SHGS	19	190	669830
5	Parushurampura	TUG's	22	364	408600
6	Parushurampura	SHG's	388	5602	48861172
7	Pavagada	SHGs	158	2316	2370000
8	Pavagada	TUGs	18	459	3490000
	Total		838	12693	60956081

SHG - Self Help Group, TUG - Tank Users Group

Achievement under Natural Resources Management Projects as on 31/03/2012

SI No	Project	Programme Sponsor	Unit	Physical (Area treated In	Financial (In Rs)	No of beneficiaries
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				Hectares)		
1	Bommakkana halli	GRAMA	Ha	500	3000000	150
2	Ashok Siddapura	Sujala I PHASE II	Ha	3322	25419078	750
3	Maradi halli	Sujala I PHASE III	Ha	5361	32163381	1750
4	Laxmipura	Sujala II RIDF	Ha	2192.13	16,44,935	1200
5	Sanikere	NABARD	Ha	640	1674656	834
6	Gopana halli	NABARD	Ha	919	2439733	706
7	Billarathi nala	NABARD	Ha	731	605360	485
8	Parushurampura	JSYS (22 Tanks)	Ha	1207.09	5,50,76,270	1873
9	Pavagada	JSYS (18 Tanks)	Ha	868.14	3,89,66,000	1736
Total				15740.36	160989413	9484

* Achievement in diff tanks is given in the narration

Details of capacity building/ EAP/EDP/Exposure/Training/Demonstration activities as on 31/03/2012

SI No	Project	Programme Sponsor	Financial (In Rs)	No of beneficiaries
1	Bommakkana halli (NRM)	GRAMA	30000	100
2	Ashok Siddapura (NRM)	Sujala I PHASE II	606300	2021
3	Maradi halli (NRM)	Sujala I PHASE III	1039500	3465
4	Laxmipura (NRM)	Sujala II RIDF	3,54,300	1662
5	Sanikere (NRM)	NABARD	1894998	485
6	Gopana halli (NRM)	NABARD	673526	834
7	Ambalgere (NRM)	NWDPRA	534500	1360
8	Parushurampura (CBTM)	JSYS	55076670	2233
9	Pavagada (CBTM)	JSYS	38966000	2289
10	LWS project (HIV AIDS)	KHPT	345501	106
11	GRAMA facilitated	DTC, Chitradurga	537105	475
12	Institution building	GRAMA	2534365	3850
Total			102592765	18880

AUDITED FINANCIAL STATEMENTS

GRAMA CHITRADURGA

Grameena Abhivrudhi Mathu Adhyayana Kendra Trust(Grama)
Chetana, 2nd Cross, V.P. Extension
Chitradurga

Consolidated Income and Expenditure Account for the period ended 31.03.2012

Expenditure	Amount(Rs)	Income	Amount(Rs)
Community Organisation Expenses	162,357	Grants Received	
Administrative Expenses	332,257	- NREG	180,010
Area Delimitation Expenses	8,052	-NABARD	1,731,467
Bank Charges	6,569	-Sujala-II	858,520
Cable Charges	1,800	-LWS-Sampoorna	1,411,837
Computer Maintenance	12,108	-JSYS	1,832,503
Consultancy Charges	65,000	-HRD Training	3,009,995
Depreciation	403,813	-Organic Farming	180,000
Documentation Charges	44,000	-NWDPR	237,694
Grama School Expenses	93,750	SHG Reg charges	3,850
Field Survey Expenses	109,405	Misc Income	115,038
Honorarium	160,500	Revolving Fund	700
Salary	5,215,983	Interest From Bank A/c	54,891
Training Expenses	1,210,301	School Fee Receipt	8,400
Interest on Car Loan	44,726	Support Management Fee	83,250
Interest on TDS	75		
Internet Expenses	9,419		
JJ Colony Expenses	21,596		
Loss on sale of Two Wheeler	14,050		
LWS Travelling Expenses	192		
Meeting Expenses	8,069		
NREG Programme Expenses	10,250		
NREG Travelling Expenses	500		
Interest on Bank OD	44,188		
Printing & Stationery	67,244		
Rain Water Harvesting	25,000		
Solar Lights	80,000		
Red Ribbon Club Promotion	160		
Rent	171,300		
Vehicle Insurance	9,850		
Telephone Charges	55,167		
Travelling Expenses	112,976		
Vehicle Maintenance	107,145		
Training Centre Maintenance	100,301		
Trashing yard	50,000		
Wall-Painting	3,500		
Mapping Expenses	1,068		
Excess Income Transferred to Corpus Fund	945,484		
Total	9,708,155	Total	9,708,155

For Grameena Abhivrudhi Mathu Adhyayana Kendra Trust (GRAMA)

Smt Giramma Rudraiah
Smt Giramma Rudraiah
[Trustee]

Sri D. W. Sridhar
Sri D. W. Sridhar
[Trustee]

As per our report of even date
 For KPMS & Associates
 Chartered Accountants

T. Suresha
T. Suresha
[Partner]
 M.No.213171
 Firm Reg No. 0120905

Date: 05.09.2012
 Place: Chitradurga



Grameena Abhivrudhi Mathu Adhyayana Kendra Trust(Grama)
Chetana, 2nd Cross, V.P. Extension
Chitradurga

Consolidated Receipts and Payments Account for the period ended 31.03.2012

Receipts	Amount(Rs)	Payments	Amount(Rs)
Opening Cash and Bank Balances			
-Cash In Hand	218,538.00	Administrative Expenses	258,336.00
-Canara Bank-25641	50,925.00	Advances	199,940.00
-SBI-64988	12,055.00	Advertisement	21,000.00
-UBI-11248	1,523.00	Bank Charges	49,787.00
-UBI-11250	6,935.00	Communication Development	44,180.00
-UBI-16249	25,801.00	Duties and Taxes	10,220.00
-UBI-20519	715,625.00	Electricity Charges	56,569.00
-UBI-32197	374,018.00	Fixed Assets	372,530.00
-UBI-4041(OD)	(188,550.00)	Field Survey Report	52,325.00
-GTZ-FCRA-CB-24134	27,362.00	Grama School Expenses	148,100.00
-LWS-KHPT-UBI-14690	767,074.00	Insurance	9,850.00
-NABARD-UBI-11249	28,910.00	Internet Charges	7,124.00
-Sujala-PGB-22732	6,997.00	Meeting Expenses	5,815.00
School Admin Fee	8,400.00	Misc. Expenses	7,154.00
Advances	170,079.00	Office Maintanance	182,213.00
Misc. Receipts	40,473.00	Postage	5,160.00
Revolving Fund	700.00	Printing & Stationery	24,174.00
Sale of Vehicle	24,000.00	Programme Expenses	723,168.00
SHG	3,850.00	Purchase of Vehicle	38,050.00
Training Receipts	11,285.00	Repairs and Maintanance	31,018.00
Grants	9,342,342.00	Registration Charges	6,552.00
Bank Interest	55,341.00	Rent	190,300.00
Income Tax Refund	87,931.00	Salary	4,266,971.00
Rental Advance	10,000.00	Telephone	53,925.00
		Threshing Yard	50,000.00
		Training Expenses	1,325,925.00
		Travelling & Conveyance	398,912.00
		Varmi Compost	12,500.00
		Water Bill	10,790.00
		Audit Fee	79,416.00
		Bank Gurantee	100,000.00
		Car Loan Repayment	176,000.00
		Honarorium	708,183.00
		Mapping	1,068.00
		Professional Charges	55,000.00
		Support Management	55,850.00
		Vehicle Maintanance	13,740.00



Grameena Abhivrudhi Mathu Adhyayana Kendra Trust(Grama)
Chetana, 2nd Cross, V.P. Extension
Chitradurga

Consolidated Balance Sheet as on 31.03.2012

Sl No,	Liabilities	Sch	Amount Rs	Amount Rs	Sl No,	Assets	Sch	Amount Rs	Amount Rs
1	Capital Fund		5,633,131		1	Fixed assets	D	3,558,840	
	Add: Profit for the year		945,484	6578615		Less:Dep		403,813	3,155,027
2	Loan Funds				2	Investments			
	-Secured Loans	A		419,288					
	-Unsecured Loans				3	Current Assets, Loans &			
3	Current Liabilities &				- Advances				
	- Provisions				a) Advances	F		1,125,894	
	a) Current Liabilities	B		56,836	b) Deposits	F		577,961	
	b)Deposits	C		28,050	c) Cash and Bank Bal	G		2,223,907	
Total				7,082,789	Total				7,082,789

For Grameena Abhivrudhi Mathu Adhyayana Kendra Trust (GRAMA)

Smt Girijamma Rudraiah
 Smt Girijamma Rudraiah
 [Trustee]

Sri D. Srinagar
 Sri D. Srinagar
 [Trustee]

As per our report of even date
 For KPMS & Associates
 Chartered Accountants

T. Suresha

T. Suresha
 [Partner]

M.No.213171

Firm Reg No. 0120905

Date: 05.09.2012
 Place: Chitradurga





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GRAMA
Institution for Development of the Poor



Ghethana, 2nd Cross, V. P. Extension, Chitradurga - 577501
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