ANNUAL REPORT 2013-14

RGVN

Reaching the Unreached

RASHTRIYA GRAMIN VIKASH NIDHI

RGVN THROUGH THE YEARS

1990	RGVN was promoted by IFCI as a not for Profit organisation under Societies Registration Act. XXI, of 1860 to promote, support and develop NGOs/CBOs. Headquartered at Guwahati, Assam, it started operations in the Northeast, where the NGO movement had till then not picked up.
1991	IDBI joined as the sponsor of RGVN.
1992	RGVN started operations in Bihar and eastern Uttar Pradesh by setting up a Regional Office at Patna.
1993	RGVN expanded its area of operation to Orissa, Madhya Pradesh (Bastar region - now in Chhattisgarh) and coastal Andhra Pradesh by setting up a Regional Office at Bhubaneswar. Collaborated with Tata Tea for Tea Estate Community Upliftment Programme in Assam (1993 - 95). Initiated Rural Development through Professional agencies like NECON, NEITCO etc.(1993 - 95)
1994	NABARD joined as the sponsor of RGVN.
1995	The Credit and Savings Programme was initiated as a pilot project in a few districts of Assam and Meghalaya based on the Grameen Bank model. Started the Fellowship Programme in a humble way with RGVN's own resources.
1997	Initiated Low Cost Housing Programme in Northeast and Bihar in collaboration with HDFC.
1998	Capacity Building Programmes both for NGOs and RGVN executives expanded and strengthened with fund support from Ford Foundation. Resource Unit set up at RGVN Head Office. Fellowship Programme strengthened with Ford Foundations support.
2000	Collaborated with HDFC towards Low Cost Housing for super cyclone victims in Orissa. CSP operations expanded in Assam. Collaboration with Assam Rural Infrastructure and Agricultural Services Project (ARIASP), Society towards implementation of the World Bank Project in Assam. (2000-2003).
2005	NGO MF Programme started in Orissa and Bihar with fund support from SIDBI. Regional Office opened in Chhattisgarh to strengthen operation there.
2006	Initiated NGO Facilitation Centre and Rural Innovation Fund
2007	Tata Social Welfare Trust (TSWT) joined as sponsor of RGVN. Gender Analysis Centre (GAC) started Collaboration with Sir Dorabji Tata Trust (SDTT) for building Grassroot Resource Centres; Fellowship Programme; Youth Volunteers Programme; and augmentation of operations in Chhattisgarh Regional Office. NGOMF started in NER
2008	NGO MF expanded along with CSP. Partnership with Rashtriya Mahila Kosh. Promotion of System of Rice Intensification (SRI) in Assam.
2009	RGVN's Credit and Savings Programme hived off into an independent entity called Brahmaputra Community Development Trust. Expansion of SRI in Assam Renewable Energy and Low Cost Sanitation as emerging programmes.
2010	RGVN CSP obtained legal status of an NBFC named RGVN (NE) Micro Finance Ltd. More focus on livelihood and holistic development by RGVN.
2011	RGVN focuses on Livelihood and Institution Building. CSR Collaborations with IFCI, HCCBPL, Usha International, CRISIL, NRL, Power Grid, IOC. Also Collaborated with OXFAM India for a DRR project in Assam.
2012	RGVN collaborated with Concern Universal and HSI for the project "Cross Border Transfer of Agricultural Technologies, Institutional and Market Development Project" funded by European Union.
2013	RGVN continues its focus on livelihood and agricultural activities through various Projects. RGVN is also focusing on other developmental sectors like drinking water, sanitation & lighting.

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GOVERNING BOARD

(as on 1 April, 2014)

Shri S P Arora	Chairperson	Chief General Manager IFCI Ltd, IFCI Tower, 61, Nehru Place, New Delhi- 110 019 .
Shri V. Maruthi Ram	Nominee	Chief General Manager NABARD, Dispur, Guwahati.
Shri S.C. Saha	Nominee	Dy. General Manager IDBI, G. S. Road, Guwahati.
Shri Perumal G Jayashankar	Nominee	Dy. General Manager IFCI Ltd, IFCI Tower, 61, Nehru Place, New Delhi- 110 019 .
Mr. Biswanath Sinha	Nominee	Sr. Program Officer Tata Social Welfare Trust, Bombay House Homi Modi Street Mumbai - 400 001
Dr. Kamala Kanta Saharia	Member	Head of Department of Extension Education, College of Veterinary Science, Assam Agricultural University, Khanapara, Guwahati
Dr. Gautam Mazumdar	Member	Associate Professor Economics Department Cotton College, Guwahati.
Dr. Amiya Kr. Sharma	Ex-Officio	Executive Director RGVN, Aruna Complex Rajgarh Road, Guwahati.

OBJECTIVES

RGVN was founded as an autonomous, non profit organization in April, 1990. Head quartered at Guwahati, RGVN's main objectives are to:

- *Promote, support and develop voluntary organizations engaged in the social and economic uplift of rural and urban poor, physically and socio-economically handicapped people.*
- *Improve the pace and quality of economic development, specially relating to the village and decentralized sector.*
- *Focus attention on groups which are disadvantageously placed in society, but have the potential for pursuing socially and economically productive activities.*
- *Assist the urban and rural poor especially tribal, scheduled caste, women and youth for their economic self sustenance.*

RGVN

Reaching the Unreached

Members of the Governing Board take pleasure in presenting the Twenty fourth Annual Report of Rastriya Gramin Vikas Nidhi for the year ended March 31st, 2014

CHAPTER 1

OVERVIEW

Post liberalization, India has been experiencing a consistently high growth rate. It has achieved excellence in several key areas ranging from information technology and pharmaceuticals to automotive parts, and is now considered as one of the fastest growing economies of the world. Despite these developments, India stands low in indicators of human development like health, education, sanitation, drinking water etc. The rise in income inequalities and regional disparities is also a matter of concern.

RGVN programmes attempts to deal with income inequalities and issues related to human development. RGVN programmes are mainly divided into Food Security & Livelihood - which aims to enhance income of poor and reduce inequality gaps; Institution Building and Skill development, which many a times is part of livelihood enhancement; and CSR & Other collaborations – through which RGVN mostly addresses human development issues like drinking water, sanitation and lighting. Financial Inclusion is one of the underlying theme in RGVN.

During 2013-14, RGVN's major thrust has been on propagation of sustainable, improved and affordable agricultural practices and market linkages for smallholder farmers leading to enhanced income. For this RGVN has tied up with several donors like European Union, NABARD, SDTT, NRLM, ASRLM, NERLM and HIVOS. During 2013-14, RGVN has reached out to more than 20000 farmer households through its various agriculture based programmes.

For financial literacy RGVN has tied up with CRISIL and NABARD, through which RGVN has reached out to nearly 4500 people in 2013-14. IFCI Ltd has been supporting RGVN for low cost sanitation and solar lighting since 2012. RGVN's DSL (Drinking water, Sanitation and Lighting) initiative has also received support from the corporate sector under CSR. Hindustan Coca Cola Beverages Pvt. Ltd. (HCCBPL) has supported construction of 88 low cost toilets in three villages in Byrnihat, Meghalaya near their bottling plant. Apart from access to sanitation, HCCBPL has supported access to health through setting up a small medical kiosk and also supported few skill development programmes in the area. RGVN has also collaborated with companies like Indian Oil Corporation Ltd. and ACC Ltd for various skill development programmes.

CHAPTER 2

FOOD SECURITY AND LIVELIHOOD

Livelihood and food security issues are critical for a country like India mainly for two reasons, (1) the heavy dependence of the majority of the population on the agricultural sector for employment and as a source of income and (2) the large number of undernourished people, the majority of whom are below the poverty line and spend a considerable proportion of their total income on food.

Fragmented land holdings, heavy depletion of soil productivity, inefficient use of water resources, out-dated agricultural production technologies, unavailability of agricultural credit and lack of infrastructure for post harvest management and marketing of agricultural produce, are some of the factors which further suppress agricultural production. Due to low agricultural productivity, small and marginal farmers families living in rural areas, are unable to generate remunerative employment and are forced to live in poverty.

RGVN attempts to address these issues by taking up various projects with different stakeholders.

CROSS BORDER TRANSFER OF AGRICULTURAL TECHNOLOGIES, INSTITUTIONAL AND MARKET DEVELOPMENT PROJECT

This project began in January, 2012 aiming to improve food security & nutrition of 20000 (5000 in India & 15000 in Bangladesh) marginal farmer households. Project is funded by European Union and implemented by Concern Universal, HSI (Helvetas Swiss Intercooperation), RGVN & DAM. Concern Universal, Bangladesh and Helvetas Swiss Incooperation, Bangladesh, provides guidance and technical inputs to implement this project. RGVN and DAM are the implementing partners in India & Bangladesh respectively. RGVN is implementing this project in six districts of Assam.

Apart from technology transfer, institutional and market development, the project is also working



Livestock Local Service Providers conducting technical session to piggery value chain farmers in Morigaon

CHAPTER 2

FOOD SECURITY AND LIVELIHOOD

on value chain development. During this year three value chains were identified for action i.e chilli, piggery and goatery. 4400 farmers are covered under these value chains.

The project has been successful in building up a cadre of 125 local service providers and their association, which serves as triggers to improve farm production and marketing, resulting in service providers available at community level providing accessible, affordable (fee based) and quality services on agricultural technology, marketing and business development to marginal farmers. The project is also successful in developing linkages with the Government line departments and the private sectors through the Local Service Providers.



Community participating in preparing a Low Cost Vermi-composting Unit

Fact Sheet

TECHNOLOGY TRANSFER

100 trained Local Service Providers/progressive farmers imparted > 5000 technical sessions to 250 farmer groups during Dec12 to June 14

84 percent of the rice beneficiaries enhanced their paddy yield by 50% in the last boro season 2013-14

Floating agricultural technology from Bangladesh introduced amongst 400 vegetable cultivators to address food insecurity and coping with climate for the time ever in whole of India

Local Service Providers gets state/national level platform to participate and showcase their products in trade fairs, Expos

Private companies like Monsanto, United Phosphorous, Maple Orgtech, Godrej Agrovet organizing Farmers Field Day in

CHAPTER 2

FOOD SECURITY AND LIVELIHOOD

Eco friendly pest management practices like sex pheromone trap, Bordeaux mixture promoted and practiced by 4-5% percent beneficiaries

Mortality of live stocks and poultry birds reduced by 18-20% through vaccination camps organized by LSPs in 20-28% Hhsf

Women comprise of 40% of members of the business management committees of groups taking part in important decisions

Talented LSPs are being hired by developmental institutions for replicating technologies in new areas

60% beneficiaries opened accounts in banks

pork meat, goat meat and dried /fresh chili market

Increase in food production through group activity giving way to formation of new local markets

400 pig rearing farmers to be financed by a leading public sector bank for up grading their pig production units

HUMAN & INSTITUTIONAL DEVELOPMENT

RGVN promoting provision of rural services through development of 108 local service providers and 6 of their associations. Services availed by 5000 direct and 3000 indirect beneficiaries.

Local line agencies supporting development of SPA/performing farmers by providing assets free of cost or at subsidized rates

MARKET & ENTERPRISE DEVELOPMENT

Six collection centers for sale of fresh agricultural produce set up in 4 districts and functioning

70-80 producer groups selling their produce through collection centers/mandi

4434 producers mobilized for value chain development in

PROMOTION OF SYSTEM OF RICE INTENSIFICATION (SRI)

RGVN has been successful in promoting SRI in Assam, atleast 20000 farmers have benefitted from this initiative resulting in substantial increased yield. The project involves -promotion & awareness through meetings and training programmes; developing Master Trainers from amongst the progressive farmers, who again promote the concept of SRI to the farmers and follow up. RGVN has collaborated with various donors towards promotion of SRI. During the FY 2013-14, RGVN implemented the 2nd phase of SRI promotion around Numaligarh Refinery benefitting 500 farmers. The project was funded by NRL. Under SDTT supported project 7367

CHAPTER 2

FOOD SECURITY AND LIVELIHOOD

farmers were covered in eight districts of Assam. Power Grid also supported RGVN in promoting SRI in three districts of Assam covering 1200 farmers.



An SRI farmer holding paddy harvested from his paddy field

PROJECT WITH MAHILA KISAN SASHAKTIKARAN PARIYOJANA (MKSP)

This project is funded by NRLM, ASRLM & SDTT and is implemented by Northeast Development Consortium (NDC) which is a consortium of NGOs namely Rashtriya Gramin Vikas Nidhi, Guwahati (RGVN), Centre for Microfinance and Livelihoods, Guwahati (CML), Gramya Vikas Mancha, Nalbari (GVM), Grameen Sahara, Chhayagaon, Action for Food Production, Guwahati (AFPRO), Seven Sisters Development Assistance, Bongaigaon (SeSTA) focuses on empowering 14,000 farmers covering 2(two) blocks in each of the seven districts namely Dhemaji, Kamrup, Barpeta, Nalbari, Baksa, Bongaigaon and Chirang of Assam. RGVN however takes the responsibility of implementing the project in Barpeta and Dhemaji districts.

The project is aligned with Mahila Kisan Sashaktikaran Pariyojana's (MKSP) with thrust in centre-staging role of women in re-energizing farm economy. It involves comprehensive

CHAPTER 2

FOOD SECURITY AND LIVELIHOOD

engagement, support and instituting community based processes across the farm livelihood chain. The project components are (i) agricultural inputs; (ii) on-farm training (iii) output linkages (iv) community-owned knowledge resources and v) focus on building institutions of the poor at the village, cluster and district level.



Field demo on Nursery bed



SRI Field Demo

PROJECT FACILITATION TEAM (PFT) UNDER NORTH EAST RURAL LIVELIHOOD PROJECT (NERLP)

RGVN is selected as a Project Facilitation Team (PFT) under North East Rural Livelihood Project (NERLP), Ministry of DoNER, Govt. of India to facilitate all activities of NERLP. PFTs has been set up at block level at Kadamtala in North Tripura district and in Jorethang in South Sikkim, Kaluk in West Sikkim and Gyalshing in West Sikkim.



CHAPTER 2

FOOD SECURITY AND LIVELIHOOD

The PFTs are headed by a Block Project Coordinator who would function in close coordination with the District Project Management Unit (DPMU) of NERLPS. Other staffs have been the Area Coordinators, Accountants and MIS-cum-Office Assistants.

The project is for one year beginning March, 2014. However, project term is likely to be extended on satisfactory performance of the PFTs.



Livelihood awareness projects in different villages of Agartala



LEAD CROP PROJECT IN BARPETA, ASSAM

The project launched on May 2012 (project period 2012-15) at Chenga Block of Barpeta District comprises of five cluster village namely Niz Chenga, Khongra Manari, Balatari and Rowmari. The project is funded by NABARD.

An Office is set up at Chenga, Barpeta to implement this project. Total farm family covered under this project is 3733. Under this project crops selected are Rice, Mustard, Potato Jute, and Tomato. Farmers training programmes, demonstrations, establishing seed village, soil testing, exposure visit, and input transfer are part of this project.

SUSTAINABLE LIVELIHOOD ENHANCEMENT AND ENTERPRISE PROMOTION (SLEEP) IN ODISHA & ANDHRA PRADESH

Funded by HIVOS this project aims at promoting eight nos of product clusters in Odisha and Andhra Pradesh mainly from three livelihood sub sectors ie Vegetable production and trading, NTFP processing and trading and Bell metal based artifacts production and trading. 3650 primary women farmers, forest dweelers and bell metal artisans are mobilized from these three subsectors (Vegetable Cultivators-3000, NTFP-400, and Bell Metal-250) located in 8 districts of

CHAPTER 2

FOOD SECURITY AND LIVELIHOOD

Odisha and Andhra Pradesh. These product clusters then would be graduated to producers' organisation with suitable legal identity. The major thrust areas of this project is to increase the productivity, Collective marketing, value addition, low cost technology intervention, processing, centralized procurement, storage and warehousing, access to remunerative market, Capacity building, convergence and linkages etc to make these activities sustainable and help in promoting rural entrepreneurs and enterprise. This Project is funded by HIVOS and the project period is July 2012-June 2015.

Power of collective effort....

(Case Study of Maa Bhairabi Mahila Bikash Dala)
Village: Batpulisi, Block Ramnaguda, Dist: Rayagda, Odisha

The village Batpulisi is located at 15 km away from the block headquarters Ramnaguda in Rayagada District of Odisha and is surrounded by deep forest on the east and mountain on the north. Basically the inhabitants of the village are tribal with 10% Schedule cast population. The major occupation of women members of Maa Bhairabi Mahila Bikash Dala are NTFP products like tamarind collection and trading, Mahua collection and trading and siali leaves leaf plate stitching. Traditionally these women members were collecting raw tamarind from the forest during the tamarind season and after removing the flaks used sell them with raw seed. The technique of deseeding them was not known to them. The trading was mainly done at village level where the middle men were procuring the materials from these women and used to sell them in the bigger market. As a result these women members were not getting a fair price. Apart from that the members were selling the tamarind collections independently at their level. There was no collective approach. Under the SLEEP project the members were given training on deseeding of raw tamarind, proper drying and preservation technique, hygienic way of drying, preservation and deseeding etc. The purpose was to improve the skill and knowledge of these women NTFP collectors to add value to the tamarind products and ensure a fair price. With value addition beneficiaries price margin increases by 50%. After successfully ensuring these changes at the

CHAPTER 2

FOOD SECURITY AND LIVELIHOOD

beneficiaries' level more value addition trainings were provided to them on tamarind bar making and collective marketing process and poly packing. The objective was to address the need of the market on product category and to ensure better price through collective bargaining process. For tamarind bar making, machine was provided to the group by Tribal Development Corporation of Govt. of Odisha, which enabled producers to make bars of various sizes and thus cater to market demands. Facilitation in this regard was done by RGVN.

The trading is now directly done by the group members collectively thereby having better bargaining power. The tamarind bars made in different sizes and properly packed are marketed directly to the city level traders fetching higher price. All these changes after the intervention of SLEEP project has increased the livelihood security of the NTFP collectors.



CHAPTER 2

FOOD SECURITY AND LIVELIHOOD

OYSTER MUSHROOM PRODUCTION

This is an 8 month project sponsored by NABARD under its Farmer's Technology Transfer Fund (FTTF) Loan-cum-Grant Scheme. Main objective of the project is to promote 100 mushroom growers by supporting 8 SHGs in Baksa district.

The project has been implemented from November 2013 by group formation and imparting capacity building training on Oyster Mushroom cultivation. Mushroom spawn and HMPE packets have been distributed to the beneficiaries to start mushroom cultivation.

LIVELIHOOD PROJECT WITH JRDTT IN NER & CHHATTISGARH

This project ended in June, 2013. It directly covered 1400 poor households in Assam & Chhattisgarh. Project included - Mushroom Cultivation in Baksa District of Assam; Promotion of Small Tea Gardens in Dibrugarh District of Assam; Enhancing Fishery in North Tripura; Ginger Cultivation in Meghalaya;

Promoting NTFP in Dhamtari, Chhattisgarh & Support to Rickshaw Pullers to become self reliant (owner) in Raipur, Durg &Bhillai in Chhattisgarh. Formation of producers groups and capacity building was an integral part of the project.

JIVIKA - A REHABILITATION PROJECT FOR FLOOD VICTIMS OF ODISHA

It was a one year project funded by JRDTT which ended in June 2013. The project promoted 635 sustainable rural livelihoods affected by Odisha flood 2011, through sub sectors like- Goatery, Bamboo work, vermin compost, Organic farming cycle rickshaw /trolley etc.

Swayansidha, a women cooperative...

Swayansidha women co-operative has successfully emerged out of the support of RGVN & Jamsetji Tata Trust under JIVIKA project. The members of the cooperative had a major role in agriculture besides their men partners. The support was efficiently managed by Centre for Action & Rural Reconstruction (CARR), a local NGO partner of RGVN, during FY 2011-2013 covering a cliental base of 300 marginalized farmer in the Bhapur block of

CHAPTER 2

FOOD SECURITY AND LIVELIHOOD

Nayagarh district. Under the project the women farmers were educated on SRI which could yield 15% to 25% more in paddy farming. Traditionally the farmers were getting 15 to 20 quintals paddy per acre but through SRI they could get 25 to 27 quintals of paddy from one acre of land & in this process 32 women could get an additional paddy amount of 52 quintals. The farmers could also produce a bumper production of vegetable from different varieties like Tomato, potato, brinjal, cauli flowers by using this technology organically. 28 nos of women farmers from the co-operative were benefited out of process and had earned a net profit of Rs.32,000/- from the same land where they were doing traditional agriculture.Through this technology production has increased without affecting the environment. Seeing this other farmers also began to adopt SRI technology.

In the current year the cooperative has been able to mobilize loan support from Mission Sakti, Govt. of Odisha to the tune of Rs. 5.00 lakh & RGVN to the tune of Rs. 3.00 lakh to upscale their activities.

LIVELIHOOD REHABILITATION PROJECT IN SIKKIM

This project was for one year which ended in July 2013. The project provided livelihood opportunities to 100 poor households through scientific pig rearing to enhance economic condition of the earthquake victims. Apart from this it also promoted ten sustainable SHGs. The project was funded by Tata Steel.

CHAPTER 3

INSTITUTION BUILDING & SKILL DEVELOPMENT

This vertical runs through all the programmes of RGVN. Institution building and skill development are integral part of all the livelihood & food security projects of RGVN so that these grassroot institutions developed can carry forward the activities even after the completion of project period. In the case of the European Union funded project Cross Border Transfer of Agricultural Technologies, Institutional and Market Development, the following institutions are given emphasis:

1. Farmers Group
2. Network of several farmer groups
3. Local Service Providers' Association

District Resource Pools (DRP) are formed from amongst district level Govt. line departments and research organizations like Krishi Vigyan Kendras to impart trainings to farmers on new technologies.

Under MKSP Project – producers group are developed. Financial literacy, bank linkage are part of our skill building.

RGVN's own project, i.e dairy in Jorhat, where SHGs are developed and also a producers organization is being formed. Another step taken to boost the ongoing dairy project at Janjimukh, Jorhat was the establishment of Milk Collection Booths under the banner of Surabhi SHG. Two such booths have been set up which have been operational from January 2014. The main purpose was to provide fair price to the milk producers and to encourage them for dairy activities. Around 120 litres of milk is procured daily from milk producers by the two collection booths.

Similarly, mushroom farmers in Baksa, Assam; Non Timber Forest Producers and bell metal artisans in Odisha are developed into producers group. Various skill development trainings are provided to fine tune these groups.

Two yarn banks are supported in Rangia and Nalbari in Assam through which weaver groups are benefitted. This is funded by "where Brahmaputra meets Mississippi", a group of NRIs from Assam in USA, through AFNA.

CHAPTER 4

CSR AND OTHER COLLABORATIONS

FINANCIAL LITERACY

CRISIL had supported RGVN to conduct 25 financial literacy programmes under the banner PRAGATI, across Assam in 2012-13. For 2013-14, RGVN has collaborated with CRISIL for conducting 50 financial literacy programmes in Assam, Sikkim & Tripura. All the programmes were successfully conducted by Pragati Mitras', a cadre of trainers developed under PRAGATI to spread extensively. The programme also ensures financial inclusion of the participants. RGVN and CRISIL are working together constantly to upgrade and develop its training and delivery module.

NABARD through Assam Gramin Vikas Bank has sanctioned a project to conduct 100 Financial Literacy Camps in 100 villages in 6 districts of Assam (Darrang, Morigaon, Sonitpur, Golaghat, Sivasagar & Dibrugarh) in February, 2014. The programme would be completed within 11 months from the date of sanction.

NABARD has also supported RGVN to conduct 10 Financial Literacy camps in Imphal East district of Manipur. The programme covered more than 600 participants and provided awareness in financial management as well as financial inclusion.



CHAPTER 4

CSR AND OTHER COLLABORATIONS



Phulmai Begum's family, like most of the villagers of Batiporia village under Kathalguri Dev. Block of Golaghat District, depends on "eagle tree wood" business. Eagle tree wood" is used for extraction of perfume in factories. Phulmai also earns some money out of the business. She is 35, and joined one of our 'Financial Literacy Programme' in the month of October 2013, which opened her mind regarding budgeting, savings and basically handling money. She opens a No Frill Account at an Ultra Small Branch (USB) of Assam Gramin Vikash Bank (AGVB). Now she feels "Earlier I used to keep the money at home. Whenever "ferry business men" came I was tempted to spend all the savings for nothing valuable. But after attending FL Programme, I learned about the banking process through USB and started saving in the bank and now I eagerly wait for the Customer Service Provider (CSP) of the Bank who periodically collects our savings."

DEVELOPMENT OF AN ECO-CONSERVATION PARK IN NORTH GUWAHATI UNDER IFCI CSR INITIATIVES

Under IFCI CSR initiatives, RGVN is developing an eco conservation park in North Guwahati, Assam. Water bodies there are developed into fishery. RGVN also plans to develop a pig breeding unit there.

SKILL DEVELOPMENT TRAININGS

Several skill development trainings were organized by RGVN with an objective to create self employment opportunity. One such programme was on "Weaving with Jacquard" at Pamohi in Guwahati, which was supported by Indian Oil Corporation Ltd.. Two programmes on Fashion Designing was conducted one at Gaurisagar and other at Sivasagar in upper

CHAPTER 4

CSR AND OTHER COLLABORATIONS

Assam, which were sanctioned by IIE, Guwahati. Another programme on Beautician & Cosmetology supported by NEDFi were organized in Tripura and Assam. Nearly 150 youth were benefitted from all these programmes.



ESDP, Gaurisagar

VILLAGE DEVELOPMENT INITIATIVES AT BYRNIHAT, MEGHALAYA

RGVN has collaborated with Hindustan Coca Cola Beverages Private Ltd (HCCBPL), Byrnihat unit towards long term community engagement initiative in three villages around the bottling plant. The villages are Rongsakona, Borbhuin and Nongthymai. This second phase of intervention begins from 1st October'13 to 30 November'14. All initiatives in three villages are under the umbrella of model village. The areas of interventions are – access to health and sanitation; access to education and livelihood opportunities through vocational training and Self Help Groups.



Awareness Camp on health & sanitation

CHAPTER 4

CSR AND OTHER COLLABORATIONS

YUVA VIKASH

The Project, supported by ACC Ltd. aims to improve the employability of 1000 poor Phailin affected youth in Odisha. The project includes mobilizing youth and providing them skill development training in one of the three areas i.e masonry; rod binding & fixing; and form carpentry. Training is provided by experts from L &T service centre and it also ensures placement. All the youth are from the Phailin affected families of Ganjam, Puri, Nayagargh, & Mayurbhanj & Balasore districts of Odisha. Focus is given to youth belong to BPL, ST & SC families.

ROZGAR

The project, supported by L & T aims to improve the employability of 10000 poor youth within the age group of 18-35 years having minimum literacy level of 5th Std. This project is implemented in Odisha. The project includes mobilizing youth and providing them skill development training in one of the three areas i.e masonry; rod binding & fixing; and form carpentry. Training is provided by experts from L &T service centre and this project also ensures placement.

CHAPTER 5

GOVERNANCE, FINANCE AND ACCOUNTS

RGVN is a special institution registered under the Societies Registration Act, XXI of 1860 and hence referred to as an NGO. However its corpus is donated by IFCI, IDBI, NABARD which are government sponsored institutions. Later, Tata Social Welfare Trust (TSWT) too contributed to its corpus. RGVN is thus governed by a Board of Directors who are nominated by these institutions and some independent members specialized in the fields in which RGVN focuses. The Chairperson of RGVN has to be a nominee of IFCI.

RGVN also involves some eminent members of the society to advise its staff as to the activities and the capability of the NGOs which apply for RGVN's assistance. Earlier such meetings called the Local Advisory Committee (LAC) meetings used to be a regular feature of RGVN. However, because of the new emphasis on direct action by RGVN staff, the importance of the LACs has come down. Today, RGVN works with only a selective group of NGOs and other organizations in its areas of operation. The Head Office coordinates all the activities through the Resource Unit.

Finance and accounts:

RGVN prides itself in having a very strong finance and accounts unit. At present there are 8 persons looking after the accounts of RGVN. Besides there are four internal auditors and one Statutory auditor. The Board reviews the accounts regularly as public money is involved to set an example before the other NGOs whom RGVN grooms.

As on 31st March, 2014 the Corpus fund aggregated to Rs. ..... Crore.

Investments have been made in approved securities as required under section 11(5) of the Income Tax Act. Such long term investments aggregate Rs ..... lakh In addition, short term deposit of Rs. ..... lakh has been kept with commercial banks and mutual funds. RGVN has been notified under section 10 (23) (c) (iv) of Income Tax Act, thus giving it the status of an institution of national importance.

Accounts:

During FY 2013-14 RGVN earned an income of Rs. ..... lakh,comprising Rs..... lakh as yield on investment of corpus and other funds, Rs. ..... lakh as return flows from NGOs, Rs. ..... lakh as interest on loan and miscellaneous receipt and Rs. ..... lakh as grant for specific projects. The total expenditure during the year was Rs. ..... lakh comprising Rs. ..... lakh disbursed to NGOs, Rs. ..... lakh in specified projects. Of the remaining expenditure Rs. ..... lakh has been allocated as expenditure incurred in pursuance of objects of RGVN and Rs. .....lakh towards cost of back up services.

Auditors:

M/s Samikhya Das & Co., Chartered Accountants were appointed statutory auditors of RGVN for the year 2013-14. The consolidated accounts have been audited and certified by the auditors.

RGVN

Reaching the Unreached

BALANCE SHEET

2013 -14

Balance Sheet as on 31st March 2014

SOURCES OF FUND	Schedules	As on 31.03.2014 ₹	As on 31.03.2013 ₹
Corpus Fund	B	130,725,765	130,725,765
Reserves & Surplus	A	16,408,714	16,480,300
Funds	C	3,122,249	2,852,083
Loans	F	17,723,608	28,705,745
Grants (Pending utilization)	D	14,879,605	13,202,632
Project (Pending utilization)	E	4,104,161	1,300,780
Provision For Doubtful Loan		14,344,839	14,344,839
Collateral Deposit		243,840	243,840
Total	₹	201,552,781	207,895,984
APPLICATION OF FUND			
Fixed Assets (at depreciated value)	G	2,133,949	2,346,197
Investment (at cost)	H	135,546,315	148,343,068
Loans (out of loans/ funds receives for specific projects considered good unless otherwise stated)	I	43,002,762	44,777,738
Balances	J	11,929,930	3,776,638
Advances & Other Receivables	K	5,568,959	5,281,477
Brahmaputra Community Development Trust		3,370,866	3,370,866
Total	₹	201,552,781	207,895,984

For the period ended 31st March 2014

		Year ended 31.03.2014			Year ended 31.03.2013		
INCOME	Sche- - dules	Direct ₹	Administration ₹	Total ₹	Direct ₹	Administration ₹	Total ₹
Interest/Dividend							
on Investment		–	–	16,488,142	–	–	12,406,388
on loan (housing)		–	–		–	–	13,433
on loan (NGOMF)		–	–	573,854	–	–	1,420,234
Recoveries in pursuance of Objects & Commitment Charges		–	–	5,208,851	–	–	8,911,382
Grants for specific Projects		–	–	37,693,005	–	–	36,041,986
Income from project		–	–	–	–	–	1,043,957
Miscellaneous Receipts		–	–	115,581	–	–	336,116
Total ₹				60,079,433			60,173,496
EXPENDITURE							
Direct Expenditure in Pursuance of Objects	L	46,401,281		46,401,281	43,231,129		43,231,129
Expenses on and for Personnel	M	7,583,735	1,338,306	8,992,041	6,273,058	1,107,010	7,380,068
Meetings		238,200	42,035	280,235	525,539	92,742	618,281
Expenses on Administration	N	2,124,504	374,913	2,499,417	3,160,475	557,731	3,718,206
Interest	O	580,815	102,497	683,312	1,618,757	285,663	1,904,420
Premium paid on purchase of Investments (written off)							48,000
Loss on sale of Investment				331,426			
Depreciation		412,067	72,718	484,785	457,459	80,728	538,187
Total ₹		57,340,602	1,930,468	59,602,497	55,266,417	2,123,874	57,438,291
Excess of income/expen- diture over expenditure/ income				476,936			2,735,205
Less							
Plough back to Corpus						1,900,000	
Loan loss provision						250,000	2,150,000
Balance c/f				476,936			585,205

SCHEDULE - A

RESERVES & SURPLUS		As on 31.03.2014 ₹		As on 31.03.2013 ₹
Capital Reserve (Grants for acquisition of assets)		3,083,763		3,083,763
Income & Expenditure Account surplus of earlier year	13,396,537		13,311,332	
Less; Previous year adjustment (As per Notes on Accounts)	548,522		500,000	
	12,848,015		12,811,332	
Add/Less;surplus/loss of current year/ previous year	476,936	13,324,951	585,205	13,396,537
₹		16,408,714		16,480,300

SCHEDULE - B

CORPUS FUND		As on 31.03.2014 ₹		As on 31.03.2013 ₹
Corpus Fund	109,305,000		107,405,000	
Add; Plough back from interest during the year		109,305,000	1,900,000	109,305,000
TSWT-RGVN Corpus Fund	21,420,765		21,420,765	
Add; Plough back from interest during the year		21,420,765		21,420,765
₹		130,725,765		130,725,765

SCHEDULE - C

FUNDS	As on 31.03.2014 ₹	As on 31.03.2013 ₹
Employees Welfare Funds:		
Hospitalization Benefit	155,389	35,238
Disability	1,966,860	1,816,845
	2,122,249	1,852,083
Human Resources Dev. Funds	500,000	500,000
Rural Innovation Fund	500,000	500,000
₹	3,122,249	2,852,083

SCHEDULE - D

GRANTS	Balance As on 01.04.2013 ₹	Received/ recovered during the period ₹	Utilized/ disburse during the period ₹	Balance As on 31.03.2014 ₹
Sir Dorabji Tata Trust (Revolving Fund for Bihar)	2,926,316			2,926,316
Housing Development Finance Corp. (Implementation Exp, RGVN/Agency)	194,000			194,000
Social Work and Research Center, Tilonia	8,000			8,000
Humanist Institute for Co-operation with Development Countries, The Netherlands (for graduating NGOs to MFIs in Orissa State)	2,580,057	3,846,154	4,020,651	2,405,560
SIDBI (Flexi Grant) (for capital accusition for Patna Regional Office)	123,716			123,716
Sir Dorabji Tata Trust - System of Rice Intensification (1) (promotion of System of Rice Intensification)	988,929		988,929	0
National Bank for Agriculture and Rural Development - System of Rice Intensification (promotion of System of Rice Intensification)	328,416	374,440	9,932	692,924

SCHEDULE - D contd...

GRANTS	Balance As on 01.04.2013 ₹	Received/ recovered during the period ₹	Utilized/ disburse during the period ₹	Balance As on 31.03.2014 ₹
Tata Social Welfare Trust-Interest from corpus investment , for specific programme in all the region expecially NER & Chattisghar & enhancement of salary of RGVN staff.	1,127,001			1,127,001
Sir Dorabji Tata Trust , to initiate an action research in two regions in Northwast on promotion of constructive development activities by civil groups to create replicable livelihood models.	64,758			64,758
The J.R.D. Tata Trust, towards livelihood programme in Northeast and Chhattisghar states.	959,522		959,522	0
The J.R.T. Tata Trust, towards flood relief in the state of Orissa.	776,087	1,960,885	379,020	2,357,952
National Bank for Agriculture and Rural Development - 10 (ten) Financial Literacy programe in six district of Lower Assam.	413,801			413,801
Govt of Assam, State statistical stetregy plan	148,366	48,020	196,386	0
OXFAM India, Disaster Risk Reduction Program in Assam	415,058	864,310	1,279,368	0
European Union funded project on Cross - border Transfer of Agricultural Technologies, Institutional and Market Development for six Districts of Assam.	640,668	22,412,654	21926190	1,127,132
Assam Foundation of North America towards setting up an yarn bank in Assam.	100,491	301,334	166916	234,909
TATA Steel towards re-habilitation & livelihood generation project for earthquack effected areas of South Sikkim under NER.	659,417	25,215	684632	0
National Bank for Agriculture and Rural Development - Financial Literacy programe in the state of Jharkhand under Patna Regional Office.	137,491	267,000	404491	0

SCHEDULE - D contd...

GRANTS	Balance As on 01.04.2013 ₹	Received/ recovered during the period ₹	Utilized/ disburse during the period ₹	Balance As on 31.03.2014 ₹
National Bank for Agriculture and Rural Development - Lead Crop at Barpeta Dist of Assam.	610,538	339,336	233708	716,166
National Bank for Agriculture and Rural Development - Mushroom cultivation in Baska Dist of Assam under NER Regional Office.		126,500	126500	0
Give India		452,857	452857	0
National Rural Livihood Mission, Mahila Kisan Sashaktikaran Pariyojana, towards implementing in two blocks of Berpata Dist & one block at Dhamaji Dist of Assam.		2,325,000	65000	2,260,000
RGVN-Solar Energy, innitiative from individual & charitable org for salar projects		50,000		50,000
International Rice Research Institute, towards implementing a demonstration of "Stress Tolerant Rice Varieties" in Assam.		151,750	39050	112,700
UN Women, workshop on gender in-equality.		81,944	34572	47,372
CRISIL Foundation, for financial literaty workshop in the state of Assam, Sikkim & Tripura.		1,653,750	1,636,452	17,298
North East Rural Livelihood Programe-SIKKIM		2,926,005	2926005	0
North East Rural Livelihood Programe-Tripura		593,740	593740	0
₹	13,202,632	38,800,894	37,123,921	14,879,605

SCHEDULE - E

PROJECT / CSR	Balance As on 01.04.2013 ₹	Received/ recovered during the period ₹	Utilized/ disburse during the period ₹	Balance As on 31.03.2014 ₹
All India Artisans and Craftworkers Welfare Association (AIACA) for working in three cluster in the state of Assam, Manipur & Tripura.	141,527	266,161	119,675	288,013
Confederation of Indian Industries, for preparing a study report on skill gap study for the state of Assam.	123,000	149,400	110,751	
JINDLE Steel for development of SHG in the state of Odisa.	4,000		495	3,505
Numalighar Refinery Ltd for implementation of "System Of Rice Intensification" (SRI) in and around their refinery at Numalighar in the Dist of Golaghat of Assam.	460,207	192,000	172,576	479,631
Hindustan Coca-Cola Beverages Pvt Ltd, towards providing basic hygienic emenities & livelihood support for three villages surrounding their Burnihat premises.		565,166	76,141	489,025
Indian Oil Corporation, Guwahati Refinery Division ,for implementing different training programme on livehood for unemployed girls & women in and around the refinery campus.		729,781	279,287	450,494
McLoed Russel India Ltd,		361,266	292,886	68,380
Powergrid Corporation of India for implementation of "System Of Rice Intensification" (SRI) in three Dist of Assam VIZ. Kamrup (Rangia), Nagoan (Kampur) & Sonitpur (Balipara).		1,002,992	715,845	287,147
USHA Silai School for opening school as Woman Entrepreneur for teaching girls & women in villages to sew using USHA sewing machine, for Assam.		188,370	8,640	179,730

SCHEDULE - E contd...

PROJECT / CSR	Balance As on 01.04.2013 ₹	Received/ recovered during the period ₹	Utilized/ disburse during the period ₹	Balance As on 31.03.2014 ₹
Indian Institute of Entrepreneurship for organising specific training on EDP in the state of Assam.		679,359	679,359	0
Industrial Finance Corporation of India, initiative towards promotion of low cost sanitation and solar lighting in semi urban areas near Guwahati,Assam	572,046		375,459	196,587
Industrial Finance Corporation of India, initiative towards development of land at shishugram		1,500,000		1,500,000
₹	1,300,780	5,634,495	2,831,114	4,104,161

SCHEDULE - F

LOANS (for specific projects)	Balance As on 01.04.2013 ₹	Received during the period ₹	Repaid during the period ₹	Balance As on 31.03.2014 ₹
Secured:				
Housing Development Finance Corporation Ltd. (Shelter Loan secured by mortgage of dwelling units of beneficiaries and undertaking of RGVN)	15,618,608			15,618,608
Small Industries Development Bank of India (Loan for Micro Finance at Patna Regional office secured by term deposit @ 2.5% against disbursement)	1,071,342		1,071,342	0
Small Industries Development Bank of India (Loan for Micro Finance at Bhubaneswar Regional office secured by term deposit @ 2.5% against disbursement)	714,000		714,000	0
Rashtriya Mahila Kosh (Loan for Micro Finance at NER & Chhattisgarh Regional office)	5,851,895		5,851,895	0

SCHEDULE - F contd...

LOANS (for specific projects)	Balance As on 01.04.2013 ₹	Received during the period ₹	Repaid during the period ₹	Balance As on 31.03.2014 ₹
Small Industries Development Bank of India (Loan for Micro Finance at NER Regional office secured by term deposit @ 2.5% against disbursement)	1,449,900		1,449,900	0
Unsecured:				
National Bank for Agriculture & Rural Development (Loan for Micro Finance at NER , Patna, Bhubaneswar & Chhattisgarh Regional office)	4,000,000		2,000,000	2,000,000
National Bank for Agriculture & Rural Development (Loan for Mushroom cultivation under NER Regional office)		105,000		105,000
(a) ₹	28,705,745	105,000	11,087,137	17,723,608

SCHEDULE - G

	GROSS BLOCK				DEPRECIATION			NET BLOCK	
(FIXED ASSETS)	As on 01.04.13 ₹	Addition ₹	Sales ₹	As on 31.03.2014 ₹	Up to 31.03.2013 ₹	For the Year ₹	Up to 31.03.2014 ₹	As on 31.03.2014 ₹	As on 31.03.2013 ₹
Office Equipment	7,633,269	161,550		7,794,819	6,931,458	215,840	7,147,298	647,521	701,811
Furniture & Fixture	2,223,519	61,564		2,285,083	1,374,399	91,068	1,465,467	819,616	849,120
Motorcycle	1,295,455			1,295,455	1,119,010	35,289	1,154,299	141,156	176,445
Cycle	10,135	3,700		13,835	9,492	869	10,361	3,474	643
Vehicle	2,431,683			2,431,683	1,946,541	97,028	2,043,569	388,114	485,142
Generator	48,500			48,500	42,027	1,618	43,645	4,855	6,473
Computer Software	325,000			325,000	198,438	31,641	230,079	94,921	126,563
Weeder		45,724		45,724		11,431	11,431	34,293	
₹	13,967,561	272,538	0	14,240,099	11,621,365	484,785	12,106,150	2,133,949	2,346,197

SCHEDULE - H

INVESTMENTS (AT COST) **NGOSP**	As on 31.03.2014 ₹	As on 31.03.2013 ₹
MUTUAL FUNDS:		
Franklin Templeton Flexi Cap Fund	2,500,000	2,500,000
DSP Merrill Lynch Tiger Fund	1,500,000	1,500,000
DSP Merrill Lynch Top 100 Fund	2,500,000	2,500,000
SBI Magnum Contra Fund	2,500,000	2,500,000
TATA Equity Opportunities Fund	1,500,000	1,500,000
TATA Pure Equity Fund		2,500,000
UTI Money Market Fund	500,000	500,000
SBI Contra Fund-Regular Plan-Dividend	65,794	
BONDS :		
West Bengal Infrastructure Development Finance Corporation Ltd. (Face value ₹ 50,00,000/-) ₹ 50,00,000/-@ 9.20% put/call option 06.04.2020.	5,000,000	5,000,000
ICICI Bank (perpetual) (Face value ₹ 2,17,80,000/-) ₹ 30,00,000/- @10.10% put/call option 09.08.2016 ₹ 1,40,00,000/- @9.98% put/call option 13.06.2016 ₹ 10,00,000/- @8.95% date of maturity 22.06.2021 ₹ 37,80,000/- @10% date of maturity 10.11.2017	21,780,000	21,780,000
Axis Bank (perpetual) (Face value ₹ 70,00,000/-) ₹ 30,00,000/- @10.05% put/call option 30.09.2016 ₹ 20,00,000/- @10.05% put/call option 30.09.2015 ₹ 20,00,000/- @10.1% date of maturity 30.03.2017	7,000,000	7,000,000

SCHEDULE - H contd...

INVESTMENTS (AT COST)	As on 31.03.2014 ₹	As on 31.03.2013 ₹
HDFC Ltd. (Face value ₹ 20,00,000/-) ₹ 20,00,000/- @ 10.35% date of maturity 06.06.2017	2,000,000	2,000,000
Kotak Mahindra Bank (Face value ₹ 10,00,000/-) ₹ 10,00,000/- @ 10.25% date of maturity 09.05.2018	1,000,000	1,000,000
Yes Bank (Face value ₹ 50,00,000/-) ₹ 50,00,000/- @ 9.65% put/call option 22.01.2020	5,000,000	5,000,000
Bank of Baroda ₹ 50,00,000/- @ 9.15% put/call option 23.11.2020	5,000,000	5,000,000
Industrial Development Bank Of India (Face value ₹ 50,00,0000/-) (₹ 50,00,000/- @8.85% date of maturity 20.12.16)	5,000,000	5,000,000
TERM DEPOSITS:		
LONG:		
HDFC Ltd. (FD @ 9.3% quarterly, maturity on 04.02.14)	4,000,000	4,000,000
HDFC Ltd. (FD @ 9.55% quarterly, ₹ 20,00,000 maturity on 23.02.14) (FD @ 9.55% quarterly, ₹ 50,00,000 maturity on 22.05.14) (FD @ 9.55% quarterly, ₹ 20,00,000 maturity on 23.11.16)	9,500,000	7,000,000
HDFC Ltd. (FD @ 9.8% quarterly, ₹ 50,00,000 maturity on 21.06.14) (FD @ 9.8% quarterly, ₹ 75,00,000 maturity on 05.08.14) (FD @ 9.8% quarterly, ₹ 50,00,000 maturity on 12.10.14) (FD @ 9.8% quarterly, ₹ 30,00,000 maturity on 12.06.15)	20,500,000	20,500,000

SCHEDULE - H contd...

INVESTMENTS (AT COST)	As on 31.03.2014 ₹	As on 31.03.2013 ₹
HDFC Ltd.(TSWT)	700,000	700,000
(FD @ 7.75% quarterly, maturity on 04.11.14)		
HDFC Ltd.	10,000,000	10,000,000
(FD @ 9% quarterly, maturity on 25.10.2013)		
ICICI Bank (perpetual) (TSWT)	20,000,000	20,000,000
₹ 2,00,00,000/- @9.98% put/call option 13.06.2016		
Other Banks (NGO MF)	750,000	6,363,000
(Pledge to Small Industries Development Bank of India, HDFC Bank Ltd.,State Bank Of India & The Assam Co-operative Apex Bank Ltd.as security)		
TERM DEPOSITS:		
SHORT:		
Banks	7,250,521	14,500,068
₹	130,546,315	148,343,068

SCHEDULE - I

LOANS	Outstanding As on 01.04.2014 ₹	Disbursed during the period ₹	Repayment during the period ₹	Outstanding As on 31.03.2014 ₹
Secured:				
Housing Development Finance Corporation Ltd. (Shelter Loan) (secured by mortgage of dwelling units of beneficiaries in form of lender)	19,926,459			19,926,459
Unsecured:				
Small Industries Development Bank of India (for Micro Finance on lending to beneficiaries at Patna Regional office)	3,840,730		194,166	3,646,564

SCHEDULE - I contd...

LOANS	Outstanding As on 01.04.2014 ₹	Disbursed during the period ₹	Repayment during the period ₹	Outstanding As on 31.03.2014 ₹
Small Industries Development Bank of India (for Micro Finance on lending to beneficiaries at Bhubaneswar Regional office)	3,361,443		332,586	3,028,857
Housing Development Finance Corporation Ltd. (for Microfinance on lending to beneficiaries at Patna Regional office)	50,110		7,753	42,357
Assam Co-operative Apex Bank (for Micro Finance on lending to beneficiaries at NER Regional Office)	1,462,617		51,193	1,411,424
National Bank for Agriculture & Rural Development (for Micro Finance on lending to beneficiaries at NER, Patna, Bhubaneswar & Chhattisgarh Regional Office)	3,021,776		7,521	3,014,255
State Bank Of India (for Microfinance on lending to beneficiaries at Bhubaneswar Regional Office)	5,667,177		212,278	5,454,899
State Bank Of India (for Microfinance on lending to beneficiaries at NER Regional Office)	272,839		323,726	-50,887
Rashtriya Mahila Kosh (for Microfinance on lending to beneficiaries at NER Regional Office)	4,910,649		582,330	4,328,319
Rashtriya Mahila Kosh (for Microfinance on lending to beneficiaries at Chhattisgarh Regional Office)	662,000			662,000
Small Industries Development Bank of India (for Micro Finance on lending to beneficiaries at NER Regional office)	1,601,938		63,423	1,538,515
₹	44,777,738	0	1,774,976	43,002,762

SCHEDULE - J

BALANCES	As on 31.03.2014 ₹	As on 31.03.2013 ₹
In hand:		
RGVN	26,444	31,708
In Current / Savings Accounts with banks		
RGVN	11,903,486	3,744,930
₹	11,929,930	3,776,638

SCHEDULE - K

ADVANCE & OTHER RECEIVABLES	As on 31.03.2014 ₹	As on 31.03.2013 ₹
Advances (unsecured and considered good recoverable and/or adjustable) To staff & others(Agencies for projects)	1,247,469	638,897
Personnel Loan (staff)	569,357	719,626
Security Deposits	193,200	145,180
Tax at sources	3,376,256	2,581,758
SIDBI Counseling Centre		93,008
BADP		615,663
Community based NRM		64,746
NCRI		7,280
Indian Institude of Entrepreneurship, Guwahati-ESDP		387,597
United Nation Depelopment Programe.		27,722
Nabard Mushroom caltivation under NER	57,500	
Sun Edison	75,177	
NABARD-Financial Literacy for Imphal	50,000	
₹	5,568,959	5,281,477

SCHEDULE - L

EXPENSES IN PURSUANCE OF OBJECTS	Year Ended 31.03.2014 ₹	Year Ended 31.03.2013 ₹
Agency Disbursements	7,361,000	6,405,000
Expenditure on Specific Projects	274,181	271,990
Grant expenditure for Specific Project	37,693,005	36,041,986
Contribution for Relief and other activities		10,000
Training and Workshops	14,225	17,619
Rural Innovation	60,000	22,600
Membership subscription		21,000
Fellowship	434,700	121,267
Innovative project	564,170	319,667
₹	46,401,281	43,231,129

SCHEDULE - M

EXPENSES ON & FOR PERSONNEL	Year Ended 31.03.2014 ₹	Year Ended 31.03.2013 ₹
Salaries & Allowances	6,433,586	5,243,903
Gratuity	18,900	
Leave Encasement	198,267	212,642
Leave Travel Assistance	800,855	724,543
Interest Subsidies	99,816	102,408
Contribution:		
Provident fund	534,670	490,419
Hospitalization Benefit Fund	300,000	150,000
Group Accidental Insurance	32,039	28,288
Welfare Expenses	503,308	423,064
Joining and transfer		3,685
Recruitment Expenses	600	1,116
₹	8,922,041	7,380,068

SCHEDULE - N

EXPENSES ON ADMINISTRATION	Year Ended 31.03.2014 ₹	Year Ended 31.03.2013 ₹
Rent (Net)	752,476	1,180,153
Electricity	83,992	101,947
TRAVELLING & CONVEYANCE		
Directors		17,828
Executive Director	27,181	212,715
Employees	339,151	493,691
Others	55,519	35211
Vehicle Operations	121,635	209,611
Printing & Stationery	119,718	154,895
Postage & Telephone	214,738	299,309
Books & Periodicals	37,149	47,807
Bank Commission & Charges	21,289	28,258
Legal & Professional Fees	500	165,000
Electronic Communication	119,805	60,353
Foundation Day Celebration	31,595	
REPAIRS & MAINTENANCE		
Office Equipment	80,463	94,103
Furniture & Fixture	17,465	8,129
Electrical	26,536	31,915
Upkeep of Offices	116,057	156,412
AUDITOR'S REMUNERATION		
Statutory Auditors	33,708	61,798
Income tax matter	9,977	
Internal Auditors	141,604	132,363
Auditor's Travel Expenses	47,944	28,852

SCHEDULE - N

EXPENSES ON ADMINISTRATION	Year Ended 31.03.2014 ₹	Year Ended 31.03.2013 ₹
Insurance (others)	24,295	13,969
Miscellaneous Expenses	58,003	94,813
Advertisement Expenses	3,090	23,965
Guest Entertainment	13,327	12,139
Office Shifting Expenses	2,200	52,970
₹	2,499,417	3,718,206

SCHEDULE - O

INTEREST & PROCESSING FEE	Year Ended 31.03.2014 ₹	Year Ended 31.03.2013 ₹
Small Industrial Development Bank of India (for Micro Finance at;)		
Patna Regional Office :	35,194	428,475
Bhubaneshwar Regional Office :	11,607	219,921
North Eastern Regional Office :	38,098	480,757
National Bank for Agriculture & Rural Development (for Microfinance at NER,Patna,Bhubaneshwar & Chhattisgarh Regional Office)	104,138	175,287
Rashtriya Mahila Kosh (for Microfinance at North East & Chhattisgarh Regional Office)	329,182	359,531
National Bank for Agriculture & Rural Development (for mushroom caltivation under NER Regional Office)	1,203	
State Bank Of India (for Micro Finance at NER & Bhubaneshwar Regional Office.		86,132
Total of Interest paid on Loan Fund	519,422	1,750,103

SCHEDULE - O contd...

INTEREST & PROCESSING FEE	Year Ended 31.03.2014 ₹	Year Ended 31.03.2013 ₹
On Welfare Funds:		
Hospitalization Benefit Fund	13,875	4,302
Disability Fund	150,015	150,015
Total of Interest paid on Welfare Fund	163,890	154,317
₹	683,312	1,904,420

ACKNOWLEDGEMENT

We are grateful to our sponsors:
• IFCI • IDBI • NABARD • Tata Social Welfare Trust

RGVN acknowledges the following organizations for their support and encouragement:

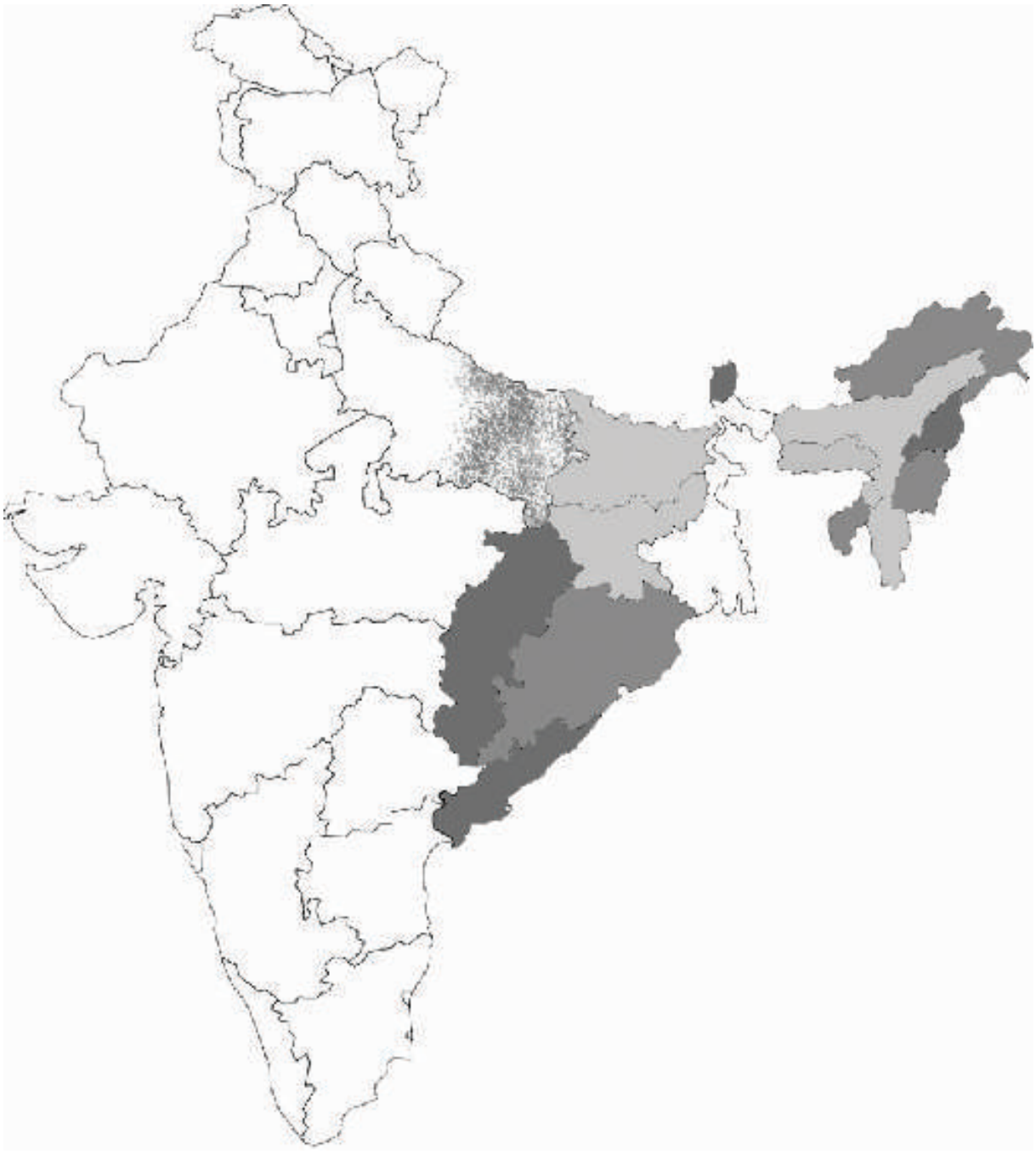
- Sir Dorabji Tata Trust (SDTT)
- Jehangir Ratanji Dadabhoy Tata Trust (JRDTT)
- HIVOS
- RMK
- SIDBI
- North Eastern Development Finance Corporation (NEDFi)
- HDFC
- Sir Ratan Tata Trust (SRTT)
- Ford Foundation
- Indian Oil Corporation (IOC)
- Government of Assam (GoA)
- NMDFC
- USHA International
- AIACA
- Numaligarh Refinery Ltd. (NRL)
- Power Grid Corporation of India Ltd.
- Hindustan Coca Cola Beverages Pvt. Ltd.
- CRISIL
- OXFAM India
- Concern Universal
- European Union (EU)
- Tata Steel
- Helvetas Swiss Intercooperation
- Brahmaputra meets Mississippi Group/ AFNA
- North East Rural Livelihood Project
- National Rural Livelihood Mission

We are thankful to our founder Chairperson Mr S.M Palia under whose initiative RGVN was established.

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Moreover, we would also like to extend our appreciation to our NGO partners for helping us in our Mission.

SPREAD OF RGVN



Snapshots


CRISIL
Rashtriya Gramin Vikas Nidhi
GATI










TRAINING ON MUSHROOM CULTIVATION
Coca-Cola
2014
UNDER HCCBPL-RGVN CSR





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