

**Registered name**

Access Livelihoods Consulting India Limited

Date of incorporation

19 September 2005

Paid-up share capital (on 31 March, 2016)

₹27,101,830

External auditor

VSPN, Chartered Accountants, Hyderabad

Board of directors (Financial year 2016-17)

P Mohanaiah: Director

GV Krishnagopal: Executive Director & Chief Executive Officer

GV Sarat Kumar: Executive Director & Chief Programs Officer

Registered office

Access Livelihoods Consulting India Limited

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Reimagining Livelihoods of Marginalized Communities



ACKNOWLEDGEMENTS

I want to thank everyone who has been with Access Livelihoods for the past 12 years in different relationships and contributed immensely to its growth. We have experienced both teething troubles and successes in these formative years. I must say that the visionary mentorship of Sashi Rekha Rajagopalan helped Access Livelihoods to overcome the hitches and transform itself into a mission-driven organisation. Partnerships and collaborations with like-minded foundations, Government and civil society organisations have enabled us to leverage their support in actualising the vision.

As a result, there have been many rewarding moments in the last 12 years. We have set ambitious benchmarks and carved a niche for ourselves in the livelihoods sector through a gamut of value products and services. Motivated by these accomplishments, we have to toil to better our target communities continuously.

The entire Access Livelihoods Team has worked tirelessly to achieve all that we have been able to in these 12 years, seamlessly supporting and complementing each other's efforts critically and honestly. I hope you will find this document useful, and we look forward to your comments and queries.



Krishnagopal Grandhi

Chief Executive Officer, Access Livelihoods

INTRODUCTION

With a humble beginning in 2005, Access Livelihoods has completed 12 years. It has many achievements to its credit in its chosen path of creating a robust livelihood ecosystem in the country. Of course, the company has also faced many challenges in the process. Twelve years is a long period in the life of any organization, especially an organization like Access Livelihoods, which is unique in many respects.

Access Livelihoods works *to enable equitable and sustainable economic development, with the generation and distribution of wealth favouring the economically marginalized.* Towards this mission, Access Livelihoods provides techno-managerial services aimed at mainstreaming the economically marginalized.

Importantly, while many agencies in India are working with a comparable mission, they work through raising grants, while Access Livelihoods works as a business enterprise. This means that as it works to fulfil its mission, Access Livelihoods has to generate revenues and surpluses to support ongoing operations and growth in terms of reach and depth of services. This approach is a deliberate choice, based on its value-driven belief that if it must support other organisations to flourish, it must have its own demonstrably lived experience to do the same. Access Livelihoods thus faces the unenviable challenge of sustaining itself as it enables severely marginalized people and communities to sustain themselves and improve their lives.

This document tells how Access Livelihoods met the above challenges and worked towards fulfilling its mission in its first 12 years (2005 to 2017). The document will interest anyone concerned about the millions of people who suffer economic marginalization and cannot live to their full potential. More specifically, the document will be of interest to professionals, including past, present and future Access Livelihoods staff and associates, who are dedicated to the cause of empowerment of the economically marginalized.

The challenge has several dimensions



Capital

Access Livelihoods needs to continuously generate financial resources to employ professionals and offer quality services to communities.



Innovation

Access Livelihoods needs to be continuously innovative to leverage opportunities, overcome challenges and develop business models that address a set of chronic problems marginalised producers face when they seek to benefit from the mainstream market on fair and remunerative terms.



Engagement

Access Livelihoods has to maintain deep engagements with stakeholders to build their trust and confidence and secure their involvement in challenging growth journeys.



ECONOMIC MARGINALIZATION: KEY ISSUES

- 92 per cent of India's workforce (accounting for 63 per cent of the country's GDP) is in the unorganized sector. The entire farm sector falls under the 'informal' category; only one-fifth of non-farm workers are in the organized sector. Unorganized and 'informal' producers receive an inadequate share of the economic value they help.
- While tribal groups form only 8.2 per cent of India's population, they account for 34 per cent of the country's displaced persons and face severe hardships disproportionate to their numbers.
- Ninety-three per cent of India's population between the age of 15 and 50 is unskilled. Of the 15 million youth entering the job force every year, 75 per cent are not job-ready.
- There has been a 10 per cent decline in the participation of women in India's workforce in the last 10 years.
- Low returns and lack of accessible opportunities are forcing people working in the primary sector (agriculture, forestry, fishing, etc) to enter new and unfamiliar livelihood spaces.
- Due to several distress factors including limited employment opportunities in rural areas, declining and uncertain returns from cultivation, fragmentation of landholdings, declining public investment in agriculture, and drought and floods, a large number of people are compelled to migrate. Large-scale migration has several positive as well as negative social, economic and political effects.

Earlier, Access Livelihoods had brought out a document covering the milestones from 2005 to 2011 (6 years). It talked mainly about the following key aspects:

- Role envisioned, and the role played by Access Livelihoods
- Three foundational ideas which formed the bedrock of Access Livelihoods as an organization
- Genesis and growth of the organization in its formative years
- Setting the direction after a sound kick start
- Transforming itself as a mission-driven organization
- Mission compliance through promoting sustainable livelihoods by providing techno-managerial services and value products
- Making a direct impact on the livelihoods of the economically marginalized

This present document revisits the past and adds the experience of subsequent years in its efforts not to lose the lessons of history.

01

Beginnings



Access Livelihoods was founded in 2005 by two graduates of the Institute of Rural Management, Anand (IRMA)- GV Krishnagopal (“KG”) and G Satyadev (“Satya”)- who were together in the batch of 1999. After working in the development sector for some years, they met in 2004 under the umbrella of Akshara Network, a network of management professionals offering development support services. The seed of Access Livelihoods was sown in Akshara Network, with deliberations for starting a separate unit that would cater to non-government organizations (NGOs), community-based organizations (CBOs) and development agencies.

KG and Satya were to run this unit, which was registered as a company. However, they felt that if the organization wanted to make a significant and sustainable impact, it required dedicated professionals who could commit full-time. A loose association of consultants with different professional commitments was not sufficient. Hence, they decided to move out of Akshara to start their own company. Later, Madhu Murthy and Sarat Kumar (IRMA alumnus), V Madhusudan Rao and DSRC Murthy joined KG and Satya.

As Access Livelihoods’ seeds were sown in Akshara Network, it was decided that the company’s name should start with ‘A’. As the organisation’s mission was about improving market access of the economically marginalized, ‘access’ suggested itself, and the name decided for registration of the company was ‘Access Livelihoods Consulting India Pvt Ltd’. Thus, ‘Access Livelihoods’ was chosen as the brand name of the registered company.

Access Livelihoods was incorporated with no financial backing, without projects, and even without a proper office. All that was going for the promoters was enthusiasm, vision, and the goodwill of friends and family members.

The company started with three shareholders — KG, Satya, and one of their IRMA batch mates, Taru Paliwal; with a paid-up share capital of ₹100,000 and one staff member: KG, who operated from his home. Taru soon moved to the United States of America, and in keeping with the promoters’ agreement that there would be no absentee shareholding, she divested her stake.





VALUE-DRIVEN BUSINESS

From its very inception, Access Livelihoods has had a strongly value-driven business, reflected in the following guidelines of optimal returns decided by the promoter-shareholders:

- Fees would be charged, and revenues would be earned from other avenues primarily to cover costs and allow for expansion. Some services would be offered at low cost or free.
- With adjustments for future inflation, the maximum salary would be ₹24 lakh. The ratio of highest to the lowest pay of full-time consultants would not exceed 12:1.
- There would be a 12 per cent cap on dividends that could be declared if the company earned a surplus.
- Resources would be used optimally for the operation of its offices.

The organisation's mission statement was drafted so that it incorporated the principle of optimal returns. While the first draft spoke of providing “consulting services to collectives of the poor, civil society, business, government and individuals so as to facilitate and enable sustainable livelihoods...,” the second and final draft went as follows:



Mission

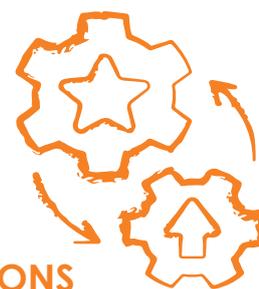
To fulfil the need for affordable (emphasis added), timely and quality professional consulting services to individuals, businesses, government, non-government and community-based organizations; in order to promote sustainable livelihoods, thereby creating equitable share and control over a growing economy for the poor.



MENTOR

Every fledgling enterprise requires strong mentoring to establish itself. Access Livelihoods was fortunate to get this support from Shashi Rekha Rajagopalan (1951-2011), a consultant with special interests in frontline credit delivery, co-operative legislation, and developing voluntary organizations. She was a member of the boards of Reserve Bank of India (RBI) and National Bank for Agriculture and Rural Development (NABARD), a member of several government committees, and Chairperson of Cooperative Development Foundation (CDF), popularly known as Sahavikasa, a Hyderabad-based society committed to the promotion of self-reliant cooperatives.

The promoters of Access Livelihoods got to know Shashi through their association with CDF, and with the largeness of spirit that she was known for, she virtually adopted the company. She provided training and vital inputs in crucial areas like strategic planning, internal accounting and external communication. She helped Access Livelihoods set up an advisory board and get two independent directors, who served as chairpersons successively. Shashi Rajagopalan herself kept a close watch on Access Livelihoods' initial growth.



START OF OPERATIONS

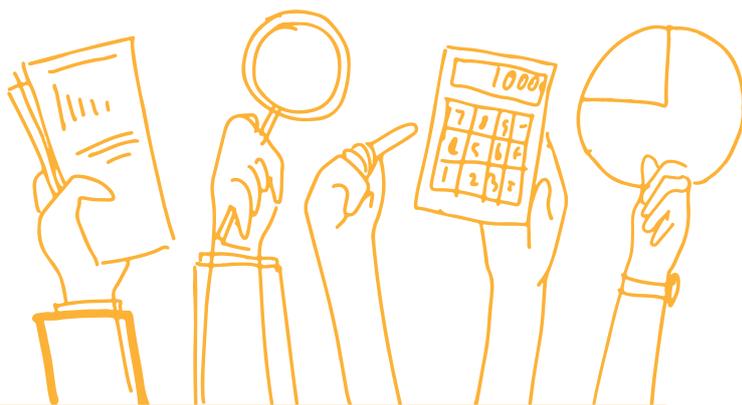
The first project secured by the company was from World Vision India (WVI) – a humanitarian organization that undertakes disaster relief operations and works in a number of districts of India through long-term community development programs. Access Livelihoods was asked to organize a training program on livelihoods promotion as part of the WVI's response to the devastating Tsunami cyclone of 2004. Subsequently, the association with WVI grew, with Access Livelihoods working for several of WVI's state branches.

As more work started to flow, the staff strength increased to three and a two-room office was set up, with furniture and computers donated by family members, friends and relatives. By the end of its first financial year, Access Livelihoods had served ten clients in five states.



02

Strategy



By the end of its one year of operations, the promoters of Access Livelihoods realized that if the company had to directly impact many households and groups across the country, it had to go beyond the traditional scope of consulting, which is generally limited to advisory services. Thus, Access Livelihoods itself had to get into the role of envisioning and setting up several organizations working directly for the economically marginalized. Thus, moving away from the conventional consultancy role of designing and advising, the company had to assume the role of doing. The move stemmed from the belief that doing enables a better understanding of practical problems. It also allows the applicability of ideas in different settings, at different times and learning from experience.

Further, it had to offer multi-dimensional services for both existing and emerging organizations in an integrated way and work in various dimensions.



With stakeholders—individuals, households, groups, intermediaries (non-government, private, government)- at different levels through diverse institutions: cooperatives, registered societies, companies, trusts and trade unions



Across value chains: inputs, processes and outputs



In a variety of contexts: social, legal, political, technological, economic, environmental, etc.



On improving all the five essential forms of capital: human, social, financial, physical and natural

This expanse of work could result in multiple outcomes:

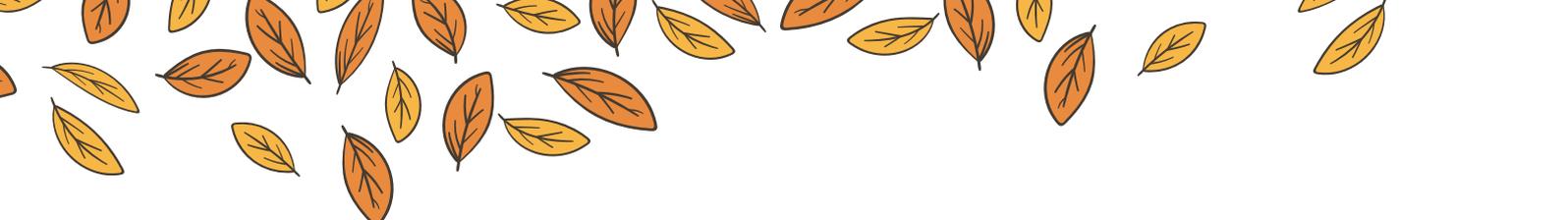
Increased income

Decreased expenditure

Improved productivity

Improved skills

Better management of risks



INTEGRATED SERVICE DELIVERY

The multidimensional and integrated scope of work and its possible outcomes and results are elaborated below.

01 Input Services

- Physical Resources
- Social Resources
- Technological Resources
- Finance Resources
- Human Resources
- Natural Resources

03 Output Services

- Post Harvest Processes
- Post Production
- Storage
- Grading
- Marketing
- Branding

05 Results

- Increased Food Security
- Increased Incomes
- Increased Incomes
- Increased Productivity
- Decreased Expenditure
- Risk Managed



02 Process

- Farm Processes
- Forum Processes
- Place Changes
- Time Changes
- Capacity Enhancement

04 Outcomes Management

- Employment Generation
- Enterprise Promotion
- Equitable Distribution
- Economic Growth



OUTCOMES: FIVE 'E'S

Sustainable economic development for the benefit of the economically marginalized can be achieved only by addressing issues and enabling outcomes at both macro and micro levels. While economic opportunities can be created at the micro-level, either by generating enterprises or employment, it is imperative to address those policies and other aspects of the macro-environment that are not supportive of the marginalized. It is also essential to ensure that marginalized households and groups have free access to opportunities and a fair ability to exercise options. Unless we tackle these issues, efforts to overcome economic marginalization will be incomplete.

Hence, the following outcomes, or five Es, were identified as the cornerstones for assessing the impact of Access Livelihoods' work:



- 01 Enterprise promotion and development:** promoting individual and group enterprises of the marginalized to engage with the market beneficially
- 02 Employment generation and development:** developing programs to enable the economically marginalized to benefit from emerging opportunities
- 03 Economic growth and development:** ensuring that policies and legislations aim to enhance the livelihoods of the marginalized
- 04 Equitable economy:** promoting the optimum accumulation of wealth by all; sensitizing organizations and individuals on the value of the contribution of the marginalized so that they ensure inclusive and equitable growth, not in a spirit of charity or social safety, but out of a belief that growth is sustainable only if equitable.
- 05 Empowerment:** ensuring that the poor are adequately meta-skilled to adapt to any environment, and they are sufficiently motivated and aware of demanding their rightful share.

FOCUS GROUPS

One of Access Livelihoods' core foundational ideas was that it would not work for the livelihood 'sector'; it would work for people engaged in particular livelihoods and experiencing a high degree of marginalization and vulnerability. The company identified the following categories of individuals, households and groups as focus groups:

Marginal and small cultivators

Rural labourers

Small livestock-holders

Unorganized artisans

Fisherfolk using non-mechanized equipment

Urban economically marginalized

Socially marginalized

Internally displaced people and people living in disaster-prone areas

Forest produce gatherers

Micro and small entrepreneurs

Socially and economically vulnerable communities

In subsequent years, the focus groups were modified. Instead of focusing on all rural labourers, Access Livelihoods decided to focus on migrant labourers in construction and agriculture. Likewise, the category of 'unorganized artisans' got redefined as 'asset-less producers and weavers'. The category of 'vulnerable communities' was elaborated to include the differently-abled, people with HIV or chronic diseases, single women, marginalized castes and unemployed youth.

ORGANIZATIONAL VALUES

Apart from the principle of optimal returns, explained in the previous section, the following were identified as Access Livelihoods' core values:

- **Positive bias:** In choosing clients and defining the scope of work in specific instances, Access Livelihoods would be positively biased towards marginalized groups, underserved geographical areas, pro-marginalized institutions and pro-marginalized policies.
- **Non-discriminatory approach:** Within the framework of positive bias, Access Livelihoods would be non-discriminatory. As working with the marginalized is required, it would have to sensitize other sections of society that are better endowed and could decrease economic marginalization. Insofar as they are committed to the economically marginalized, Access Livelihoods would not discriminate between categories of clients. The company would also be non-discriminatory in building its internal team. It would encourage women and people of marginalized groups to join and welcome professionals from all domains.
- **Transparency and accountability:** Access Livelihoods would strive to be transparent internally and externally. The performance of every member of the organization, including the Chief Executive Officer (CEO), would be monitored and made public. The company would be ultimately accountable to the marginalized. Therefore, even though it is not legally bound to make its financial reports public, it will do so as it is accountable for the money it has received.
- **Green practices:** In all its endeavours, Access Livelihoods would make every effort to conserve energy and natural resources

In subsequent years, Access Livelihoods has identified the following core values:

- **Learning teams and organization:** The company strives to acquire knowledge and apply it creatively in all its engagements with/for the economically marginalized.
- **Excellence:** The company strives to attain excellence by being cost and resource-conscious and managing delivery in time.

BUSINESS PRACTICES

Going beyond the normal scope of consulting organizations, Access Livelihoods decided that it would:

- Offer integrated support services for stakeholders at different levels across value chains to achieve multiple outcomes.
- Cater to a wide service base, including businesses, governments, Non-Government Organisations (NGOs), Community-Based Organisations (CBOs), International Non-Government Organisations (INGOs), trusts/foundations, research and academic institutions.
- Offer affordable services through tight control on overheads, differential pricing and cross-subsidization, which would enable it to meet the needs of small organizations, CBOs and voluntary bodies working at the grassroots level.
- Make voluntary social contributions through low-cost training programs, advocate for better livelihoods, provide fellowships to social entrepreneurs, and volunteer for small NGOs and CBOs.
- Design products and services proactively to keep pace with the emerging needs of the market economy and changing socio-political and legal structures.

GOVERNANCE

While the promoter-shareholders of Access Livelihoods automatically constituted its board of directors, they were keen to induct independent, non-executive directors who would guide the company and help it stay on its value-driven path. Over the years, Access Livelihoods has been fortunate to get the guidance of some eminent and experienced professionals in this capacity (see the table titled 'Board members: 2005-2017'). The company's first chairman was an independent director: Amitabh Guha, Chairman, South Indian Bank (earlier Managing Director of State Bank of Hyderabad and State Bank of Travancore). Mr Vinod Reddy, an alumnus of IIM-Ahmadabad, succeeded him. Mr Reddy had rich experience in business planning and development, systems design, marketing and finance.

For some years, Access Livelihoods also had informally constituted advisory boards, which included several renowned professionals at different times (see table 'Advisors').

However, independent board members or advisors found it difficult to spare time for Access Livelihoods as the company grew. The involvement of these professionals reduced, particularly after 2015. One of its promoters, G. Satyadev, left Access Livelihoods in the first half of the financial year 2017-18.

Despite these difficulties, Access Livelihoods has tried to maintain rigorous governance standards. Notably, the company made its annual reports public through its website. The reports discussed the achievements and failures of the company.

Access Livelihoods has also subjected itself to two external management audits in 2011 and 2013. These are discussed in section 8 of this document.

BOARD MEMBERS

(2005-2017)

Name	Educational Background	Areas of work experience	Board tenure	Position held in the board
Amitabh Guha	M.Sc. (University of Calcutta)	Banking and finance, Articulation of audit policies and procedures, implementation of risk management mechanism with compliance	2009-2010	Chairperson, Independent Director
Vinod Reddy	PGDM (IIM-Ahmedabad), B. Tech (IIT- Kanpur)	Software development, Administration, Marketing, Finance Business planning, Systems design, Staff development, international business development	2010-14, 2013-14	Chairperson, Independent Director
GV Krishnagopal	PG Diploma in Rural Management (IRMA), B. Tech (Dairy Technology)	Tribal empowerment projects, Community-based institutions, Development projects, Employability enhancement projects	2005 to date	Executive Director
G Satyadev Prasad	PG Diploma in Rural Management (IRMA) B. Tech (Mechanical Engineering)	Tribal empowerment projects, Livelihoods promotion projects, District level livelihoods planning, Capacity building	2005-2017	Executive Director
GV Sarat Kumar	B.Sc. (Botany) and PG Diploma in Rural Management (IRMA)	Enterprise incubation, Marketing, Business planning, Tribal livelihoods, Capacity building, Livelihood promotion	2009 to date	Executive Director
N Madhumurthy	PG Diploma in Rural Management (IRMA), B.Sc. (Agri)	Promotion of livelihood collectives, Livelihood-enhancement action plans, Capacity building for livelihood projects	2007-2013	Executive Director
V Madhusudhan Rao	M. Com (Osmania University), PGDM (University of Hyderabad)	Finance, Administration, Institutional development, Staff development, Business planning, Livelihood promotion	2007-2012	Executive Director
P Mohanaiah	PG in Economics (Osmania University)	Rural development, Banking, Microfinance (earlier Chief General Manager, NABARD)	2015 to date	Independent Director
Yerram Raju Behara	BA (Andhra University), MA in Economics (Sri Venkateswara University)	Agricultural economics, corporate governance, financial risk management, Rural banking, small and medium enterprises	2013-2015	Independent Director
NV Belavadi	B.Sc. Veterinary (University of Agricultural Sciences, Bangalore)	Enterprise promotion, Dairy economics, Capacity building, Dairy cooperatives (earlier board member, National Dairy Development Board)	2013-2015	Independent Director
KV Raju	PG Diploma in Rural Management (IRMA)	Participatory governance and management of resources, Collective enterprises for sustainable livelihoods, social entrepreneurship, Values and ethics in management and development cooperation	2012-2015	Independent Director

ADVISORS

Name	Designation
Sashi Rekha Rajagopalan	Former Secretary, Cooperative Development Foundation; former member of RBI & NABARD board of directors; leading cooperative activist and strong advocate of the cooperative movement
Madan Mohan	Consultant and microfinance adviser; ex-CEO, NABARD Consulting Services (NABCONS)
KV Raju	Professor, General Management-Strategy & Policy and Social Sciences, IRMA
Andy Bhanot	Communications and market research expert, a researcher with Westat India Social Sciences Pvt Ltd
Shivaji Dam	Managing Trustee, Kotak Education Foundation; Member of the board of directors of several Kotak Group companies
NV Ramana	Senior consultant and agribusiness adviser (earlier Group CEO, BASIX)
G Muralidhar	Chief mentor, Akshara Network for Development Support Services
Ashis Kumar Sahoo,	Head-Operations, Selco Solar Light Pvt Ltd (earlier Head-Knowledge Management, South India, Livelihoods Domain, BASIX)
K Narendra	Adviser, Sir Ratan Tata Trust (earlier with DHAN Foundation)
Rozmin Ajani	Chartered accountant and management accountant working solely in the development sector; Board member, BASIX and Credibility Alliance
Nikhil Mathur	Rajiv Gandhi Foundation
Mekin Maheshwari	Founder, Udhyam Learning Foundation
Ajay Desai	Senior President & Chief Financial Inclusion Officer, YES Bank
S Sivakumar	Chief Executive - Agri Businesses, ITC Limited
Jagan Mohan	Former Independent Director, Krishna Bhima Samruddhi Local Area Bank Limited
Sumita Ghose	Founder & Managing Director, Rangсутra
Manoj Pavithran	Founding Member, Swadharma Program of Auroville Campus Initiative
Kalyani Kandula	Independent Consultant
Vivek Sharma	Program Director, Gandhi Fellowship
Shambhu Prasad	Professor, Institute of Rural Management, Anand (IRMA)
Pranay Gupta	Co-Founder, 91springboard

BOARD OF DIRECTORS

ACCESS LIVELIHOODS CONSULTING INDIA LIMITED

BOARD OF DIRECTORS

P Mohanaiah

Independent Director

Vishal Mehta

Director

Praveen Reddy

Independent Director

GV Krishnagopal

Executive Director and
Chief Executive Officer

GV Sarat Kumar

Executive Director and
Chief Program Officer

CHITRIKA

BOARD OF DIRECTORS

Abhiram Katta

Chair Person & Treasurer

G Vijaya Switha

Chief Executive Officer

RK Anil

Executive Director and
Chief Executive Officer

GV Sarat Kumar

Executive Director and
Chief Program Officer

Jhansi Nakka

Director

Samyukta Gorrepati

Director

Batta Lakshmana Rao

Director

BOARD OF DIRECTORS

ACCESS LIVELIHOODS FOUNDATION

BOARD OF DIRECTORS

GV Krishnagopal

Director

**Burzis Shapur
Taraporevala**

Director

GV Sarat Kumar

CEO (KMP) & Director

ACCESS LIVELIHOODS DEVELOPMENT FINANCE

BOARD OF DIRECTORS

GV Krishnagopal

Director

GV Sarat Kumar

Director

A Sitaramaiah

Managing Director

G Vijaya Switha

Director

BRANDING

Access Livelihoods' first branding effort was modest, limited to coining a meaningful name for the company and finalizing an appropriate logo. Much effort went into designing the logo with the help of hired designers. After several iterations, the logo was finalized. The brown in the logo signifies “grounded to earth”; the orange represents the ascending sun or change. The human being is at the logo's centre, signifying that Access Livelihoods works for individuals or groups engaged in livelihoods.

As the company's direct engagements with producer communities increased, a more elaborate branding exercise was carried out during 2013-14 with the help of a professional agency. The exercise dealt with two fundamental questions:

What does Access Livelihoods want to become? And accordingly, what should Access Livelihoods stand for?

The answers to the questions were framed as follows:

Access Livelihoods wants to look beyond services and create holistic, systemic models that bring about livelihood transformation. Access Livelihoods also wants to be seen as a 'thought-leader' in the area of livelihood development.

Several models for bringing about transformation in livelihoods, including a 'beehive model' shown in section 4, were conceptualized. The realization of these models essentially involved “**re-imagining livelihoods**”. This phrase captured the core brand idea, which is explained as follows:

For too long, producer communities such as weavers, farmers, potters and fisherfolk have been looked at as poor people who need help. We think differently. We understand that they are significant contributors to the economy. We regret that they carry the risks of the country without getting their share of returns. We admire their diverse skills, undying spirit and simple wisdom in sustainable living. We believe that they are not poor but marginalized. We have seen that given access to the right resources, they can form their organizations, raise investments, handle technology, market products, and manage the scale of operations.

We believe that it is time for us, the people inspired by and engaged in transforming their livelihoods, to question our myths, challenge our assumptions, and re-imagine the way we have imagined change. It may call for new ways of raising finance, new models of enterprises and new ways of measuring impact. It will be a journey worth travelling. For, its end is a community that has evolved to the quality of life it deserves, a community that believes in itself and has the confidence to manage its transformation.

Old Logo



New Logo



03

Organizational Structure



As an enterprise with a social mission, Access Livelihoods had faced considerable challenges in devising a suitable organizational structure with processes that ensured outcomes aligned to the mission.

Initially, teams were built under functional and thematic areas. Under this structure, individuals exclusively focused on one area of work. They were, in a manner of speaking, single-tasked. However, it was soon realised that single-tasking was unsuitable for an organization seeking to offer multi-disciplinary services in an integrated manner. Access Livelihoods required multi-tasking individuals. Thus, multitasking had to be built into the organization’s way of working.

After much deliberation, it was decided that this objective could be met by adopting the structure of a matrix organization through the creation of symbiotic ‘domains.’

DIVISIONS

To report to senior management, domains were initially divided into two broad categories: those dealing with indirect outreach to communities and those involved in direct outreach. Both categories had a Program Director reporting to the Chief Executive Officer.

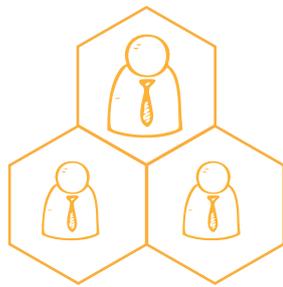
However, as Access Livelihoods’ scope of work expanded, this division was found inadequate, and domains had to be organized under divisions.

In 2013-14, four divisions, namely Partner Program Services, Livelihood Program Initiatives, Internal Operational Services and Community Program Services (CPS), were created. In financial year (FY) 2014-15, CPS was divided into four program-based domains, reporting to a Chief Program Officer. Two more divisions were created in FY 2015-16: Access Livelihood Development Finance and Access Tribal Livelihood Services. The full list of divisions, and existing and defunct domains, is explained in the box titled ‘Divisions and domains’.

DOMAINS

Access Livelihoods' domains are internal units, conventionally called departments, dedicated to specific fields of activity.

Initially, nine domains were identified. Subsequently, there was much change in the number of active domains and their terms. However, the concept of 'domains' has remained constant and is explained below:



Each domain is dedicated to a particular kind of activity, for which it has an exclusively delegated or recruited staff and a detailed policy and practice document. Each domain has a leader and one or more members who are called consultants. Each domain is expected to earn enough revenue to cover its human resource and overhead costs and, if possible, generate a surplus for organizational growth.

ALC Domains

According to the dictionary meaning, a domain is a specific field of knowledge or activity. At Access Livelihoods, we use the term in this way, but we have expanded its meaning. We do not see domains as pigeonholes. We see domains as inter-dependent, inter-related and inter-accountable entities. Each Access Livelihoods domain serves other domains and external customers with the help of other domains.



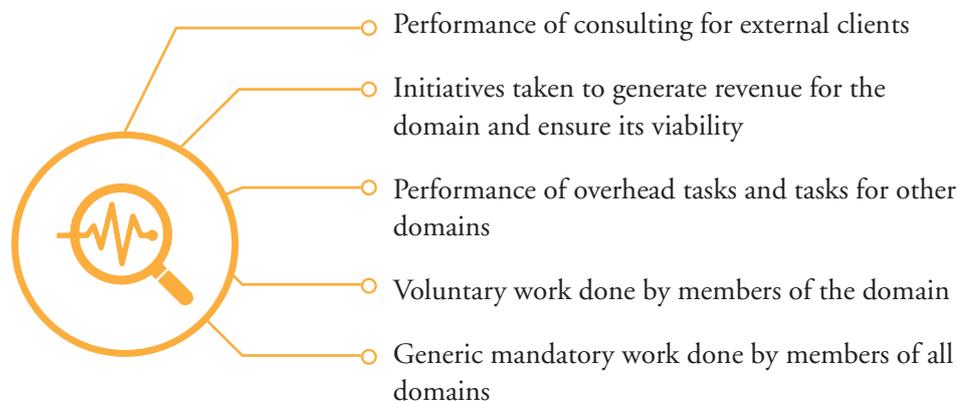
Domains are to work together on projects. Thus, for example, in a project for forming a producers' cooperative, the lead would be taken by a domain called Program and Project Management (PPM). If it requires external consultants called associates in Access Livelihoods for the project, these must be provided by the domain called Human Resource Management (HRM). Tracking of funds utilization falls under Finance and Management Administration (FMA). The responsibility of framing by-laws for a proposed cooperative and getting it registered falls under Institution

and Organization Management (IOM). Communication outputs related to the project, such as videos, are produced by the Information, Communication and Knowledge Management (ICK) domain.

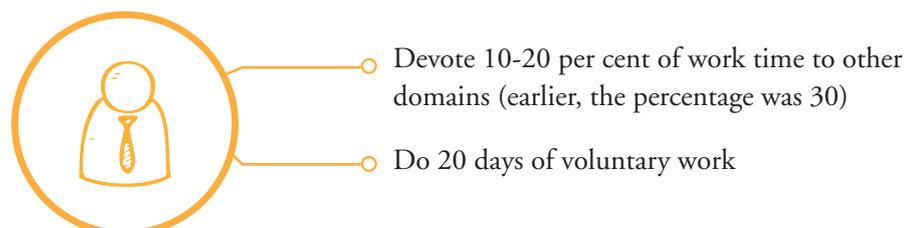
Domains are to serve internal needs as well. Thus, HRM has to recruit staff, conduct training programs according to domain requirements, and oversee staff performance appraisal in all domains. FMA has to manage the financial needs of domains, PPM has to track the quality of all domain projects, IOM has to ensure compliance with statutory requirements, and ICK has to produce communication products for domains and the organization.

Internal tasks done by each domain are called overhead tasks, as against consulting tasks for external clients. Each domain's overhead tasks are explicitly listed. The number of overhead tasks per domain varies, with FMA and HRM having more such tasks.

A computerized system has been set up to track domain performance, which is assessed on the following parameters:



Each member of a domain is expected to:



Further, each domain is expected to complete at least 80 per cent of the allotted overhead tasks in a financial year. Though ambitious, the achievement of this target is regarded as good. Variations from these norms are noted individually, and appraisal rating is done according to defined formulas.

Access Livelihoods faced several obstacles in the implementation of the above approach. Due to the non-availability of suitable people, focus on other kinds of projects in particular years, or financial crunch faced by the company, some proposed domains remained on paper, and others were understaffed and could not, therefore, perform according to estimated potential.

STRUCTURE IN 2017

The reporting structure of divisions, domains and staffing positions under three hierarchical levels is shown in the table titled 'Hierarchy and staffing position in September 2017'.

As the table indicates, Access Livelihoods has, by and large, followed the 'structure of a matrix organization' and the 'concept of symbiotic domains.' However, the requirement that each domain should be a revenue-earner has been diluted. One fallout is that people in domains, mainly catering to internal needs, have reduced involvement in business development.

Fair, effective and efficient assessment of the performance of people working in domains and individual domains remains a challenge, primarily due to understaffing of domains and frequent change of the designated reporting officer for each domain. Further, the number of divisions and domains and the rash of acronyms used to identify them have led to a bewildering level of complexity which does not help outsiders or people new to Access Livelihoods understand its internal structuring quickly.

Divisions and Domains

Divisions

Partner Program Services (PPS) was Access Livelihoods' oldest division catering to specific needs of community enterprises, government agencies, NGOs, companies and foundations in livelihoods mapping, feasibility studies, business design, human resources staffing, value chain analysis and skill development.

Community Program Services (CPS) division focused on direct partnerships with communities. CPS associates with government and private or not-for-profit bodies to support and mentor community-owned enterprises. Formed in 2013, CPS included the LEP and ECP domains, explained below.

Internal Operational Services (IOS) division catered to the organizational and operating needs of Access Livelihoods. It included human resources, finance and administration, project quality management, business development, communications and knowledge management, and institution and organizational management.

Access Tribal Livelihoods Services (ATLS) was Access Livelihoods' unit headquartered in Bhubaneswar, which focused on livelihoods in the tribal belts of Odisha, Telangana, Andhra Pradesh (AP), Maharashtra, Chhattisgarh and Jharkhand. ATLS had project offices in Gondia, Maharashtra; Srikakulam, AP and Jharsuguda, Odisha.

Farmer Enterprise Program (FEP)

focused on community enterprises owned and operated by small and marginal farmers. FEP was brought under the CPS division in 2013. Later, it became a separate division.

Access Livelihoods Academy (ALA) was a division that focused on skill development and training. In 2015, it had three domains and partnered with government and non-government organizations to provide skill development and capacity building services.

Livelihood Program Initiatives (LPI) was Access Livelihoods' newest division with ALDF and ALF domains (explained below) under it. The proposed domain- Access Livelihoods Technology Services (ALTS)- also comes under this division.

DOMAINS

Program and Project Management (PPM)

domain was involved in project appraisals, impact evaluation, project MIS, turnkey project implementation, monitoring and evaluation. It was transformed into the Partner Program Services (PPS) division.

Marketing and Business Development (MBD)

domain focused on marketing strategy, product pricing, product promotion and branding. It was rechristened as the Business Development (BD) domain, explained below.

Legal Environment and Advocacy (LEA)

domain was involved in policy advocacy, legal reviews, arbitration services and legal compliance for enterprises. Most of these functions were later handled by the Institution & Organizational Management (IOM) domain, explained below.

Risk and Disaster Management (RDM)

domain was set up to focus on risk diversification, risk mitigation and reduction, insurance compliance and disaster response. The domain became dormant.

Technology Development and Management (TDM)

domain was incorporated to work on productivity enhancement, drudgery reduction, eco-friendly technology and information technology required by enterprises. The domain did not take off, and there were plans to revive it as Access Technological Services Ltd.

Livestock Enterprise Program (LEP)

domain was established in 2011 to focus on livestock holders and people doing other types of animal husbandry. LEP was brought under the Community Program Services (CPS) division in 2013.

Tribal Enterprise Program (TEP)

domain, established in 2011, focused on incubating tribal producer organizations. TEP was brought under the CPS division in 2013, and in FY 2015-16, it was merged with Access Tribal Livelihoods Services (ATLS) division.

Artisan Enterprise Program (AEP)

domain was established in 2012 to work with artisans and weavers. It promoted and incubated the Godavari Women Weavers' Services Producer Company in Mandapeta, AP. These operations were later outsourced to Chitrika, a voluntary organization.

Employment Generation Program (EGP)

domain was set up in 2012 to work on skill development and training. The domain was brought under the Access Livelihoods Academy (ALA) division in 2015, explained above.

Access Livelihoods Development Finance (ALDF)

domain, set up in 2013, focused on mobilizing funds required by enterprises promoted and incubated by Access Livelihoods to scale their operations and conduct business operations.

Access Livelihoods Foundation (ALF)

was set up in 2015, in association with Tata Trusts, to design financial products and instruments to meet the capital expenditure and working capital requirements of producer companies, develop IT applications to improve their efficiency, establish an academy to train youth to serve producer companies and incubate social enterprises.

Enterprise Competency Program (ECP) is a domain set up in 2016 under Access Livelihoods Academy to manage and implement the partnership with National Skill Development Corporation (NSDC) to train 2,99,000 individuals, mainly primary producers, by 2022.

Transforming India Initiative (TII) was a program under the ALA division. It aimed at mentoring and supporting budding social entrepreneurs with support from NITI Aayog.

Displaced Enterprise Program (DEP) was established in 2015 for a project with the Odisha Power Generation Corporation (OPGC) to design and ensure sustainable livelihood activities for households displaced by OPGC's thermal plant in Banharpalli, Jharsuguda.

Human Resource Management (HRM) domain under the IOS division handled staff recruitment, staff engagements, grievance handling, and performance appraisals.

Finance Management and Administration (FMA) domain under the IOS division was responsible for managing Access Livelihoods's finances, accounts

and administration. This included managing project expenses, consulting fees, ensuring tax compliance, and managing the organisation's physical assets and logistics requirements.

Information, Communication and Knowledge Management (ICK) domain catered to the communication and knowledge needs of Access Livelihoods. It produced posters, films, pamphlets, annual reports, brochures and case studies.

Institution & Organizational Management (IOM) domain was set up under the IOS division. It was responsible for organizational policies, organizational design, legal compliance, board of directors, institutional development and ensuring organizational effectiveness.

Business Development (BD) domain, earlier known as Business Development and Communication (BDC), was set up in 2013 under the IOS division. It focused on exploring business opportunities, preparing proposals, and negotiating with clients. In 2014, the communications responsibilities were allotted to a separate domain, ICK (see above). In 2016 the BD domain was brought under the PPS division, and subsequently, outside PPS with direct reporting to the CEO.

Project Quality Management (PQM) domain, under the IOC division, monitored project quality by using internal and external evaluations.

Hierarchy and staffing position in September 2017

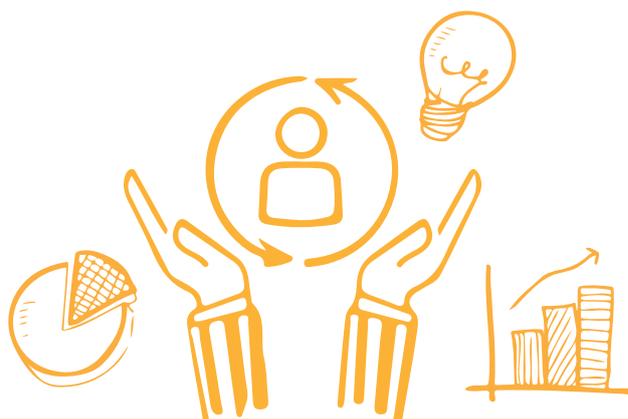
Divisions	Domains	Staffing position									Total
		Level 1			Level 2			Level 3			
		Chief Executive Officer	Chief Program Officer	Senior Project Director	Project Director	Assistant Project Director	Senior Project Manager	Project Manager	Senior Project Executive	Project Executive	
General		1	1								2
Partner Program	General				1		1	1			3
	Services						1				1
Community Program Services	Enterprise Competency Program						1				1
	General							1	3		4
	Livestock Enterprise Program					1		1			2
Farmer Enterprise Program	Farmer Enterprise Programs (multi-state)								1		1
Access Tribal Livelihood Services	Tribal Enterprise Programs (multi-state)					1	1	2	1	1	6
	Displaced Community Program							1		2	3

Divisions	Domains	Staffing position									Total
		Level 1			Level 2			Level 3			
		Chief Executive Officer	Chief Program Officer	Senior Project Director	Project Director	Assistant Project Director	Senior Project Manager	Project Manager	Senior Project Executive	Project Executive	
Internal Operational	General				1						1
	Services					1					1
	Finance Management & Administration							1	2	3	6
	Project Quality Management										0
	Institutional & Organizational Management										0
	Information, Communication & Knowledge Management								1		1
Access Livelihoods	Employment Generation Program					1		3	1		5
	Academy						1				1
Livelihood Program Initiatives	Access Livelihoods Development Finance			1					1		2
	Access Livelihoods Foundation										0
	Access Livelihoods Technology Services										0
Total positioned		1	1	1	2	4	5	10	10	6	40
Estimated total required		0	0	0	4	18	13	20	13	8	79

Coloured cells indicate the reporting officer.

04

Services



The range of services offered by Access Livelihoods has changed over the years. When Access Livelihoods started operations in 2005, the services provided by the company were categorized as:

- Product design, studies and assessment; including feasibility, market, product and promotion studies, project proposals and documentation
- Management support; including strategic planning and training
- Livelihood promotion; including developing alternative livelihoods based on natural resources and commodity marketing, development of enterprises, and market development services like development of supply chains, market information and branding

Additional service categories have evolved as per the domains and divisions in the organisation. In FY 2006-07, the service categories were renamed as livelihood, management and development services. In FY 2008-09, projects undertaken by the company were categorized under different domains (see the previous section for an explanation of domains). In FY 2010-11, further classification was made to distinguish between direct and indirect outreach projects. Over the years, Access Livelihoods's services were also considered under its key outcomes, namely the five Es explained in section 2. In FY 2013-14, following a rebranding exercise and change in organizational structure (see the previous section), the service-portfolio categories were renamed as:

- Partner Program Services (PPS), including all indirect-outreach projects
- Livelihood Program Initiatives
- Internal Operational Services
- Community Program Services (CPS); involving the design and delivery of integrated services packages for producer groups such as farmers, weavers, livestock holders, and forest produce gatherers.

In FY 2014-15, CPS was further divided into:

- Farmer Enterprise Program
- Tribal Enterprise Program
- Livestock Enterprise Program
- Artisan Enterprise Program.

In FY 2015-16, the portfolio of services expanded with an Enterprise Competency Program, Access Livelihood Development Finance, and recasting of a company unit in Bhubaneswar as Access Tribal Livelihood Services. PPS is broadly indirect outreach, and all other services except internal operations are direct outreach.

The frequent re-categorization in the service portfolio, and an increase in the number of services offered, can be seen as an indication of Access Livelihoods's dynamism as it responded to new opportunities and increased its capabilities. On the other hand, the expansiveness of the service portfolio also raises a question: Considering its size and financial strength, is Access Livelihoods spreading itself too thin? This issue came up in an external assessment of the organization discussed in section 8.

As mentioned above, the organization's structure had undergone a significant change in FY 2013-14 following a rebranding exercise. As a result, there was a regrouping of service categories. The sub-sections below provide overviews of each service category, as per the terminology used by the company since FY 2013-14. Other services offered by the company, including pro bono services, are also described.

PARTNER PROGRAM SERVICES (PPS)

Under the PPS category, Access Livelihoods offers consulting services to organizations working with marginalized communities, including producer enterprises, government agencies or departments, international and national NGOs, funding agencies, public and private sector companies, and academic institutions.

PPS projects include:

- Assessment studies, including assessments of markets, needs, impact and livelihoods; baseline and feasibility studies
- Monitoring and evaluation assignments
- Value chain studies
- Organization of learning tours, and
- Technical and management support.

The projects are typically short-term, often with a duration of less than one year. Over 200 PPS projects have been undertaken for a variety of clients and needs. As a result, Access Livelihoods has increased its expertise across sectors, organization structures and locations. The 'Major PPS projects table gives brief descriptions of major PPS projects undertaken from 2005 to 2017.' Access Livelihoods has provided consultancy services to a few organizations on a long-term or continuous basis. The longest association has been with Chitrika, a voluntary organization working with handloom weavers and handicraft artisans in Andhra Pradesh which has set up five producer enterprises benefiting around 308 artisans. Access Livelihoods has provided voluntary services to

Chitrika- management support, capacity building and deputation, support for planning, structuring and operationalizing enterprises promoted by Chitrika, implementation of a cluster development project in Srikakulam district, auditing of Chitrika and enterprises promoted by it, streamlining of review systems, and drafting of proposals to raise funds.

MAJOR PARTNER PROGRAM SERVICES (PPS) PROJECTS

Financial year	Client	Brief description
2005-06	World Vision India	Development of a strategic plan for livelihoods planning and capacity building of the organization's staff in eight states in the areas of livelihoods and business planning, and market assessment
	APMAS	Development of a strategy for livelihood interventions, market assessment and preparation of livelihood development plans in three districts of Andhra Pradesh
2006-07	International Water Management Institute & BMZ, Germany	Assessment of livelihood generation potential from wastewater in Hyderabad
		Study of urban producer organizations in Hyderabad
	Natural Resource Management Consultants	Design of Livelihood component of Gujarat Forestry Development Project
2007-08	Timbaktu Collective	Development of a business plan for a producer-owned dairy
	World Vision India	Providing long term professional support for the promotion of dairy cooperatives
2008-09	International Youth Foundation	Study of success of government employment programs and employability of youth in 11 major Indian cities
	Government of Andhra Pradesh	Assessment of horticulture plantations on private lands in five districts
2009-10		Assessment of horticulture development program
	IIM, Ahmadabad	Study of cocoa cultivation in two states

2010-11	Winrock International India	Preparation of strategic and business plans, the evolution of institutional design, development of legal structures, a reworking of by-laws and institutional policies, and development of MIS and monitoring and evaluation systems for enterprises supported by 22 partner organizations of FORD Foundation
	Society for Elimination of Rural Poverty	Assessment of collective marketing efforts of village organizations in five districts of Andhra Pradesh
	SHARE Microfin	Design of 5-year business plan for a proposed dairy processing plant in Andhra Pradesh
	WASSAN	Study of 16 self-reliant cooperatives in India
2012-13	NABARD	Mapping of districts for livelihood options
	GMR Foundation	Feasibility study, Designing business plan and extending hand-holding support for dairy development in East Godavari district of AP
2013-14	Rainfed Agricultural Network	Technical support to pilot efforts on the themes of institutions and markets; development and dissemination of knowledge around the themes
2014-15	CARD-F	Learning tour of 16 farmers from Afghanistan
	Institute of Livelihood Research & Training	Study of agriculture value chains
	Axis Bank Foundation	Assessment of vocational skill development program
	Kovel Foundation	Management support for promotion and development of tribal producers' company

2015-16	NABARD	Study on 'Ramifications of debt waivers and the need to put in place a risk mitigation mechanism in Amravati and Beed districts of Maharashtra
		Impact assessment of four watershed development projects in Odisha
	The Leprosy Mission Trust of India	Support for promotion of producer companies and ensuring the sustainability of livelihoods programs for leprosy-affected communities in Cuddalore, Tamil Nadu. Fundraising and formulation of a strategy to establish a sustainable vocational training centre in Faizabad, UP
	CARE India	Development of metrics to holistically measure the 'social' component of social enterprises
	Deshpande Foundation	Development of a proposal for promotion of a producers' organization in Belgaum district, Karnataka
	CIMS	Field study for assessing the socio-economic impact on paddy smallholders in two states
2016-17	Odisha Power Generation Corporation Ltd	Baseline study of villages around the power plant
	Geneva Global	Technical services for economic empowerment
	GMR Kamalanga Energy Ltd	Monitoring of livelihood restoration program

COMMUNITY PROGRAM SERVICES (CPS)

CPS primarily promotes and incubates producer companies. The formation of such companies became possible after incorporating a new section (Part IX-A) in the Companies Act, in 2002, based on the recommendations of an expert committee headed by noted economist YK Alagh. The legislation enabled the incorporation of cooperatives as companies and converting existing cooperatives into companies. The resulting entities would retain the distinctive features of cooperatives but work under a regulatory framework similar to that of companies. Access Livelihoods suggested guidelines for forming farmer producer companies, and many of its suggestions were accepted by policymakers (See box 'How and why of producer companies').

Working directly with the producers is a part of Access Livelihoods's envisaged tasks from the beginning. However, it could not commence from the start. As the organization was a new entrant, it took some time for confidence-building and shifting from short-term to long-term projects. Access Livelihoods's direct involvement in the formation of producer companies took off in FY 2011-12 through three significant projects:

- The Small Farmers' Agribusiness Consortium (SFAC) engaged Access Livelihoods to set up farmers' producer organizations in Andhra Pradesh, Karnataka, and Maharashtra. Access Livelihoods mobilised vegetable and pulse cultivators to form farmers' interest groups of 15-20 members and collectively establish registered bodies in the form of cooperatives or producer companies. Access Livelihoods had to provide support for institution building, business development and development of market linkages. Under the project, SFAC provided a promotional grant to Access Livelihoods for mobilizing farmers and an equity grant to their organizations after being established. Under this project, 23,166 women farmers were to be covered.
- NABARD supported Access Livelihoods to develop four producer companies that would sustain the incomes of tribal farmers in Srikakulam district of Andhra Pradesh, engaged in horticulture and inter-cropping on one-acre plots, using the Wadi concept pioneered by BAIF.
- Through an end evaluation study of the first phase of a drought-proofing program of Kutch Nav Nirman Abhiyan (KNNA), Gujarat, Access Livelihoods concluded that animal husbandry could help vulnerable communities' combat drought and raise their income. Hence, under the second phase of the program, Access Livelihoods suggested the formation of livestock service centres (LSCs). KNNA identified 13 clusters of 15-20 villages, each cluster having one LSC and three or four sub-centres. Access Livelihoods was asked to manage the scaling of the program in six blocks of Kutch district, covering 149 villages with 4100 producers (small livestock holders). Six producer companies were formed and registered in 2011-12 under the guidance of Access Livelihoods.

In FY 2012-13, nine producer companies promoted by Access Livelihoods under the SFAC project offered services worth ₹1.94 crores to nearly 3000 producers, meeting small and marginal farmers' input and marketing needs. The engagement with SFAC increased, and they asked Access Livelihoods to help five resource institutions promote and develop farmer producer companies and farmer affinity groups more efficiently. For SPARDA, a development agency based at Baripada, Mayurbhanj district, Odisha, Access Livelihoods completed the pilot phase of promoting five large tribal producer groups for aggregating and marketing forest produce collected by around 2500 households.

As setting up producer companies gained momentum across sectors, Access Livelihoods created four sector-specific programs under the CPS division in FY 2013-14. Across sectors, the organisation conceptualised a six-step beehive model (see infographic) to ensure that producers had control over the entire value chain.

Summarized information about all producer companies initiated by Access Livelihoods to date is provided in the table titled 'Snapshot of producer companies initiated by Access Livelihoods'. Domain-wise details are provided in the rest of this section. The box item 'Long-term services for producer companies' explains how Access Livelihoods offers to help these companies attain and sustain maturity.

SIX-STEP BEEHIVE MODEL



SNAPSHOT OF PRODUCER COMPANIES (PCS) PROMOTED BY ACCESS LIVELIHOODS

Focus community	Number of PCs	Members	States
Small and marginal farmers	25	21,458	Maharashtra, Telangana, Karnataka
Tribal farmers	17	12,174	Maharashtra, Andhra Pradesh, Odisha
Livestock farmers	6	5495	Maharashtra, Gujarat
Dairy Farmers	2	21,920	Maharashtra
Handloom weavers	2	339	Andhra Pradesh
Differently-abled persons	1	260	Tamil Nadu
Displaced communities	1	1060	Odisha
Total	54	62,706	7

For these services, Access Livelihoods charges a fixed monthly fee, which varies according to the cost incurred by Access Livelihoods—the fee increases by 10 per cent every year. The variable fee usually ranges from one to five per cent of the producer company's annual turnover. The producer company bears the cost of hiring specialists like civil engineers, auditors and trainers, and the cost of purchasing hardware or software.

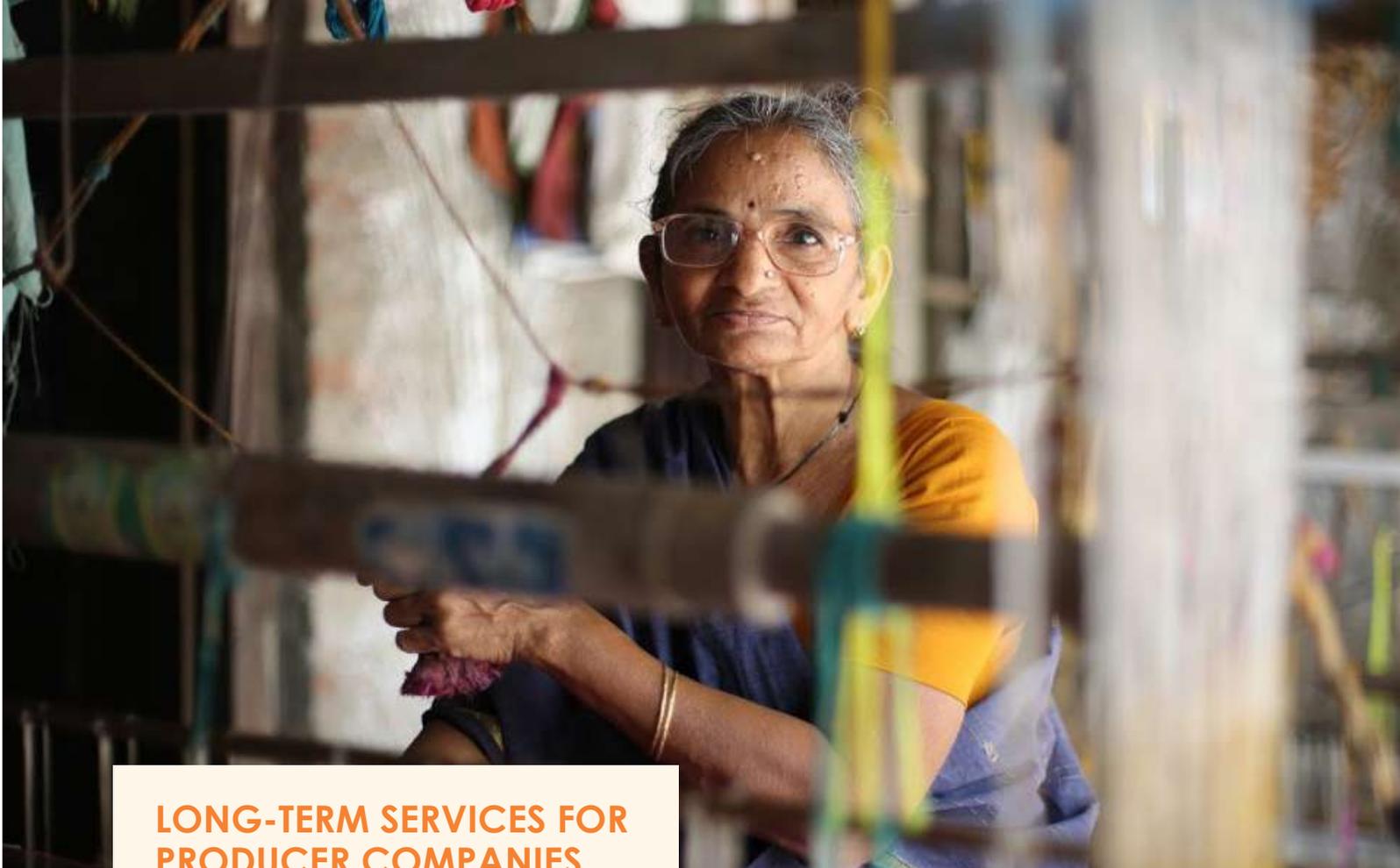
THE WHY AND HOW OF PRODUCER COMPANIES

The producer company model provides an optimal solution to the problem of economic marginalization, as it offers two primary benefits to producers:



Producers enjoy the benefits of aggregation of the produce and capital, which give them price benefits, negotiation power, and the opportunity to do value addition and market expansion.

Producers have control over business operations and are, therefore, less susceptible to exploitation.



LONG-TERM SERVICES FOR PRODUCER COMPANIES

After establishing PCs, according to the terms of the supporting agency, Access Livelihoods offers a range of services to these companies, for which it charges a fee. Access Livelihoods's contractual association with the producer companies is for five years.

Services provided by Access Livelihoods fall under the following heads:

- Strategic and business planning
- Market studies and product development
- Improving production and productivity
- Development of market linkages
- Capacity building of members
- Recruitment of suitable staff for different roles
- Conduct regular financial, management and governance audits
- Establishing systems for financial and human resource management, governance, monitoring and evaluation, procurement, processing and marketing
- Legal compliances
- Linkages with relevant government and non-government agencies
- Technology and communication support

The first benefit producers usually get is an assured supply of quality inputs at a fair price and higher prices for their produce due to better bargaining power through aggregation. Subsequently, producers benefit from higher production and productivity, better quality, standardization, processing, packaging, branding and insurance. As a result, their costs and risk are reduced and returns increase.

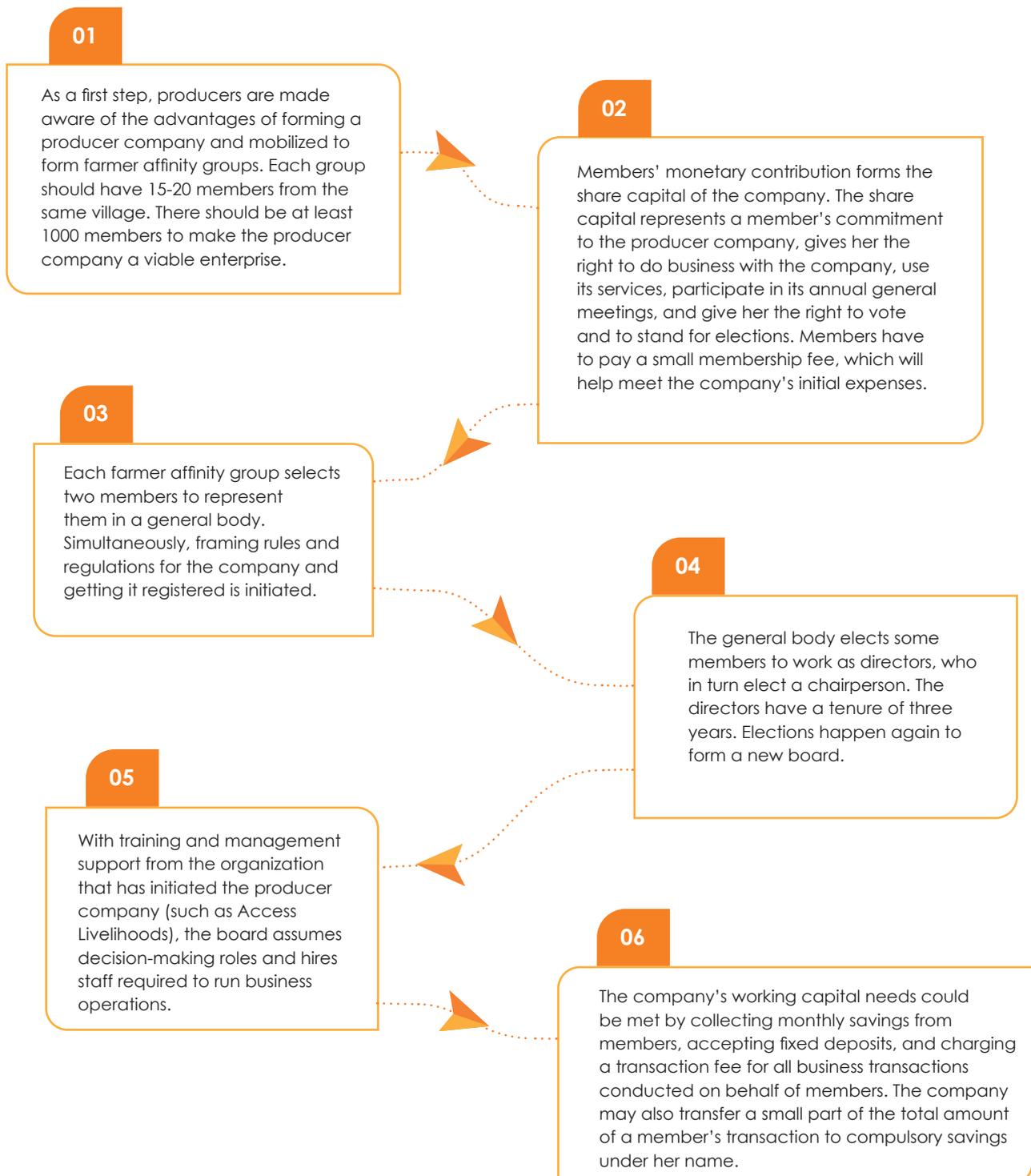
A well-functioning producer company can expand operations, as it has capital from members and need not depend on costly external finance for making investments. Internal capital also enables the company to secure funds from government agencies such as equity-matching grants from SFAC.

Share capital infuses a sense of ownership among members leading them to work together for better company performance.

Access Livelihoods emphasizes the formation of companies of women producers. The very existence of thriving, women-run enterprises in a community can trigger fundamental changes in women's status, traditional gender roles and biases, and women's involvement in decision-making in the home, community, and health and education levels.

PROCESS AND STRUCTURE OF SETTING UP A PC

Access Livelihoods's process of setting up a producer company:



Surplus earned by the company can be distributed among its shareholders as a dividend or fully or partially retained to make business investments.

FARMER ENTERPRISE PROGRAM

The Farmer Enterprise Program commenced with the SFAC project discussed earlier. Twenty-five farmer services producer companies (FSPCs) were established in three states till March 2017. As shown in the table, over 20,000 farmers have become members, contributing a capital of over ₹2 crores.



FARMER SERVICES PRODUCER COMPANIES (FSPCs) IN 3 STATES: MARCH 2017

#	Name	State	Year of registration	Members	Members' funds (₹ in lakh)
1	Khanapur FSPC Ltd	Maharashtra	2013	1050	3.61
2	Shahapur FSPC Ltd	Maharashtra	2013	1203	13.05
3	Balegaon FSPC Ltd	Maharashtra	2013	390	1.37
4	Hasnabad FSPC Ltd	Telangana	2013	958	9.89
5	Kodangal FSPC Ltd	Telangana	2013	989	10.14
6	Angadi Raichur FSPC Ltd	Telangana	2013	884	9.78
7	Jalwad FSPC Ltd	Karnataka	2013	238	4.8
8	Kalkerri FSPC Ltd	Karnataka	2013	537	5
9	Devarhippargi FSPC Ltd	Karnataka	2013	82	0.63
10	Bagalkote FSPC Ltd	Karnataka	2016	1000	10
11	Jamkhandi FSPC Ltd	Karnataka	2016	1000	10
12	Sindagi FSPC Ltd	Karnataka	2016	1000	10
13	Indi FSPC Ltd	Karnataka	2016	1000	10
14	Belagavi FSPC Ltd	Karnataka	2016	1000	10
15	Hukkeri FSPC Ltd	Karnataka	2016	1000	10
16	Chikkodi FSPC Ltd	Karnataka	2016	1000	10
17	Shimoga FSPC Ltd	Karnataka	2016	1000	10
18	Sagara FSPC Ltd	Karnataka	2016	1000	10
19	Sirsi FSPC Ltd	Karnataka	2016	1000	10
20	Karkala FSPC Ltd	Karnataka	2016	1000	10
21	Lakya FSPC Ltd	Karnataka	2016	1000	10
22	Ajjampura FSPC Ltd	Karnataka	2016	1000	10
23	Bantwal FSPC Ltd	Karnataka	2016	1000	10
24	Belthangady FSPC Ltd	Karnataka	2016	1000	10
25	Nesargi Women FSPC Ltd	Karnataka	2016	121	1.18
			Total	20884	200.68

Though Access Livelihoods had promoted all these FSPCs for three years, the lack of support from SFAC in further strengthening them compelled it to focus on a few FSPCs. Thus, Access Livelihoods put efforts in strengthening three FSPCs in Telangana. Despite some teething troubles, the three FSPCs have commenced various business operations and also accessed institutional finance as a loan from Access Livelihoods and financial institutions (see table 'Status of 3 FSPCs in Telangana').

The FSPCs have provided a range of services to members. They are:

- Supply of fertilizers, pesticides, bio-pesticides, seed treatment materials, etc.
- Procurement of members' produce, mainly red gram for aggregate sale (see 'Selling dal in Kodangal' in section 9)
- Credit

STATUS OF 3 FSPCs IN TELANGANA: FY 2016-17

Parameter	Hasnabad FSPC	Kodangal FSPC	Angadi Raichur FSPC
Members	865	971	670
Share capital (₹ in lakh)	4.63	5.07	4.66
Additional share capital (₹ in lakh)	3.24	1.02	0
Equity grant received from SFAC to date (₹ in lakh)	4.32	4.70	2.98
Staff	2	1	2
Loans availed to date (₹ in lakh)	104.50	60	10
Number of members saving	540	228	10
Total savings of members (₹ in lakh)	3.98	1.46	1.19
Profit/loss (₹ in lakh)	-8	1.01	10.06



TRIBAL ENTERPRISE PROGRAM

Access Livelihoods's involvement in setting up enterprises of tribal groups started in FY 2011-12 with the previously mentioned NABARD project to establish four producer companies in the Srikakulam District of Andhra Pradesh. The companies were formed to benefit cashew cultivators and inter-cropping on one-acre plots, using the Wadi concept pioneered by Bharatiya Agro Industries Foundation (BAIF). The four companies, set up in 2013, had over 4000 members, but the total member fund was low, at around ₹4.60 lakh. Despite this disadvantage and a cyclone that badly affected the cashew crop in FY 2013-14, the four farmer producer companies procured 56.5 tons of raw cashew nut from 807 farmers, generating a turnover of ₹57.6 lakhs and a profit of nearly ₹2 lakh.

GONDIA

Srikakulam's experience helped Access Livelihoods implement the Tribal Enterprise Program in the Gondia district of Maharashtra by setting up five producer companies of tribal farmers. Supported by SFAC and implemented in association with the Tribal Development Department, Maharashtra, the program started in FY 2014-15.

Following a baseline study and intensive mobilization in small settlements scattered across a remote area, the five companies were set up with 5031 members with a total share capital of ₹41.41 lakh (see section 9 for a report on the challenges faced in this process). The companies are located in Ambhora, Ganutola and Sindibiri villages of Deori Taluka; and Paoni and Ilda villages in Arjuni Moregaon Taluka. Three of these companies are run exclusively by women.



Over 2700 members had received training through Access Livelihoods on the formation and management of producer companies, and over 600 members were trained on natural pesticide management. Under the Pradhan Mantri Kaushal Vikas Yojana (PMKVY), 420 members, primarily women, had also received training in beekeeping and quality seed production. Access Livelihoods organised exposure and training visits with the help of local resource persons to successful producer cooperatives in Telangana.

The producer companies had set up offices run by qualified staff selected and trained with the help of Access Livelihoods. Though the notion of working as a legally registered company was alien to the producers, their companies had successfully elected board members, conducted annual general body meetings and started business operations. Details of the business done by the companies in FY 2016-17 are shown in the table 'Business operations of 5 tribal farmer producer companies in Gondia'. Procurement and sale of paddy seed by the companies and aggregate sale of tamarind and paddy produced by the companies are estimated to have given members a benefit of ₹185 per bag, ₹156 per kg, and ₹375 per quintal, respectively.

Though the SFAC project period is over, Access Livelihoods is committed to helping the companies meet their working capital requirements by advancing loans at a reasonable interest rate.



BUSINESS OPERATIONS OF 5 TRIBAL FARMER PRODUCER COMPANIES IN GONDIA: FY 2016-17

Business	Turnover (₹ in lakh)	Profit/Loss (₹ in lakh)	Beneficiaries
Sale of paddy seed to members	19.88	0.79	1344
Aggregate sale of members' tamarind produce	2.99	0.59	227
Aggregate sale of members' paddy produce	12.22	0.74	387
Total	35.10	2.13	1500+

Access Livelihoods has also worked with tribal groups through Access Tribal Livelihood Services mentioned below.

ACCESS TRIBAL LIVELIHOOD SERVICES

Access Tribal Livelihood Services (ATLS) was set up in Bhubaneswar, Odisha, in FY 2009-10 as a unit of Access Livelihoods. In the initial years, the unit mostly met the needs of NGOs working in Odisha, particularly in the Koraput District. In 2012, it undertook the Odisha Forestry Sector Development Project to establish 1250 self-help groups (SHGs) in Keonjhar, Balasore and Bhadrak clusters. The SHGs were successfully linked to bank loans, and in FY 2012-13, the total loan obtained by the groups was ₹3.56 crore. In FY 2013-14, the Bhubaneswar unit was renamed as ATLS, and its geographical scope was expanded to tribal belts of Odisha, Telangana, Andhra Pradesh, Maharashtra, Chhattisgarh and Jharkhand.

A major project undertaken by ATLS is to ensure sustainable livelihoods for around 1600 households displaced by the Odisha Power Generation Corporation (OPGC) in the Jharsuguda district of Odisha. The households were engaged in various livelihood activities, including fishing, horticulture, and agriculture. They were mobilized to form a women's livelihoods services producer company registered in November 2016 with 1008 members and share capital of ₹5.54 lakh. ATLS had also facilitated life insurance cover for 111 fishermen, set up 30 SHGs, and revived six defunct SHGs. Backyard poultry farming was promoted as an alternative livelihood activity by constructing 35 rearing units. The participating households had been provided chicks and feed.



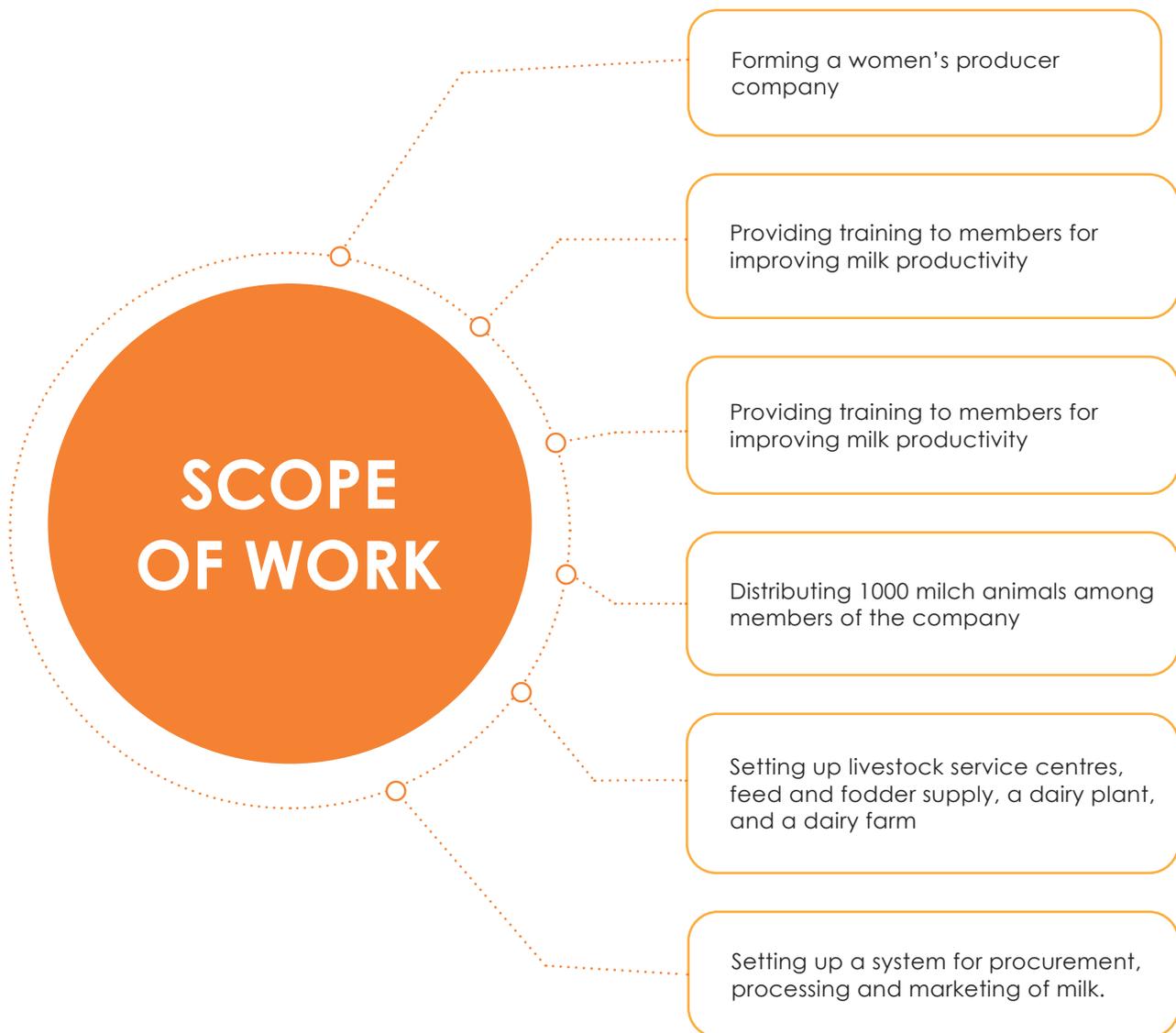
LIVESTOCK ENTERPRISE PROGRAM



Access Livelihoods's involvement in livestock enterprises goes back to its engagement with Mulkanoor Women's Dairy Cooperative (MWDC), Andhra Pradesh, in FY 2008-09. While the enterprise had a large membership base and established operations, the management felt the need to increase members' returns. After a production and productivity assessment survey, an evaluation of processing and technical operations and a market study, Access Livelihoods developed a strategic plan for the dairy focusing on productivity enhancement, reducing chemical inputs, improving members' returns and developing strong relations between them and consumers. Access Livelihoods also helped the cooperative draft fundraising proposals using the perspective plan. The net outcome was that MWDC could raise finance of ₹25 crores, increase its active member base and ensure increased income for members.

As already mentioned, Access Livelihoods helped Kutch Nav Nirman Abhiyan (KNNA), Gujarat, to set up six producer companies of dairy farmers. These companies had 5,500 members and over ₹21 lakh as member funds. Members were served through livestock service centres and sub-centres, which supplied cattle feed, mineral mixture, primary animal health services, vaccination and deworming services, and access to cattle loans and cattle insurance.

Against this background, the Tata Power Community Development Trust, set up by Tata Power, approached Access Livelihoods to establish a dairy project to benefit people living around a Tata Power's dams in the hilly Maval Taluka of Pune district in FY 2014-15.



As per the terms of the MoU between Tata Power Community Development Trust and Access Livelihoods, the total project cost of ₹10.11 crore is to be met as follows:

- Tata Power's trust is to provide the producer company with a grant of ₹1.63 crores and a refundable seed capital of ₹0.92 crores at zero per cent interest
- The balance of ₹6.48 crore has to be mobilized by Access Livelihoods from financial institutions.

With a full-time project team at the site, Access Livelihoods mobilized 887 women from 24 villages to become members of the Maval Dairy Farmers Services Producers' Company, registered in October 2015.

Key activities undertaken till the end of FY 2016-17 were:

- 187 members were taken on learning tours to model dairy enterprises in Andhra Pradesh and Maharashtra
- 32 general body members were given training on disseminating information to members, managing savings, conducting meetings in villages
- The directors of the companies were given training in governance and mobilization of finance
- 687 members were given training in the basics of dairy management, feed and fodder management and selection of milch animals
- Agriculture Skill Council of India assessed the dairy knowledge of 154 members.
- 40 members were given intensive, 41-day training in the technical and business aspects of successful dairy farming (mini dairy entrepreneurship); 12 of these participants were trained to work as trainers.
- One livestock service centre with a veterinary doctor was set up. In 2016-17 it provided services to 73 members.
- The producer company undertook the sale of concentrate cattle feed. The value of feed sold in 2016-17 was ₹15.67 lakh.
- Access Livelihood made plans for the dairy plant and commenced land acquisition for the dairy.
- Three institutions committed to funding the project at Maval.

ARTISAN ENTERPRISE PROGRAM

In association with Chitrika, Access Livelihoods has been working with handloom weavers of Andhra Pradesh for over ten years. Around 300 weavers of East Godavari and Srikakulam districts have been mobilized to form two producer companies of Godavari and Vamshadhara, and the former is exclusively a women-run enterprise. The weavers are experts in many weaving techniques and work with different yarns. With the help of Access Livelihoods and Chitrika, the weavers have expanded and modernized their product range. They are on their way to transforming themselves from 'producers' in a value chain to 'entrepreneurs' who change it.

The joint efforts of Access Livelihoods and Chitrika have dealt with chronic challenges faced by handloom weavers, including a shortage of quality raw material, decentralized and unreliable pre-loom processes, limited value addition, inadequate working capital and poor share in the price paid by consumers.



CHALLENGES OVERCOMED



Clustering production processes, supported by a suitable inventory management system



Linking weavers to grants and loans and facilitating the aggregate accumulation of internal capital



Setting up integrated production centres for value addition and large-scale production



Improving pre-loom, on-loom and post-loom processes



Expanding marketing channels and securing bulk orders.

As explained in the table, several initiatives have substantially benefited weavers and customers. We estimate that the income of active community members has increased by ₹7,500 per month.

The table 'Status of weavers' producer companies' provides consolidated information about the two enterprises. By 2020 Chitrika hopes to have three producer companies with one marketing federation, ensuring total sales of around ₹20 crores and a minimum annual income of ₹80,000 per member.

INITIATIVES AND BENEFITS FOR WEAVERS' PRODUCER COMPANIES

Initiative	Benefit
Youth trained in weaving and producer company board members trained in the running of a business enterprise	Sustainable business established
Quality yarn procured directly from mills	Best raw material obtained at the best price
Shift to cabinet dyeing from manual dyeing; use of reactive and vat dyes	Improved colour fastness (resistance to fading); bright and fresh colours; dyes more environment-friendly
Maximum two looms used per design and frequent design changes on the loom	More extensive product range; new designs introduced every six months
Transparent costing; computerized financial system in producer companies	The price paid by the customer transferred fully and directly to producer companies
Production and order tracking systems	Close tracking and communication with buyers to complete orders on time
Trained staff to check the quality	Lower weaving defects
Vendors used for pre-shrinking fabric	Customers can directly use fabric for making garments
Ready-to-use warps given to weavers by centralizing many pre-loom processes	Better quality assurance, particularly for bulk orders
Pre-loom unit set up	Better quality and cost competitiveness
Computerized production, marketing and inventory management system	Reduced overhead costs, better tracking of orders
Branding ('Chitrika'), brand promotion, establishment of online marketing and Chitrika retail outlet in Hyderabad	Higher sales and returns

STATUS OF WEAVERS' PRODUCER COMPANIES: FY 2016-2017

Details	Godavari Women Weavers' Services Producer Company	Vamshadhara Weavers' Producer Company
Year established	FY 2014-15	FY 2006-07
District	East Godavari	Srikakulam
Members	249	59
Production in meters	68172	49726
Sales (₹ in lakh)	133.52	123.09
Wages paid (₹ in lakh)*	41.47	68.23
Savings of members (₹ in lakh)	3.91	11.74
Outstanding loan (₹ in lakh)	100.50	11.90
Profit before tax (₹ in lakh)	5.48	20.38

*Wages were paid to weavers in production centres

EMPLOYMENT POTENTIAL/SKILL DEVELOPMENT

Access Livelihoods's direct involvement in developing employment potential and vocational skills dates back to its first year of operations when it conducted a program in Puducherry and two locations of Tamil Nadu — Talawadi and Krishnagiri, to train around 400 unemployed youth in IT-enabled services and tailoring for nine months. Over three-fourths of the trainees could be suitably placed, and their salaries boosted their families' gross income by over 60 per cent.

In FY 2009-10, Access Livelihoods imparted business planning skills to the members of common interest groups in 14 villages of Prakasam district, Andhra Pradesh. The members, mostly belonging to Scheduled Caste (SC), Scheduled Tribe (ST) and the Muslim community, were engaged in fishing, small farming, livestock rearing, petty trade and businesses. After appraisal of each of these livelihood sectors, Access Livelihoods provided training to group members in business planning, accounting and bookkeeping.

In FY 2010-11, Access Livelihoods developed and implemented a program to impart employable skills to unemployed youth in Naugarh block of Chandauli district and Bargarh block of Chitrakoot district, both in UP. Two training centres were set up. Around 125 youth were trained in different trades at each location, such as driving, repairing cellphones, and working as security guards, providing beautician services and tailoring over six months. A third of the trainees were women. Some trainees could secure jobs, and those with financial support from families started their businesses.

As it involved setting up farmer producer companies (FPCs), Access Livelihoods also started providing technical and institutional training to FPC members.

Training programs have been conducted till 2017:

5,182 

members of tribal FPCs in Gondia district, Maharashtra

910 

members of the dairy FPC in Maval, Pune district, Maharashtra

887 

members of tribal FPCs in Jharsuguda, Odisha.

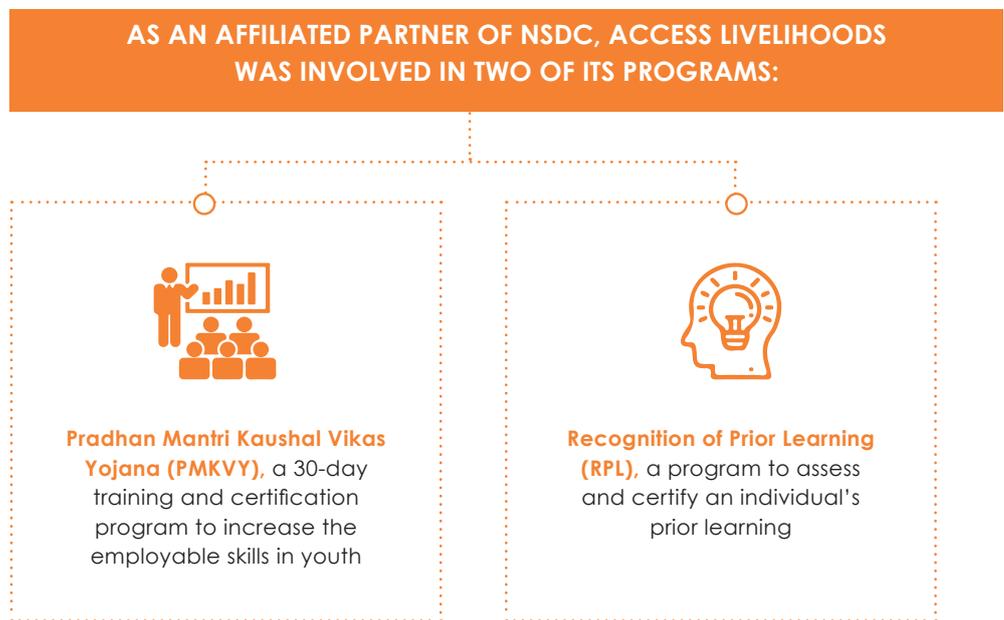
6,420 

members of tribal FPCs in Srikakulam, AP

2,874 

members of FPCs in Mahbubnagar district, Telangana.

Based on this experience and experience of developing and implementing a range of livelihood-related training programs, Access Livelihoods entered into an MoU with the National Skill Development Corporation (NSDC) in August 2012 to build skills of marginalized farmers, especially women and youth. Under the MoU, Access Livelihoods aims to train nearly three lakh persons over ten years, focusing on self-employment and an increase in productivity. Until July 2017, two state-level centres (in Odisha and Telangana) and six regional centres had been set up.



Under PMKVY, Access Livelihoods had trained and certified 300 individuals in quality seed growing in Andhra Pradesh and Maharashtra and 90 individuals in beekeeping in Maharashtra. The capacity building programs included exposure visits, video films and hands-on experience. Certified trainers conducted the training. Under RPL, 1100 quality seed growers had been certified in Telangana, 4000 dairy farmers had been certified in Telangana and Maharashtra, and 380 handloom weavers were certified in Andhra Pradesh.

In FY 2016-17, Access Livelihoods was among the six organizations in the country chosen by NITI (National Institution for Transforming India) Aayog's Atal Innovation Mission (AIM) to receive financial support to scale upgrade enterprise incubation centres. Under this program, Access Livelihoods received a grant of ₹10 crores from NITI Aayog over the next two years. The grant was to be used for capital investment in infrastructure, establish a seed fund for equity/debt investment in enterprises and provide incubation services for skill development. The first tranche of ₹2.5 crores was released in April 2017, and progress made under various heads until September 2017 is shown in the table 'Activities undertaken under Atal Innovation Mission'.

ACTIVITIES UNDERTAKEN UNDER ATAL INNOVATION MISSION

Head	Activities undertaken
Capital investment in infrastructure: value addition and equipment	<ul style="list-style-type: none"> • A feasibility study was carried out for setting up a farmer producer company in Rajasthan • Support to Kovel Foundation initiated to promote a producer company for tribal silk-cocoon rearers • Proposal submitted to develop and nurture four producer companies in partnership with field partners and Paul Hamlyn Foundation • Employment generated for 57 youth who had been placed in various producer companies initiated by Access Livelihoods • Plans prepared for setting up work sheds and value addition units for Godavari Women Weavers' Services Producer Company and Vamsadhara Weavers' Producer Company • Work initiated for setting up calf-rearing, feed and healthcare centres for dairy farmers' producer company in Maval, Pune district
Seed fund for equity/ debt investment	Leveraging ₹50 lakhs from NITI Aayog, ₹150 lakhs were raised from Tata Trusts; ₹50 lakhs were disbursed to nine producer companies initiated by Access Livelihoods
Incubation services	<ul style="list-style-type: none"> • Proposals to mobilize incubation fund submitted to ACRE Consortium for ₹8 crore equity and soft debt; to United Nations Development Program (UNDP) (₹1 crore for supporting farmer producer companies); to Rang De and other crowd-funding agencies, and non-banking finance companies, to raise a total of ₹6.50 crore to support producer companies • Support mechanism designed to accelerate the growth of 25 producer companies • 60 days mini-dairy training program for 40 persons commenced in the operational area of Maval dairy farmers' producer company • Transforming India Initiative launched (see subsection)

FINANCE NEEDS OF PRODUCER COMPANIES

A significant challenge producer companies (PCs) face is limited equity or debt finance access. Until FY 2014-15, 22 PCs promoted by Access Livelihoods could raise only ₹1.14 crore as equity grants, and only seven PCs could get a total of ₹3.30 crore as debt finance. While the RBI has specified that loans up to ₹1 crore to PCs do not require collateral and can be considered to fall under priority sector lending, bank managers generally remain unwilling to provide adequate and timely loans to PCs.

STRATEGIES

01

The company would raise debt finance with the help of a foundation set up in partnership with a funding agency to extend loans to PCs for their trading and value addition operations.

02

It would tap sources of finance for PCs, including crowdfunding, and develop new financial products for PCs through a domain called Access Livelihoods Development Finance (ALDF).

03

It would use funds available for skill development to enable enterprise development by marginalized producers.

04

It would develop technology applications to help PCs manage their input and output services more efficiently and profitably.

In tune with the above strategy, Access Livelihoods set up Access Livelihood Foundation (ALF) jointly with Tata Trusts in 2015 as a Section 8 company, with several objectives including:

- Promoting and supporting large PCs
- Meeting skill-development needs of marginalized producers and their enterprises
- Establishing an academic institute for the development of social enterprises and PCs.

Financial support of ₹7.5 crores assured by Tata Trusts to ALF to be used in the following ways:

- As bridge finance to leverage funds from multiple sources, to build a debt and equity fund to support PCs
- As a fund to incubate three Access Livelihoods entities: Access Livelihood Development Finance (ALDF); an academic institute called Access Livelihoods Academy; and an enterprise called Access Livelihood Technological Solutions, with the mandate to develop technology products for PCs, for their enterprise resource planning, basic accounting and inventory management, production planning, and management of marketing and consumer data.

ALDF OPERATIONS



ALDF has mobilized loans from banks and non-banking finance companies to meet the working capital needs of PCs initiated by Access Livelihoods, as shown in the table titled 'Loan amounts mobilized for producer companies' (For details of sources of loans, see section 6).



It has coordinated receipt of SFAC equity grant for four PCs.



It has coordinated receipt of grants for Access Livelihoods from NITI Aayog and Tata Trusts (see above sub-section) to be used for the benefit of PCs.



It has finalized an MoU with a nationalized bank, which enables Access Livelihoods to work as a business correspondent of the bank for the benefit of PCs.



It has prepared a plan to start a warehousing business for PCs, based on experience gained in FY 2015-16 with Hasnabad Farmer Services Producer Company (see 'Selling dal in Kodangal' in section 9).



It has developed several finance products: short-term working loan for PCs and their members, working capital loans for artisans repayable through equated monthly instalments, long-term loans for dairy processing facilities; and lease finance for PCs.

LOAN AMOUNTS (₹ IN LAKH) MOBILIZED FOR PRODUCER COMPANIES (PCS)

PC category	FY 2014-15	FY 2015-16	FY 2016-17	FY 2017-18 (until Sep 2017)	Total
Farmers' PCs	31.06	60.70	11.50	98.50	201.76
Tribal farmers' PCs	12.50	44.42	5.25	48.00	110.17
Weavers' PCs	100.16	00	40.26	20.00	160.42
Dairy farmers' PCs	00	00	64.08	8.00	72.08
Total	143.72	105.12	121.09	174.5	544.43

TRAINING PROGRAMS

Apart from the training programs mentioned earlier, Access Livelihoods has developed training modules and manuals on several topics for partners, the National Institute of Rural Development (NIRD), and internal use. The topics include:

- Basics of livelihoods promotion
- Livelihoods concept and business planning
- Planning and promoting businesses of the economically marginalized
- Marketing of artisan products
- SHGs and livelihoods
- Management of institutions of the economically marginalized
- Urban livelihoods
- Dairy farming
- Strategic planning and management
- Strengthening people's institutions
- Promotion of cooperatives
- Management of dairy enterprises
- Forming collectives
- Preparing business and strategic plans
- Institutional design and business planning
- Risk management
- Social enterprises
- Doing value chain analysis
- Marketing of green products
- Barefoot accountants
- Supply chain facilitation skills
- Optimal use of MS-Office

TRANSFORMING INDIA INITIATIVE

Access Livelihoods has launched the Transforming India Initiative (TII). This unique two-year learning program helps participants become socially responsible entrepreneurs with NITI Aayog under the Atal Innovation Mission.

The program has two key components:

Six months' facilitated learning certified by Institute of Rural Management, Anand (IRMA). Participants will learn how to set up and manage social enterprises during this period.

Eighteen months' practical learning certified by Development Management Institute, Patna (DMI). During this period, the participants will be placed in an enterprise and will be engaged in solving its growth challenges.

Each participant will be paired with a mentor and attend a one-week sharing session every six weeks. For two years, they will participate in six learning tours and listen to 35 talks by practitioners. At the end of the program, they will receive a Certificate in Enterprise Development from DMI.

During the program, participants are expected to evolve a business idea for an enterprise that will reach a minimum of 5000 people, identify co-founders, and develop their business design. Participants will receive incubation support for six years after the program to help them start their business and expand it.

The fee for the program is ₹5.4 lakh, including a contribution to the alumni fund, which can be accessed by participants who need finance after the program's completion. If a selected candidate cannot afford the fee, Access Livelihoods will facilitate crowdfunding or education loans or offer a scholarship or a partial fee waiver.

TII is guided by a board of distinguished and diverse members:

- **Sumita Ghose**, founder and managing director of Rangсутra, a social enterprise owned by 1800 rural artisans, most of whom are women
- **Manoj Pavithran**, a visionary leader at Auroville international city
- Kalyani Kandula, environment management consultant
- **Vivek Sharma**, Program Director, Gandhi Fellowship
- **KV Raju**, Senior Professor and Director, Development Management Institute (DMI), Patna
- **Pranay Gupta**, co-founder, 91Springboard, a community created for start-ups and freelancers
- **C Shambu Prasad**, Professor, IRMA.

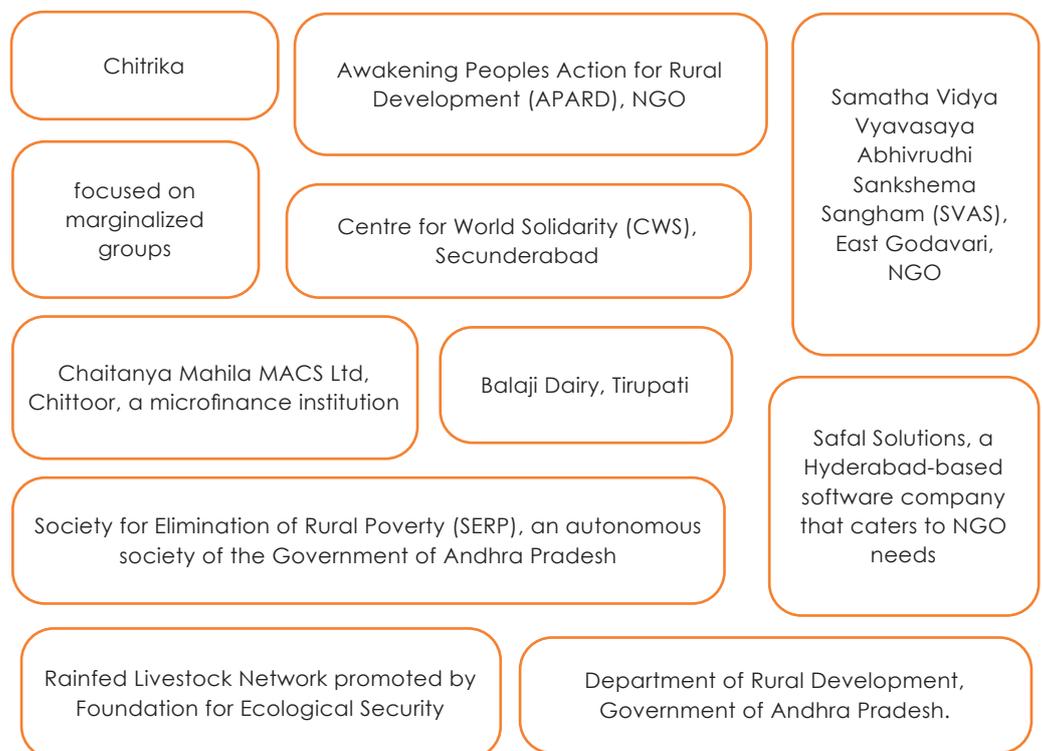
Applications for admission to the TII program were invited online in three phases from May to August 2017. Around 1,700 individuals showed interest in the program, and over 300 submitted applications. Through a three-stage selection process, 44 applicants were selected, and 10 of them had joined the program till September 2017.

LEARNING TOURS

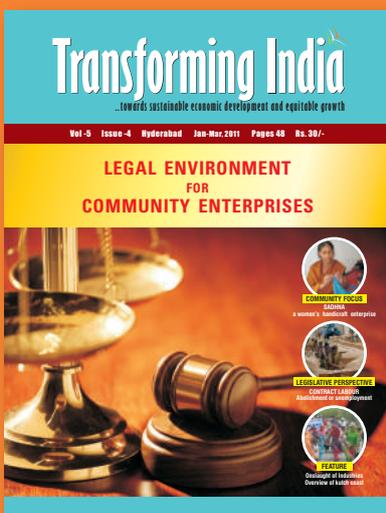
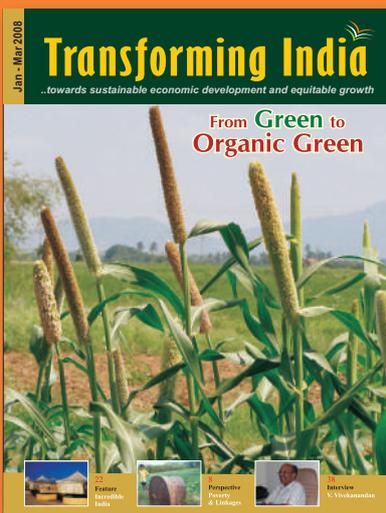
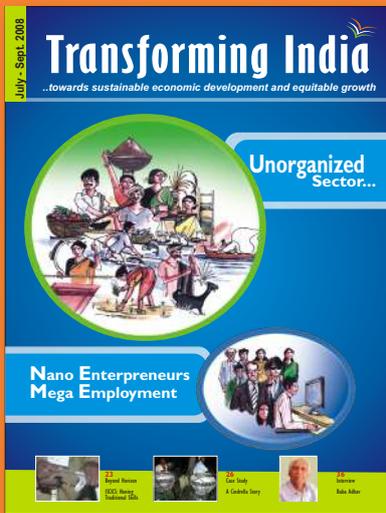
Access Livelihoods has organized several learning tours for members of producer organizations it has initiated and external agencies such as CARD-F (see list of PPS projects in this section).

VOLUNTARY SERVICES

Access Livelihoods's consultants are expected to devote 20 days of a year to provide voluntary services to organizations working for the economically marginalized as they can't afford our services on a consultancy basis. It also helps us constantly refine our development perspective while working with these grassroots and upcoming NGOs. Over the years, such services have been provided to several organizations, including:



In recent years, the involvement of consultants in voluntary work has reduced, mainly due to the high workload and under-staffing of domains (see the table in section 3).



MAGAZINES

In October 2007, Access Livelihoods launched a quarterly magazine called **Transforming India (TI)** with internal funding for disseminating knowledge and ideas on current and emerging critical livelihood issues.

The magazine carried interviews with several development entrepreneurs and thinkers, reviews of books and films on the issues of the marginalized, profiles of eminent personalities like Amartya Sen, CK Prahlad and Rajendra Singh and analytical essays on a range of topics, including budgetary allocations for development, livelihoods funding, rural insurance, SHGs, climate change and agriculture, women in agriculture, cooperatives versus producer companies, watershed management, bio-diversity, interest rates of microfinance institutions, Forest Rights Act (2006), livelihoods based on small ruminants, non-timber forest products and livelihoods.

The magazine could garner a few hundred subscribers and around 20,000 readers despite its unusual scope. However, due to financial constraints and lack of adequate advertising support, the publication of TI had to be suspended in FY 2010-11. Editorial contribution to the magazine was considered well during the annual performance appraisal of Access Livelihoods consultants.

Access Livelihoods's experience with TI enabled it to start TI Spencers, a collaborative venture with Spencer's Retail Ltd, in 2010. Two issues of the 20-page magazine were produced to raise awareness about the economically marginalized, and around 60,000 copies were distributed by Spencer's through its stores in Hyderabad.

LEARNING EVENTS

Access Livelihoods organized Tathya, a two-day learning event, to create awareness among urban consumers on the contribution of marginalized sections of the society in 2010 and 2011 at Hyderabad. The event had two components: screening documentary films and displaying products of rural artisans and farmers. Run for Tathya was conducted in 15 colleges where movies were shown and discussions held to create awareness about the event and ensure more extensive participation. Over 15 award-winning short films were screened, and 16 kiosks were set up to display products. Over 2,000 people attended the events and sold products worth over ₹60,000. The events were co-sponsored by NABARD and Oxfam.

Other learning events organized by Access Livelihoods were:

- A two-day economic summit on ‘Tenant, Marginal and Small-holder Farmers in Agriculture, held in May 2010 in Hyderabad. Thirty participants from academic institutions, government agencies, NGOs, and students of the National Institute of Rural Development (NIRD) attended.
- A two-day symposium on ‘Financing Economically Marginalized’ was held in December 2010, with senior officials from NABARD (Hyderabad), BASIX, Chetna Organic and Rang De as key speakers.

FELLOWSHIPS

To encourage young professionals to work for the benefit of marginalized groups, Access Livelihoods offered three fellowships of ₹1.44 lakh per annum, during 2008-11, to:

- Ashish Panda, an IRMA graduate, for working with farmers in the Dungarpur district of Rajasthan
- Parthasarthy, another IRMA graduate, for working with a trade union of fisherfolk in the Kutch region of Gujarat
- Dinesh Kumar established ‘Earth 360 degrees Eco Ventures’ to work on the entire millet value chain in the Anantapur district of Andhra Pradesh.

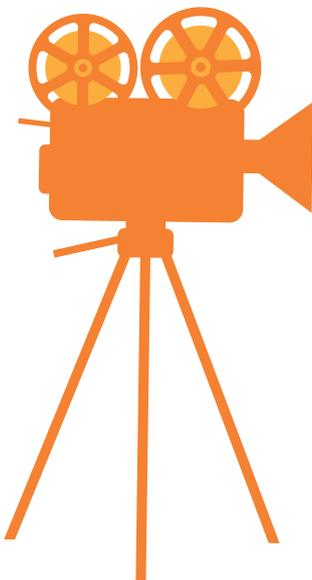
With the help of the fellowship, Dinesh’s venture could reach out to 250 households, and Parthasarthy was instrumental in trebling the income of around 1000 fishermen.

However, the practice of awarding fellowships could not be sustained due to financial constraints.

Access Livelihoods has planned to launch three fellowship programs shortly, based on the availability of funds: on collective enterprises, women enterprises and social enterprises.

PRODUCTION OF VIDEOS

Access Livelihoods had produced several videos for use in promotional and training events and dissemination through the World Wide Web. The films/ topics include:



Access Livelihoods Videos



Status of employment training in the retail sector (2008)



Ankuram (2009), in English and Telugu, on Dharmarajupally Seed Cooperative, Warangal



Mulukanoor Dairy (2010), in English and Telugu



An animation film on farmer producer companies (2011), in Marathi, Telugu and Kannada



Women farmers' producer organizations in Kodangal cluster (2016)



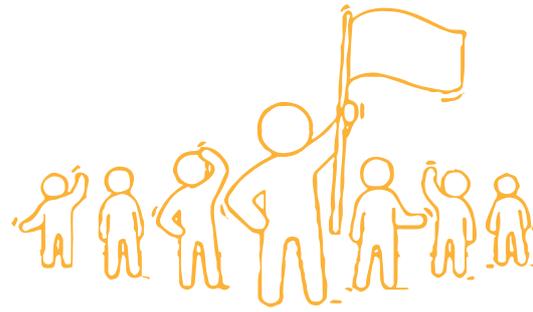
The Maval dairy project (2017)



Handloom production and marketing (2017)

05

People



At the time of Access Livelihoods formation, the idea was that most of the work would be done by full-time staff with no other professional commitments. But it was impossible to expect that there would be an adequate number of professionals with suitable expertise who shared our mission and values and were keen to work for us. We had to nurture an in-house team that was infused with our mission.

It could not happen overnight. While our directors and senior staff comprised professionals who had come together on the platform of a shared mission, we could not expect that every person we recruited would have the same outlook. At best, an induction program would orient a recruit to our way of thinking, but it would not ensure proper induction into our values.



Access Livelihoods has drawn professionals from diverse educational backgrounds and institutions to work as full-time consultants over the years. The company has recruited graduates in dairy technology, agriculture, botany, public administration, law, economics, commerce, veterinary sciences, food technology, sociology and physics with postgraduate qualifications in rural management, business administration, mass communication and social work.

From 2009 onward, when the human resource requirement increased manifold, the company cast a wide net through campus recruitment. Graduates and postgraduates were recruited from several institutions, including the Tata Institute of Social Sciences, Mumbai, Institute of Rural Management, Anand, ICFAI Business School (IBS), Hyderabad, the National Institute of Agricultural Marketing, Jaipur and Indian Institute of Journalism & New Media, Bengaluru.

Access Livelihoods recruited some postgraduates from institutions like Xavier Institute of Management, Bhubaneswar; and Kalinga Institute of Industrial Technology (KIIT) School of Rural Management, Bhubaneswar off-campus, along with a few people from NGO backgrounds. However, it was generally found that they could not adjust to the company's work culture and performance expectations.

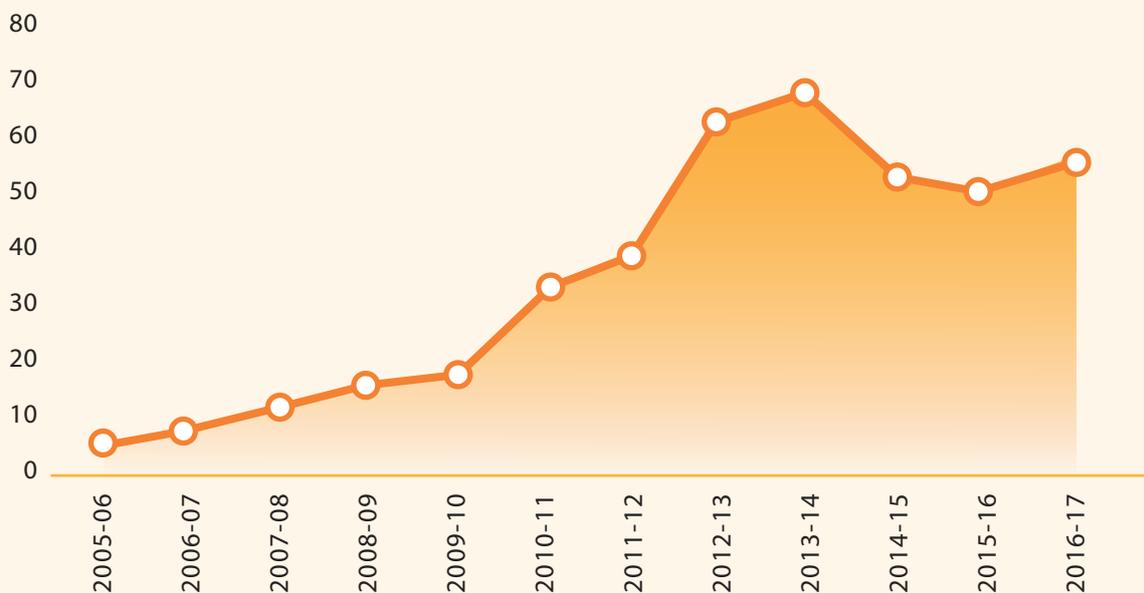
Recruitment had been done following the core organizational value of non-discrimination on the grounds of gender, community or creed. However, from 2005 to 2009, Access Livelihoods could not recruit many women employees. The situation changed in the financial year (FY) 2009-10 when half the consultants were women. The proportion of women remained high until FY 2013-14 and had remained low since then. One major cause was the company's increased direct involvement with producers, which necessitated working from field offices in remote locations.

After recruitment, the consultants had to participate in an extensive orientation program which included classroom sessions by Access Livelihoods' senior management, visits to enterprises or project sites and a reflection session.

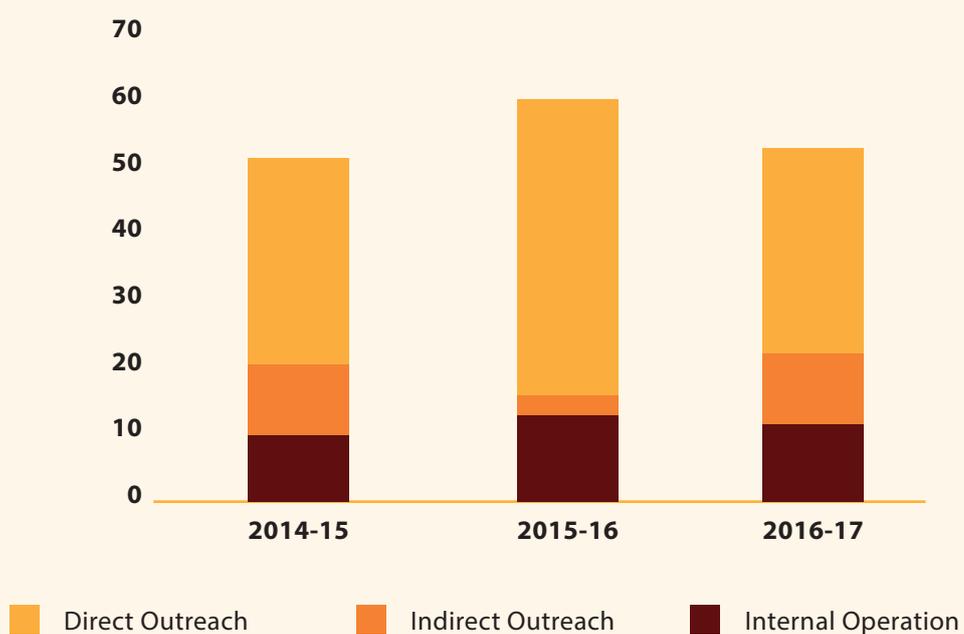
The total number of consultants hired by the company as full-time employees have steadily increased over the years, as shown in the graph titled 'Year-wise total number of consultants', with a jump in FY 2010-11 and FY 2012-13. There was a significant dip after 2013-14 due to the company's financial position (see section 6), leading to the exit of many employees. This was because the projects expected to roll out in FY 2011-12 did not come through. But Access Livelihoods had gone for massive staff recruitment in anticipation of the projects. It had to pay the employee's salaries without landing those projects.

The graph '**Positioning of consultants according to service categories**' shows that in recent years, in tune with the company's increased involvement in the formation and incubation of producer enterprises, most consultants have been positioned in direct outreach programs.

YEAR-WISE TOTAL NUMBER OF CONSULTANTS



POSITIONING OF CONSULTANTS ACCORDING TO SERVICE CATEGORIES: 2014-2017



VALUES

Access Livelihoods's HR policies and guidelines reflect its values. Recruitment, induction and performance appraisal are done per a well-formulated HR policy document provided to all staff members. Remuneration packages for all consultants are according to details in the HR policy document. Expense limits for travel and hotel stays are the same for consultants at all levels.

Transparency is ensured by stipulating that all consultants, including the CEO, have to present log sheets detailing their work through a month. Internal reports, including minutes of board meetings, are available to all employees.

Employees are discouraged from discriminating against the home in favour of work. Some flexibility is allowed in working hours, and taking a certain amount of paid leave every year is mandatory.

Consultants are encouraged to save on electricity and stationery. No part of Access Livelihoods's office has air-conditioning, and printers are discouraged. Only necessary travel takes place, and staff members use emails, chat, and Skype.

All the domains are required to extend 20 days of voluntary services to small NGOs in a financial year.

ASSOCIATES

For short-term projects such as feasibility and impact studies, Access Livelihoods hires external consultants called associates. Engaged full-time or part-time, associates are paid according to their education and experience levels.

While a large number of associates were hired in the initial years, the company's reliance on associates had decreased with increased involvement in direct outreach programs, which required full-time staff.

ATTRITION

Generally, consulting organizations have an annual attrition rate of 20-35 per cent, with consultants' average stay in the organization in the range of 2.5 to 3 years. Access Livelihoods has not been an exception to this trend. Though it offers challenging work opportunities, few consultants have remained with the company for a long time. From 2005 to 2008, consultants' average working period was a little less than three years, and the attrition rate was around 33 per cent. Subsequently, until 2014, the average period of stay was less than two years, and in FY 2103-14, the attrition rate was 75 per cent. From 2014, the average period of stay had increased, and the attrition rate decreased to

19-25 per cent.

As mentioned earlier, the financial difficulties faced by the company have been a major cause of attrition. A more pervasive reason for a low period of stay with the company is the remuneration it offers. In tune with its value of providing services at optimal and affordable cost, the total monthly remuneration of even the CEO was less than ₹100,000 in 2016, calculated as a daily consulting fee of less than ₹3500. For the entry-level position of project execution, the monthly remuneration was less than ₹15,000. For a Project Manager, the amount was less than ₹50,000. These amounts, coupled with the company's promotion policy discussed later, are unattractive compared to what corporate organizations offer. Hence, many young people with professional qualifications, who are not as enthused about Access Livelihoods's mission as its promoters, have seen it as a stepping-stone for their advancement.

On the other hand, in recent years, some senior professionals have joined Access Livelihoods primarily due to its value-driven mission and because it offers the opportunity of working directly for the benefit of large numbers of economically marginalized producers. This shift is reflected in the average age of consultants; while it was in the range of 28-34 years until 2015, the average age is above 35 years in the last two years.

The rise in average age is also a reflection of a change in the company's operations. Access Livelihoods requires people with long years of experience working with marginalized communities in remote and challenging locations for producer companies it promotes and incubates.

PERFORMANCE REVIEW SYSTEM

Access Livelihoods follows a rigorous system for reviewing its consultants' performance annually. The system is based on the company's values and its domain-based structure and has the following four basic parameters:

- Financial targets are understood as achievement of consulting and business targets set annually for each consultant
- Impact is measured as the average performance rating given to each consultant after each project
- Learning and growth assessed in terms of publication of research papers or newspaper/magazine articles and voluntary work done in the year
- Organizational contribution assessed in terms of the consultant's contribution to other domains and the domain's compliance with overhead targets set annually for all domains.

The weightage given to each parameter varies across divisions and domains. For example, while the parameter of the financial target has a 50 per cent weightage in

the Partner Program Services (PPS) division, it has a weightage of 30 and 10 per cent in the Community Program Services (CPS) and Internal Operational Services (IOS) divisions, respectively. On the other hand, the parameter of organizational contribution has a weightage of 50 per cent for IOS but only 10 per cent for PPS. (The weightage for organizational contribution was considerably higher in Access Livelihoods's first six years, and it was reduced following reflection on management audit reports discussed in section 9).

Across the years, few consultants-barring members of the senior management-have scored more than 50 per cent under the assessment methodology used. This could be interpreted as an indicator of high standards set by the company. But it also raises questions about the usefulness of the method, especially the third of four parameters mentioned below, used for promotions:

- Barring exceptional cases, a consultant is eligible for promotion only after two years of service.
- The consultant should get at least 60 per cent marks in a test administered based on Access Livelihoods' 12 modules on capacity building.
- The consultant should achieve an average score of 80 per cent in performance assessment for two consecutive years.
- The reporting officer should certify that the consultant is fit to be promoted to the next level.

BONDING

Virtually every year, events are held to increase bonding among employees. One of the notable events in recent years was a 'Knowledge Forum' organized on the company's 11th foundation day on September 9, 2016. Access Livelihoods consultants working across the country attended the event. Members of the producer company promoted by Access Livelihoods in Maharashtra and 'social investors' (see next section) were also invited to share their views and experiences.

06

Finances



Although Access Livelihoods is an organization driven by a social mission, it has to generate income. If possible, a surplus through its services to pay its consultants, cover overheads and expand the scope of operations. Thus, its financial position is a critical determinant of its ability to work according to its mission.

INCOME AND SURPLUS

In its first year of operations, the company's gross income was around ₹3.50 lakh and a small surplus. In the second year, it increased ten-fold, and in the next three years, the company's financial position showed steady growth (see chart 'Gross income and surplus: FY 2005-17'). However, in FY 2010-11, Access Livelihoods registered a substantial loss, equivalent to around 20 per cent of the income earned in the year. The loss was attributed to the following facts:

Time and cost overruns in consulting projects

Delays in realizing payments from government projects

Unstructured recruitment of consultants

Ineffective control over overheads.

While measures were taken to deal with the above issues (except delayed payments from government agencies, unfortunately, the norm), the company was again in the red in FY 2014-15 and FY 2016-17. The losses were due to the company's increased involvement in the promotion and incubation of producer companies.

Unlike Partner Program Services' projects, which often generate income for Access Livelihoods in less than a year, producer-company (PC) projects have long gestation periods. While Access Livelihoods gets grant support for establishing PCs, these are barely enough to cover the cost of field staff and overheads; there is often a considerable delay in receiving grants. More importantly, as explained in section 4, the PCs have unmet working capital needs. Access Livelihoods has taken the responsibility of meeting this need by taking loans at around 12 per cent for lending to PCs with an additional interest of 3 per cent. The liability amounts in Access Livelihoods's balance sheet have increased in the process.

When PCs reach a maturity stage, they may generate some surplus for Access Livelihoods - through service contracts with the PCs, ALC could earn a percentage of their turnover as a commission (see under 'Long-term services for producer companies' in section 4). However, as the case studies in section 9 show, stabilizing PCs' business operations is challenging. Only three PCs, all farmers' producer companies in Telangana, have entered into a service contract with Access Livelihoods till 2017.

LOANS

Access Livelihoods had taken loans from various sources and repaid them regularly to support its internal operations. From FY 2005-06 to FY 2009-10, unsecured loans were taken from individuals only--as the company did not have mortgageable assets like owned office premises, it could not approach banks.

The first loan secured by the company from an institutional source was in FY 2010-11, when Friends of Women's World Banking, India (FWWB-I) advanced a credit of ₹25 lakh. Subsequently, in FY 2011-12, Access Livelihoods could secure ₹10 lakh and ₹2.65 lakh from Bank of India and State Bank of India, respectively, as credit.

In FY 2013-14, loans were raised from various institutional and other sources to support PCs' operations promoted by Access Livelihoods. To date, nearly ₹19 crores have been raised, as shown in the table titled 'Loans from different sources since 2013.'

The chart 'Total loans: 2005-2017' shows the total amount of loans taken by the company in different financial periods since its inception. As the chart indicates, the company's loan liabilities increased sharply after FY 2012-13, when it took up the responsibility of financially supporting the PCs it had promoted. Since its inception, individuals who have lent money to Access Livelihoods are listed in section 5 of the Appendix.

LOANS FROM DIFFERENT SOURCES SINCE 2013

S. No.	Source	Loan amount (₹ in lakh)
1	Ananya Finance	45
2	Black Swan group	25
3	Friends of Women's World Banking, India (FWWB-I)	200
4	FWWB-I	50
5	FWWB-I	149.99
6	FWWB-I	80
7	India Infoline Finance Limited (IIFL)	198.82

S. No.	Source	Loan amount (₹ in lakh)
8	National Skill Development Corporation (NSDC)	649.55
9	Rang De (online crowd-funding platform)	127.94
10	Rang De	50
11	Younis Social Business (non-profit venture fund)	25
12	Younis Social Business	15
13	Younis Social Business	40
14	Ratnakar Bank	15
15	NABARD Financial Services (NABFINS)	45
16	Radiant Corporation Pvt Ltd, Hyderabad	60
17	Tata Power	92
18	Sundry creditors	30
Total		1,898.35

SOCIAL INVESTORS

While crowdfunding is increasingly an essential source of finance for social enterprises and has been accessed by Access Livelihoods through the online Rang De platform, the company has also tried to raise funds on its own through this route.

In FY 2013-14, it extensively promoted a 'Social Investment Opportunity' to raise money from individuals to support PCs incubated by the company. The target was to raise ₹5 crores, which would be used to purchase fixed assets by the PCs, meet their working capital needs, build skills of their members, and project management by Access Livelihoods.

Through a detailed presentation, potential investors were explained how the fund of ₹5 crores could help PCs generate business worth ₹15 crores. Emphasis was also laid on the social benefits of the business generation in terms of employment and empowerment of women and health, education and insurance benefits to families.

Potential investors were given two options of acquiring preference equity shares in Access Livelihoods by investing a minimum of ₹50,000 in multiples of ₹5000:

- An 'ideal' opportunity with the invested amount fully redeemable after seven years with zero per cent assured return
- An 'optimal' option with the invested amount fully redeemable after seven years with four per cent assured return compounded annually

After intensive efforts, Access Livelihoods could get funds from around 60 investors, but the total amount raised fell well short of the target of ₹5 crores. The investors are listed in section 6 of the Appendix.

BUSINESS PLAN

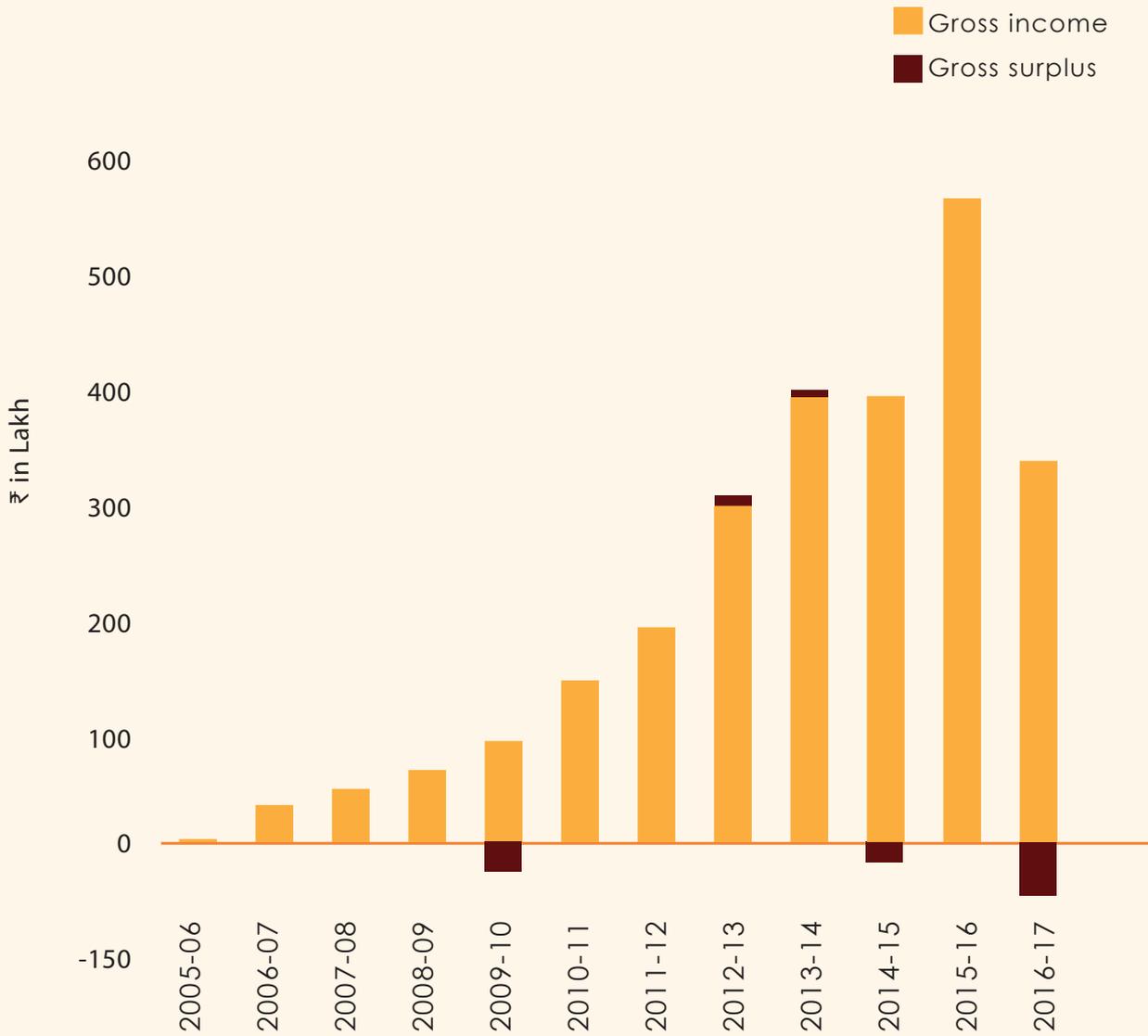
Access Livelihoods's business plan for the next five years is discussed in section 10 of this document.

GROSS INCOME AND SURPLUS (₹ IN LAKH): FY 2005-07 TO FY 2016-17

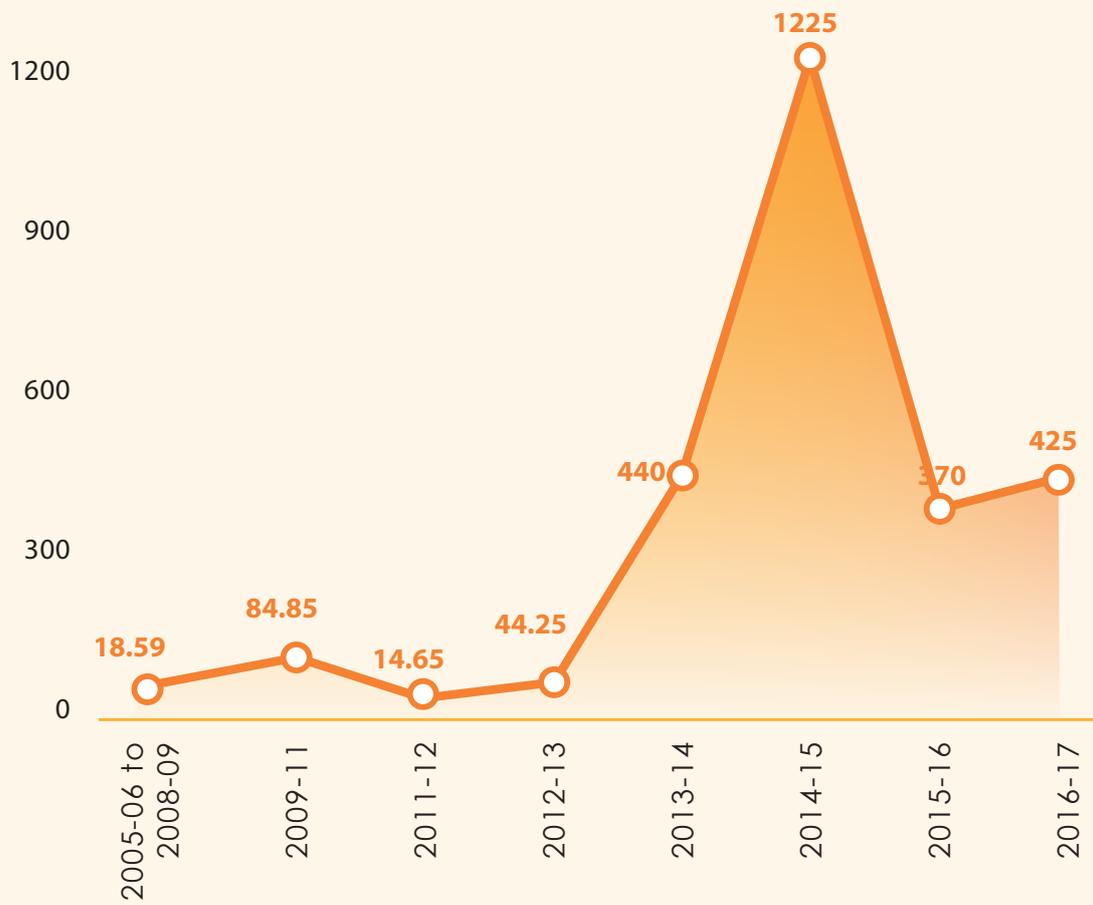
Financial year	Gross income	Gross surplus
2005-06	3.49	0.51
2006-07	31.27	1.29
2007-08	45.16	0.62
2008-09	61.54	0.92
2009-10	86.65	1.21
2010-11	139	-30.4
2011-12	185	4.35
2012-13	290	17.69
2013-14	384	5.59
2014-15	385	-26.29
2015-16	556	1.47
2016-17	329	-57.8

* 'Gross income' is income from services and other income (interest income, etc.). 'Gross surplus' is a surplus before taxes and provisions (dividend, etc.). Both figures are from the company's final audited profit & loss statements.

GROSS INCOME AND SURPLUS (₹ IN LAKH): FY 2005-07 TO FY 2016-17



Total loans (₹ in lakh): 2005-2017

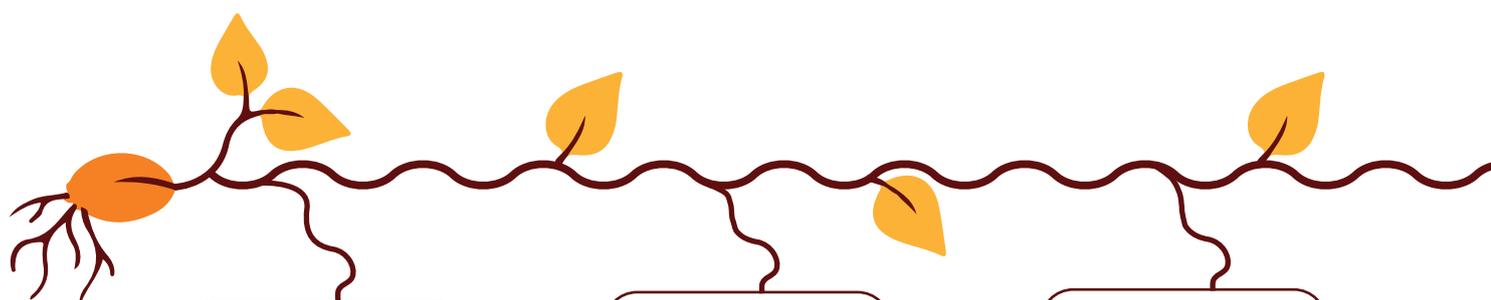


07

Highlights



This section highlights Access Livelihoods's performance from FY 2005-06 to FY 2016-17. The last part of the section lists awards and recognition received by the company.



2005-06

- **9 projects** were undertaken for eight organizations across four states
- Gross income earned: **₹3.49 lakh**; gross surplus **₹51,757**
- Voluntary work done for small NGOs

2006-07

- **32 projects** undertaken for 30 organizations
- Gross income earned: **₹31.27 lakh**; gross surplus **₹1.29 lakh**
- **3 in-house capacity building** programs related to the promotion of sustainable livelihoods and enterprises developed
- Voluntary work done for small NGOs

2007-08

- **60** organizations served in 20 states
- Gross income earned: **₹45.16 lakh**; gross surplus **₹61,956**
- Transforming India quarterly magazine launched
- Work initiated on three websites
- The team had nine full-time members

○ **52 projects** undertaken for 46 organizations, including 10 new clients

○ Gross income earned: **₹61.54 lakh**; gross surplus **₹92, 826**

○ Team strength rose to **15**

○ **11 internal domains** conceptualized

○ A **5-year strategic plan** made

○ Video documentation undertaken

○ Rural marketing course undertaken for students of the National Institute of Rural Management (NIRM)

○ **One fellowship** awarded

2008-09

○ **51 projects** undertaken

○ Gross income earned: **₹1.39 crore**; gross loss of **₹30.40 lakh** incurred

○ Team strength rises to **35**

○ Aggregate direct outreach in 2005-2011 estimated to be **18,600 households**

○ **Two-day Tathya film festival** and sale of products by rural artisans and farmers organized

○ **Two-day symposium** organized on financing livelihoods of marginalized

○ The two-day summit organized on '**Tenant, Marginal and Small-Holder Farmers in Agriculture**'

○ A 20-page magazine published in collaboration with Spencer's Retail Ltd

○ Publication of **Transforming India magazine** and work on websites other than company website suspended

○ Friends of Women's World Banking, India (FWWB-I) provided debt financing of ₹25 lakh

2010-11

2009-10

○ **60 projects** undertaken for 55 organizations

○ Gross income earned: **₹86.65 lakh**; gross surplus **₹1.21 lakh**

○ Team strength rose to **26**

○ 2000 sq ft office-space rented in Secunderabad

○ Bhubaneswar unit set up

○ **A two-day documentary film festival**, Tathya, organized

○ **Two-day symposium** organized on financing livelihoods of marginalized

- **35 projects** undertaken
- Gross income earned: **₹1.85 crores**; gross surplus **₹4.35 lakh**
- Team strength rises to **40**
- **Four large direct outreach projects** were secured with support from Small Farmers' Agribusiness Consortium (SFAC), NABARD, Ford Foundation and RABO Bank Foundation
- Implementation work with two large producer groups commenced
- Two sector-focused domains, **Farmers' Enterprises Program (FEP)** and **Tribal Enterprises Program (TEP)**, established
- **Six new project offices** set up in **five states**
- Access Livelihoods was selected as **one of the four apex resource institutions for the Farmer Producer Organizations project of SFAC**
- The organization's strategic focus shifts decisively to long-term assignments, involving the building of end-to-end value chains, particularly for marginalized communities, over 5-7 years
- **Milestone document on the first six years** of the company produced

2011-12

2012-13

- **31 projects** undertaken
- Gross income increased to **₹2.90 crores**; gross surplus **₹17.69 lakh**
- Nine producer companies promoted by Access Livelihoods offered services worth **₹1.94 crores** to around **2900 producers**
- Efforts were undertaken to set up four tribal producer enterprises in Srikakulam district, Andhra Pradesh
- Five resource institutions of Small Farmers Agribusiness Consortium (SFAC) supported
- National Skill Development Corporation (NSDC) sanctioned low-interest debt finance of **₹15.5 crores** to Access Livelihoods to strengthen self-employment opportunities for **300,000 households** in the agriculture sector
- **Access Tribal Livelihood Services (ATLS)** set up with headquarters in Bhubaneswar

○ **25 projects** undertaken

○ Gross income: **₹3.84 crores**;
gross surplus **₹5.59 lakh**

○ New organizational structure with four divisions, **Community Program Services, Partner Program Services, Livelihoods Program Initiatives and Internal Operational Services**, created

○ Nine farmer producer companies of 12,000 farmers in Karnataka, Maharashtra and Telangana procured produce worth ₹18 crore

○ A project launched to incubate a producer company of 3000 weavers in East Godavari, in partnership with the Society for Elimination of Rural Poverty (SERP)

○ Ford Foundation agrees to support Access Livelihoods for offering fellowships to develop livelihoods professionals who will serve producer companies

○ A pilot effort made to raise equity for Access Livelihoods through crowdfunding

2013-2014

2014-15

○ **19 projects** undertaken

○ Gross income: **₹3.45 crore**;
gross loss **₹26.29 lakh**

○ Team strength increased to **59**

○ **Six-step beehive model** conceptualized to promote and establish producer companies

○ Business facilitated in 8 farmer producer companies (FPCs) and staff recruited for six FPCs; three FPCs **received SFAC equity grant**

○ **Livestock enterprise program** starts with efforts to establish dairy producer company in Maval, Pune

○ **Access Livelihoods Development Finance (ALDF)** was established to meet the livelihood finance needs of marginalized producers

- **30 projects** undertaken
- Gross income: **₹5.56 crore**; gross surplus **₹1.47 lakh**
- Company moves into its **own 20,000 sq ft office premises** in Hyderabad, acquired with the help of a loan from FWWB-I
- Work started in Gondia district, Maharashtra, incubate **five tribal women farmer producer companies** in partnership with SFAC and Tribal Development Department, Government of Maharashtra.
- Around **600 producers trained** in quality seed production and beekeeping in Gondia and Srikakulam districts, under Pradhan Mantri Kaushal Vikas Yojana (PMKVY)

○ Access Livelihoods Development Finance (ALDF) **mobilized over ₹31 crores** (since inception) to meet the working capital and other requirements of producer companies promoted by Access Livelihoods.

○ **Facilitated by ALDF, Ratnakar Bank provided ₹25 lakh as a loan to a farmer** affinity group in Kodangal cluster, Mahbubnagar district, Telangana, the first of its kind in terms of bank disbursing loans to tenant farmers.

○ In partnership with Rang De, a **₹45 lakh loan** was disbursed to **900 farmers** of three producer companies in Kodangal

○ **First corporate social responsibility (CSR)** project undertaken for providing livelihood services in peripheral areas of Odisha Power Generation Corporation's plant in Banharpalli

2015-16

2016-17

- **34 projects** undertaken
- Gross income: **₹3.29 crore**; gross loss **₹57.80 lakh**
- **NITI Aayog selected Access Livelihoods, under Atal Innovation Mission**, to work as a centre for incubating enterprises of women producers with **a grant of ₹10 crore**
- Producer company for leprosy-affected persons incubated in Cuddalore, Tamil Nadu

○ Three women producer companies in Kodangal scale operations record business of ₹16.5 crores and a surplus of ₹14 lakh by procuring red gram

○ **5,556 certifications** carried out under the Recognition of Prior Learning (RPL) program of PMKVY

○ **Social investment opportunity** initiative launched

○ **Access Livelihoods Foundation (ALF)** launched in association with Tata Trusts as a section 8 company

○ Promotion of **Producer Group Institution (POPI)** project launched with support from NABARD in 27 villages of Koraput and Keonjhar districts, Odisha, to nurture and promote women's self-help groups and community forest protection groups

AWARDS & RECOGNITION

Selected as one among the six organizations in the country by NITI Aayog under the Atal Innovation Mission

Recognized by the National Skill Development Corporation (NSDC) for efforts to evolve an institutional model to meet skill development needs in the unorganized sector

Farmer producers' company incubated in Hasnabad, Telangana selected for the Economic Times Krishi Vikas Summit, 2015

Awarded second prize in the livestock category at the Bihar Innovation Forum-II (2014), organized by Bihar Rural Livelihoods Promotion Society, for the model delivering integrated livestock services (see under 'Livestock Enterprise Program' in section 4)

Winner of NSDC's 'Best practices award for new frontiers' in skilling category (2013)

Featured in Hunnarbaaz, a skill talent show on DD National (2014).

Weavers' producer company incubated in East Godavari, Andhra Pradesh selected as first runner-up at the Tata Social Enterprise Challenge, 2014-15

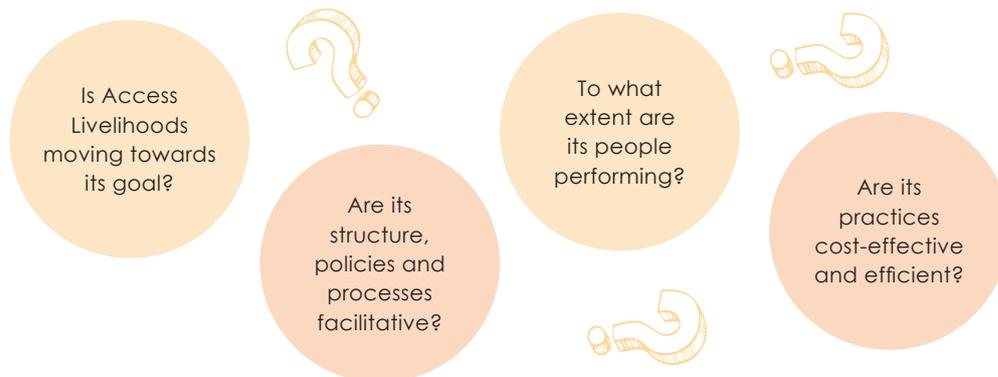
08

Assessment



Apart from undertaking regular performance appraisal of its domains and consultants and the annual review of overall performance by the Board of Directors, Access Livelihoods has been assessed twice through management audits by external consultants.

While the second audit, conducted by LK Vaswani of KIIT School of Rural Management (KSRM), Bhubaneswar, in 2013, was confined to pro bono efforts of Access Livelihoods such as Transforming India magazine, the first audit, conducted in 2011 by N Raghunathan, Director, Catalysts Group of Institutions, had a broader scope covering the following questions:



A summary of Raghunathan's observations is provided below. In alignment with the same subject, the box item 'Consultants speak' reports observations of some people who have worked with Access Livelihoods for a long time.

Reasonable Growth



Access livelihoods has maintained a reasonable level of growth and outreach. The organization is poised for accelerated growth if scaling is managed effectively.

LOW MARGINS

Margins (surpluses) generated from assignments are low. There is a potential and need to increase margins. If Access Livelihoods continues with low margins and cash-flow issues due to high exposure to government projects. In that case, the organization will move towards a lower level of human resources, reduced salaries and perks, use of available rather than appropriate staff or high pressure on the team, leading to stress and staff exits.

To achieve higher margins, Access Livelihoods will need to bring in a higher level of expertise and more specialists, particularly in research, data analysis and evaluation.

LARGE OVERHEADS

Overheads, mainly salaries, take away nearly 90 per cent of Access Livelihoods's income, whereas the norm in consulting companies is a maximum of 50 per cent. The high proportion of overheads is mainly due to the requirement that all consultants spend a lot of time on organizational support work. A specialised team could handle the organizational support requirements at a much lower cost. Technology can be used for better project management and improving overall efficiency.

STAFF STAKE

There is a need to reflect on how the staff members are involved in the organisation's future and the realization of its vision. Employees make substantial contributions at the task and project levels, but building an organization with shared vision and ownership - going beyond economic stakes - is required.

POSITIONING

Access Livelihoods has to consolidate its positioning in the livelihoods sector. 'Building institutions for enterprise development' would be a good positioning strategy, with a focus on three or four service areas, within a larger area of institutional support for enterprises.

RESPONSE TO AUDITS

Reports of two management audits were openly shared and discussed within the organization. Accordingly, several measures have been taken, with varying degrees of fruition, to deal with the concerns raised in the audits:

- As reported in section 2, Access Livelihoods undertook a branding exercise in 2014-15, and as noted in section 4, it has positioned itself firmly as a builder of livelihoods institutions.
- As can be seen from the lists of projects in the appendix, Access Livelihoods has reduced the number of projects it is undertaking in recent years. Particularly, it has reduced the number of projects with a value below ₹2 lakh.
- Exposure to government projects plagued by payment delays has reduced, but exposure to quasi-government bodies has increased, and Access Livelihoods continues to face delays in receiving funds.
- While Access Livelihoods provides skill development in several vocational areas, it has not ventured into enterprise building for all the focus groups mentioned in section 2. For example, it has not built enterprises for the urban economically marginalized or migrant labourers. However, concerning its current organizational, human resource and financial strength, the number of producer companies it has promoted is large. How far Access Livelihoods could support these companies in diverse and distant locations to become successful businesses remains to be seen.
- While the domain structure has been retained, the requirement that all consultants devote a considerable amount of their time to organizational support work has been lowered, as reported in sections 3 and 5. However, due to understaffing, overall expectations from domains remain "highly ambitious".
- Technology has been used to improve the efficiency of internal operations. However, Access Livelihoods does not yet have a system to provide up-to-date information and data across the organization quickly.
- Some experienced specialists have been recruited to manage sector-specific work. However, a gap in the second level of the organization remains to be filled (see table 'Hierarchy and staffing position in September 2017' in section 3).
- A relatively low attrition rate in the last three years suggests that Access Livelihoods's consultants have a shared vision and sense of ownership in the company. Still, it would be premature to draw a firm conclusion. In any case, the attrition rate is not a good indicator of a shared sense of ownership.



Investment in pro bono efforts for advocacy on a large scale has been indefinitely suspended with the hope that the advocacy goal could be achieved by building sustainable enterprises. However, this decision has caused some heartburn, as the pro bono efforts made by Access Livelihoods in its first five years gave it broad exposure and much satisfaction to those involved.

The company's suggestion to increase its margins has not been entirely taken up. While Access Livelihoods has increased its consulting fees to keep up with the inflation rate, it remains committed to observing the limit of 'optimal returns' decided at the time of the company's formation (see section 2).

Consultants' speak



Dr K. Surekha

Dr K. Surekha, with Access Livelihoods from 2009 to 2016, in the 'business development' domain

“

When I joined Access Livelihoods, I was initially sceptical about the organization's growth, as it was a startup. Still, it performed very well and allowed employees to grow with it.

Its significant achievement is the number of farmer producer organizations it has registered and the status of these organizations in terms of marketing efforts and reaching out to marginalized people. Another achievement is raising investment from individuals in the form of equity, the social investment initiative.

The major failure is continuous losses, which is affecting market perception. Another failure is the inability to honour monthly consultancy payments for quite some time in FY 2016-17.

”



Anil Kumar Padhy

Anil Kumar Padhy, with Bhubaneswar unit, from 2010 to 2017, in 'finance and administration.'

“

As far as I am concerned, the major milestones for Access Livelihoods have been opening a unit at Bhubaneswar, identifying projects to make the unit viable, diversification from consulting to implementation, focusing on tribal pockets, and formation of tribal enterprises. Formation of Access Livelihood Development Finance and Access Tribal Livelihood Services are also milestones. All these milestones have been achieved with meticulous planning and execution.

I would like to see Access Livelihoods has more dedicated team members, more delegation of power with trust in employees, increased work area, and more focus on finance and business development. ”



Vijaya Switha Grandhi

Vijaya Switha Grandhi, CEO, 'Chitrika,' associated with Access Livelihoods since 2005

“

I see two periods clearly in Access Livelihoods's work: pre-2010 and post-2010. Till 2010, Access Livelihoods was doing innovative and broad-based work in the livelihoods space. Tathya and TI magazine are examples in this regard. I feel that is the way to go forward.

But after getting into SFAC projects, and with the paucity of funds and new thought process on creating models, ALC is trying to balance profits for itself and producer companies. Nobody has tried this so far. There are no benchmarks available. And Access Livelihoods has not found any solution to how this can be done.

I would like to see Access Livelihoods focusing on three to four producer companies and not spreading itself thin. ”



V. Madhusudhan Rao

V. Madhusudhan Rao, Executive Director of Access Livelihoods from 2007 to 2012

“

Access Livelihoods is doing good. Experiments are inevitable, and failures are common in any sphere of life. What matters ultimately is the satisfaction one gets. I would like to see Access Livelihoods become an expert organization in overall community development. ”

09

Stories



Forming and incubating marginalised groups' producer companies (PCs) is an uphill task involving several hurdles. This section features two stories of Access Livelihoods's struggles.

RAISING CAPITAL IN GONDIA

Five tribal farmers' PCs were formed in the Gondia district of eastern Maharashtra. Each member had to contribute a certain amount of money to build the company's share capital. This effort met with two fundamental challenges:

- The tribal groups received money as grants from the government and others. The expectation that they would have to pay rather than receive money was entirely new.
- Due to low exposure to the money economy and experience with dubious financial operators, the people were wary about contributing money.





These challenges were met through an intensive effort that had several stages. At the first stage, village meetings were held, and community leaders were identified to mobilize farmer affinity groups (FAGs), which would be the first level of the PCs' structure. Most of the recognised leaders had the experience of working with women's self-help groups (SHGs), so they understood the FAG concept easily.

However, while the FAGs agreed that the share capital should be ₹500 per member, plus a membership fee of ₹50, only a third of the potential members were in a position to make a one-time payment of ₹550. Hence, it was decided to collect the money in instalments. Some members paid in instalments of ₹50. Subsequently, after the PCs started operations, and their elected directors felt the need to raise the per member share capital to ₹1000, members were allowed to pay the balance of ₹500 in the form of produce to be sold by the PCs.

At the second stage of PC formation, an office was set up to give a formal space for meetings of the PCs at different levels and the Access Livelihoods project staff. The establishment of the office influenced the community's confidence. Local resource persons were recruited and trained to conduct project operations; their presence also helped garner trust. Members' confidence increased after some of them were taken to Andhra Pradesh to see the operations of the Mulkanoor Cooperative, which offers a variety of services to thousands of members. The visit enthused participants to work vigorously for the formation of their PCs.

The trust issue was sealed when the PCs' directors' were duly constituted and bank accounts were opened. The directors paid a visit to the bank and assured themselves that monies collected from members had been properly deposited.

Members were encouraged to deposit a fixed amount of savings with the PCs every month. The minimum amount decided was ₹50, and the interest rate offered was eight per cent per annum for amounts of ₹50, and 10 per cent per annum for amounts higher

than ₹50 deposited per month. Compulsory savings were encouraged by giving the following key messages:

- The savings would enable members to get credit at lower than market interest rates; simultaneously; they would earn higher than market interest on the savings.
- Members depositing savings would get preferential services from the PCs.

Compulsory savings were to be collected by elected members of the PC's general body, who had to give the money to local resource persons to deposit it in the bank. Records of transactions at each stage were to be maintained.

However, it was found that the general body members could not collect much savings as they did not have the time and interest to go door-to-door. Hence, the PCs decided that their newly appointed staff would collect savings. Each staff member was responsible for collecting savings from one to three villages, depending on the number of FAGs in these villages, and their performance was monitored regularly.

From July 2107, the PCs started advancing credit on the following terms:

- Members who have deposited at least ₹1000 as share capital and savings can avail of loans thrice their deposited amount.
- The PCs retain five per cent of the loan amount as transaction-based savings.
- The interest on the loan is two per cent per month.
- However, despite the offer of credit, members' interest in depositing savings with PCs has waned due to the following reasons:
- Many members are already depositing ₹50 or ₹100 per month with SHGs formed in their village. Some of these SHGs have received grants against their savings, and PCs offer no such assistance.
- The SHGs provide a credit on demand, with fewer strings attached.
- Many members have not understood the demand for additional share capital made by PCs.
- Several general body members and even some board of directors (BoDs) have stopped attending PC meetings regularly, as they feel the PCs should reimburse them for the travel cost they incur and the time they provide.
- As PCs are engaged in business operations like the sale of paddy seeds and procurement of tamarind produce, the PC staff has become busy with this work and could not devote time to collect savings.

Compounding these obstacles, there is a delay in receiving grant support from Small Farmers' Agribusiness Consortium (SFAC), the sponsoring agency for the PCs. The delay has dampened the initial enthusiasm.

Despite these difficulties, the PCs have collected share capital of around ₹40 lakh, and with the help of a loan of ₹10 lakh from Access Livelihoods, they have started business operations.

- Based on a study done by Shivam Shekhar, Intern



SELLING DAL IN KODANGAL

The Hasnabad Farmer Services Producer Company (HFSPC) is one of the three women farmers' producer companies promoted by Access Livelihoods in Kodangal Mandal of Mahbubnagar district Telangana, with support from Small Farmers' Agribusiness Consortium (SFAC).

As per the agreement with Access Livelihoods, SFAC provided a promotional grant of ₹1880 per farmer for two years under the National Food Security Mission-Accelerated Pulses Production Program. As each FSPC was to have around 1500 women members, the total promotional cost per producer company sanctioned by SFAC was ₹28.20 lakh, or around ₹14 lakh a year. With this money, Access Livelihoods was required to appoint its staff to mobilise women farmers and form the producer companies and support the companies to be operational in two years. As it happened, the number of women who became members of each producer company was much lower than 1500, and the grant received by Access Livelihoods was proportionately lower.

While SFAC's contract to Access Livelihoods was issued in June 2011, the first instalment of the SFAC grant was received only in December 2011, and Access Livelihoods could recruit staff and start work only in January 2012. After intensive promotional efforts by Access Livelihoods, HFSPC was registered in March 2013 with 846 members.

Red gram grown in HFSPC's area commands a fair price. After discussions with village leaders, traders and dal millers, Access Livelihoods made a business plan for producers companies around this commodity. According to the plan, HFSPC was to procure red gram produce of members for aggregate sale, provide quality inputs to members, and training for improving productivity.

The plan also proposed an investment of ₹1.78 crores for a dal mill and warehouse so that HFSPC's members could get the benefits of value addition and aggregate sale. It was estimated that with these investments, HFSPC could easily have a turnover of ₹8.7 crores by the third year, with a surplus of ₹96 lakh.

The producers' company organized procurement and sale of DAP fertilizer to members from financial year (FY) 2013-14. In FY 2015-16, it had a turnover of ₹12 lakh under the head 'sale of fertilizers and pesticides. From FY 2013-14, HFSPC also started procuring red gram produce of members for aggregate sale.

In FY 2013-14, the red gram was procured from members at the minimum support price (MSP) offered by the government (₹4300 per quintal), which was higher than the market price. The produce was sold through the National Commodity Exchange (NCDEX) in collaboration with SFAC. The company also procured some quantity of red gram from the open market, got it processed at a dal mill, and sold the dal for a value-added price. Access Livelihood Development Finance (ALDF) provided working capital for these operations at 16 per cent interest.



However, in the next financial year, the MSP was lower than the market price for the freshly harvested red gram, and members were thus not interested in selling through HFSPC. The company responded to this challenge by procuring red gram at market rates and processed at a mill for sale through a trader in Hyderabad. Working capital for this operation was obtained as a loan from Friends of Women's World Banking, India (FWWB-I) and NABARD Financial Services (NABFIN), routed through ALDF, at 14 per cent interest.

After the processed dal was sent to Hyderabad, some post-dated cheques issued by the trader who had placed the order were dishonoured. It was only after eight months of persistent effort made by Access Livelihoods that the money could be recovered.

Grant support to HFSPC from SFAC ended in 2014. Still, Access Livelihoods continued its association with the company through a service agreement for capacity building, institution building, business planning and management. Under the contract, Access Livelihoods was to receive ₹5000 per month as a fixed fee and 1.5 per cent of HFSPC's annual turnover as a variable fee.

In FY 2015-16, Access Livelihoods helped HFSPC rent a warehouse to stock red gram. Warehousing operations started with working capital obtained from Rang De as a loan routed through ALDF and a warehouse receipt loan from a bank. However, the bank's terms were unfavourable to farmers. The bank finances a maximum of 70 per cent of the commodity's price stored in the warehouse, based on the average price of the commodity

in the last five years. Hence, if the current commodity price is higher than the average price, farmers may get only 50-60 per cent of the current value of the commodity they deposit in the warehouse as an immediate cash payment. Many farmers would not prefer such a deal.

Besides facing the above challenge, HFSPC has to consider the bank interest cost, the warehousing rent, and unpredictable movements in commodity prices. In December 2015, it procured red gram from members at the rate of ₹10,000 per quintal, but in March 2016, the market price dipped to ₹8000/quintal. HFSPC decided to hold on to the stock till the price rose to ₹12,000/quintal. At that price, it could liquidate its warehoused stock and was about to recover its interest and rent costs.

However, the market price for red gram continued to fall. Hence, HFSPC decided to get the stock processed and sell it as dal through retail channels in Hyderabad. A loan of ₹12.5 lakh at 15 per cent interest was obtained from Bharti Inclusive Growth Services (Bharati IGS) to pay the bank and release the warehoused stock.

The red gram was then processed in September 2017 in a cooperative society's mill. However, as the dal was found to have high moisture levels, it could not be sold directly in the retail market. HFSPC was compelled to sell the dal to a bulk trader at a distress price of ₹8100 per quintal. In the entire process, it incurred a loss of ₹16 lakh.

In FY 2016-17, HFSPC faced a significant problem in the red gram trade. The MSP announced by the government in June 2016 was ₹5010/quintal. On behalf of HFSPC, Access Livelihoods informed SFAC that it could undertake MSP procurement of red gram from its members against a small commission payable by SFAC. However, there was no response from SFAC, so the HFSPC board decided to start procurement at the local market rate of ₹5020/quintal. Members were assured payment in 15 days.

In December 2016, the Food Corporation of India started red gram procurement at the MSP rate. However, as procurement began in large quantities, the market price fell to ₹4800/quintal, and at the same time, HFSPC's warehouse was full. Hence, HFSPC decided to suspend its procurement operations and wait for a response from SFAC. In the meantime, it entered into a deal with a trader in Hyderabad to sell two truckloads of red gram on part-cash, part-credit payment terms. As had happened earlier, some of the trader's cheques were dishonoured.

Six months after being informed about HFSPC's interest in MSP procurement, SFAC gave the go-ahead to the company, and it started procurement in January 2017 through two centres. A defunct rice godown was rented to store the stock. An elaborate procurement system was put in place, involving verification of members' identity, and proper weighing and packing in gunny bags, after quality certification by the staff of the National Collateral Management Limited (NCML). The packed bags were then sent to the Central Warehousing Corporation, in Mahbubnagar, at a distance of 55 km.

Several problems were faced in this second round of procurement. Due to delayed approval from SFAC, many members had not held on to their produce and could not



benefit from the MSP rate. HFSPC could not accurately estimate the produce it would procure every day, and there was a shortage of gunny bags. Therefore, centres had to be closed for four days in February 2017. There was only one NCML staff for quality checking, and members had to wait for hours before they could offload their produce.

Finally, though members were to receive payments within ten days of the stock reaching the Central Warehousing Corporation, they had to wait an average of 25 days for payments.

Meanwhile, HFSPC incurred expenses for loading and transporting the packed red gram, and it took a loan of ₹4 lakh from Bharati IGS and a loan of ₹50,000 from Access Livelihoods to meet these expenses.

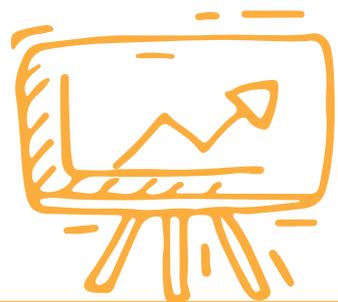
Despite all these challenges, HFSPC procured 12,867 tons of red gram from 460 members and 456 non-members. The total value of the procurement, at the MSP rate, was ₹6.49 crore, and HFSPC earned a commission of ₹9.7 lakh from SFAC, which helped the company partially offset the loss of ₹16 lakh it had suffered in the previous year.

More importantly, a company run entirely by rural women had managed a large and complex business operation plagued by uncertainty and bureaucratic delay. The achievement may never be recorded in history textbooks, but it will be etched in the memory of farmers in Kodangal for a long time.

- Based on two case studies prepared for IRMA students by Ajit Kanitkar, senior faculty member of IRMA and consultant

10

Way forward



Access Livelihoods has made many forward-looking projections from 2005 to 2017. But these are generally expressions of aspirations rather than concrete business plans. For example, one plan prepared in the financial year (FY) 2008-09, for the period 2009-14, included aspirations such as:

- Setting up urban collectives to cook and sell lunches to office-goers
- Setting up 100 village-level thrift collectives and around 10 federations of such collectives in one district every year
- Training people from disadvantaged communities to meet the demand of IT companies for skilled workers
- Setting up one centre in one large city every year, to provide training in domestic housekeeping, babysitting, taking care of elders, cooking, and providing plant decoration for offices
- Working with 50 of the poorest gram panchayats in India to help them identify labour-intensive works that can be carried out under the Mahatma Gandhi National Rural Employment Guarantee Scheme (MNREGS) to create assets that will improve the livelihoods of the marginalized.

As reports of services provided by the company, given in section 4 of this document, would show Access Livelihoods has not done work in any of the above areas. From 2010-11 onward, it has focused on promoting and incubating producer companies (PCs). This activity was listed in the plan made in FY 2008-09, but Access Livelihoods's achievement, in terms of the number of PCs, is more than twice the projection made in FY 2008-09. However, the number of producers (members) covered is one-fourth of the projected figure.

On the other hand, a business plan made in 2013, for FY 2013-14 to 2019-20, was grounded under ongoing and expected projects. The plan covered three heads:

- Producer companies
- Consulting services
- Employment generation/skill development

Plans under each of the above heads are briefly discussed below.

PRODUCER COMPANIES

Access Livelihoods will continue promoting and supporting producer companies (PCs) to benefit different focus groups across the country. However, it will evolve new models of forming PCs even as it continues to work under the dominant existing model.

Under the existing model, PCs are promoted through projects financially supported by Government or quasi-government bodies. Access Livelihoods hopes to cover around 90,000 producers by 2020, working under this model,

At the same time, Access Livelihoods plans to initiate PCs promoted by producers themselves. The rationale is that while only a fraction of marginalized producers are currently covered by PCs, the PCs have generated awareness and interest among many producers. Another factor to consider is that the formation of a PC does not require significant capital. The main expense incurred is mobilizing producers to form groups at different levels and contributing minimum share capital to get the company registered. Access Livelihoods thinks these twin factors can be used to help producers start their PC without government support.

Access Livelihoods will also partner with national and international agencies and private sector companies, mandated to invest in corporate social responsibility projects to form PCs.

Access Livelihoods hopes to organize around two lakh producers under 93 PCs through the above models by 2020. The projection is based on the following assumptions:

- While there is a substantial unmet need for PCs, and there is considerable buzz around PCs currently, government funding for the formation of PCs is likely to decrease over a period of time. At the same time, producers can be encouraged to form PCs without external finances.
- Access Livelihoods's beehive model (section 4) will enable PCs to become profitable and sustainable enterprises.

After Access Livelihoods has facilitated the setting up of PCs, and these have reached a stage of stability, it will offer the PCs technical and managerial support. It will charge a fee (see box item 'Long-term services to producer companies' in section 4). As PCs get ready to scale operations, Access Livelihoods will partly fund the investment required as seed capital that can be leveraged to raise debt for the PCs, with facilitation by Access Livelihoods.

Access Livelihoods will thus have two revenue streams from PCs:

- A fraction of the business turnover of PCs
- Interest payments from PCs against loans raised by Access Livelihoods for their expansion.

Both revenue streams involve risks. PCs could register low business or losses due to natural factors such as low rainfall or commodity price swings; PCs may default in loan repayments. Hence, the revenue expected for Access Livelihoods from PCs is consciously kept at a low of 15 per cent of total revenue expected every year till 2020. Even if PC revenue streams dry up, Access Livelihoods's financial position will not be badly hit.

CONSULTING SERVICES

Access Livelihoods will continue to offer consulting services to government agencies, NGOs, private sector companies and funding agencies in livelihoods mapping, business design, human resource development, value chain analysis and skill development. These services are expected to help the company generate stable and assured revenue.

EMPLOYMENT GENERATION/SKILL DEVELOPMENT

Access Livelihoods will continue to offer the services under the head 'employment generation and skill development,' discussed in section 4. These are also expected to provide steady revenues to the company. The range of courses offered will be expanded to include executive training programs, vocational education for green businesses, and training to form social enterprises.

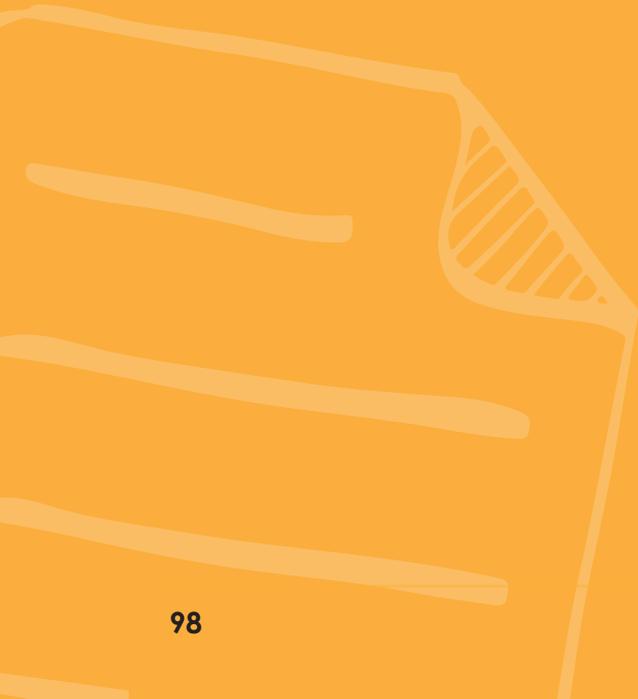
EXPECTED REVENUE

Based on the above plan, detailed estimates of revenue and expenditure expected till the financial year 2019-20 were worked out. The gross revenue was expected to be nearly ₹30 crore in 2019-20 and the surplus available for appropriation in that financial year was expected to be around a tenth of the gross revenue. However, these estimates made in 2013 need to be reworked as:

- Revenue earned in 2014-17 has been below the estimates made in 2013. For example, while the revenue estimate for 2016-17 was ₹7.90 crores the actual revenue in that financial year was ₹3.29 crore.
- The plan made in 2013 does not include substantial grants received by Access Livelihoods subsequently from NITI Aayog and Tata Trusts.



APPENDIX



1. MAJOR COMPLETED PROJECTS (ABOVE ₹ 2 LAKH)

S. N.	Year of start	Project	Client	State	Project value (₹)
1	2005-06	Development of strategic plan for livelihoods interventions and building capacities of staff	World Vision India (WVI)	India	4,00,000
2	2005-06	Feasibility in business planning for enterprises	APMAS	Andhra Pradesh	3,00,000
3	2006-07	Enhancing job opportunities for youth (EnJOY) project for imparting technical & life skills to unemployed youth	Child Fund India (CFI)	Karnataka	17,00,000
4	2006-07	Assessment of livelihood -generation potential from wastewater in urban areas of Hyderabad	International Water Management Institute and BMZ Germany	Andhra Pradesh	4,27,902
5	2006-07	Study on urban producer organizations and assessment of markets in Hyderabad	International Management Institute and FAO	Andhra Pradesh	3,16,328
6	2006-07	Network of dynamic labour markets supporting migrant labour households through ICT applications in Hyderabad	Global Knowledge Partnerships	Andhra Pradesh	2,22,951
7	2006-07	Workshop on emerging institution development of people's collectives	SRTT	India	2,85,000
8	2006-07	Designing livelihood component for forestry development project	Natural Resource Management Consultants	Gujarat	2,84,665
9	2008-09	Paddy value chain assessment partners support	HIVOS India	Karnataka	2,15,690
10	2008-09	Opportunities for youth in emerging sectors	International Youth Foundation	India	11,82,588
11	2008-09	Evaluation of horticulture plantation promoted through NREGA	Ministry of Rural Development	Andhra Pradesh	5,37,274
12	2008-09	Evaluation of biofuels plantation promoted through NREGA	Ministry of Rural Development	Andhra Pradesh	2,88,900
13	2008-09	Case study on Suguna poultry	SAPPLPP	New Delhi	3,29,300
14	2008-09	End of project evaluation of coastal salinity reduction project	SRTT	Maharashtra	2,20,887
15	2008-09	Endogenous tourism project	UNDP	India	3,69,717
16	2009-10	Business planning	Western Orissa Rural Livelihoods Project (WORLP)	Odisha	9,01,070

S. N.	Year of start	Project	Client	State	Project value (₹)
17	2009-10	Training manual of sub -sectors and livelihoods intervention	World Vision India (WVI)	Tamil Nadu	6,56,925
18	2009-10	Comprehensive district agriculture plan	Food and Agri-Business School (FABS) - MANAGE	Madhya Pradesh	7,85,000
19	2009-10	Strengthening of lead vibhag of farmers' cooperatives	Mitra-BAIF	Maharashtra	3,97,000
20	2009-10	Institution development for community interest groups	World Vision India (WVI)	Andhra Pradesh	3,38,070
21	2009-10	Assessment of horticulture programme implementation	Department of Rural Development	Andhra Pradesh	4,50,576
22	2009-10	Dairy feasibility study in Hardoi	World Vision India (WVI)	Uttar Pradesh	2,09,008
23	2009-10	GP notes finalization	South Asia Pro-Poor Livestock Policy Programme (SAPLPP)	India	2,68,933
24	2009-10	Detailed project reports on five integrated watershed management projects	District Water Management Agency (DWMA)	Andhra Pradesh	8,27,250
25	2009-10	Detailed project reports on nine integrated watershed management projects	DWMA	Andhra Pradesh	14,89,050
26	2009-10	Cocoa value chain study	IIM-A	Tamil Nadu	14,46,450
27	2009-10	Impact of market intervention	SERP	Andhra Pradesh	8,39,311
28	2009-10	Baseline survey	Trocaire	Odisha	7,33,200
29	2009-10	Documentary film festival	Access Livelihoods	Andhra Pradesh	3,00,000
30	2009-10	Programme options for AP	CARE India	Andhra Pradesh	2,26,000
31	2010-11	Business planning	Western Orissa Rural Livelihoods Project (WORLP)	Andhra Pradesh	9,01,070
32	2010-11	Training manual	World Vision India (WVI)	Tamil Nadu	6,56,925
33	2010-11	Youth employability programme	Child Fund India (CFI)	Uttar Pradesh	14,39,250
34	2010-11	Livelihood learning conference	Indian Institute of Entrepreneurship (IIE)	Andhra Pradesh	2,20,500
35	2010-11	Deputation services	Society for People's Awareness and Rural Development Action (SPARDA)	Odisha	13,36,500

S. N.	Year of start	Project	Client	State	Project value (₹)
36	2010-11	Study on potential alternative livelihoods, vocational skills and possible market linkages	Action Aid	Outside India (Afghanistan)	4,63,000
37	2010-11	Professional support services to prepare business plan	Vilgro	Tamil Nadu	4,05,000
38	2010-11	District development plan- Khammam district	Confederation of Indian Industry (CII)	Andhra Pradesh	2,25,000
39	2010-11	Support to Ford Foundation partner NGOs	Winrock International India (WII)	Multi state	28,67,800
40	2010-11	Study on cooperatives	WASSAN	Multi state	20,22,000
41	2010-11	Support to Ford Foundation partner NGOs	Winrock International India (WII)	Multi state	30,88,400
42	2010-11	Strategic and perspective planning	Mulukanoor Women`s Cooperative Dairy (MWCD)	Andhra Pradesh	3,00,000
43	2010-11	Cocoa study	IIM-A	Gujarat	14,46,000
44	2010-11	Impact of market intervention	Society for Elimination of Rural Poverty (SERP)	Andhra Pradesh	8,39,130
45	2010-11	Baseline survey	Trocaire	India	7,33,200
46	2010-11	Evaluation of system of rice intensification	Bihar Rural Livelihoods Project (BRLP)	Bihar	2,43,000
47	2010-11	Training and purchase of small ruminants in Mahaboobnagar district, AP	CARE India	Andhra Pradesh	5,29,022
48	2010-11	Feasibility study on lac cultivation	Catholic Relief Services (CRS)	Chhattisgarh	3,50,000
49	2010-11	Training and purchase of small ruminants in Kurnool district, AP	CARE India	Andhra Pradesh	6,66,759
50	2010-11	Dairy feasibility study and designing business plan	SHARE Microfin	Andhra Pradesh	9,00,000
51	2010-11	Feasibility study for promotion of livelihoods	KVK Energy and Infrastructure Private Limited	Andhra Pradesh	2,50,000
52	2010-11	Value chain analysis	MS Swaminathan Research Foundation (MSSRF)	Tamil Nadu	2,10,925
53	2010-11	Steering drought-proofing programme	Kutch Nav Nirman Abhiyan (KNNA)	Gujarat	11,40,000

S. N.	Year of start	Project	Client	State	Project value (₹)
54	2012-13	Business planning & fundraising proposal	SHPL	Telangana	3,52,000
55	2012-13	Management support	Chitrika	Telangana	2,88,986
56	2012-13	Management support & deputation services	Chitrika	Telangana	5,14,047
57	2012-13	Scoping study for youth employment opportunities in Jharkhand	Sir Ratan Tata Trust (SRTT)	Jharkhand	4,32,000
58	2012-13	Mentoring plan for resource institution implementation	Small Farmers Agribusiness Consortium (SFAC)	Multi state	34,07,513
59	2012-13	Co-creation in institutional strengthening, market assessment and productivity enhancement (milch animal)	Rabo Bank Foundation	Andhra Pradesh	17,97,760
60	2012-13	Institutional design for producer companies	IL&FS	Multi state	4,90,000
61	2012-13	Revitalizing rainfed agricultural network(RRA) technical support	HIVOS India	Multi state	19,19,714
62	2012-13	Capacity building of staff	Avani	Uttarakhand	2,56,040
63	2012-13	Marketing	SHPL	Telangana	14,28,000
64	2012-13	Impact assessment of watershed programme	ITC	Maharashtra	3,91,849
65	2012-13	Mapping of districts for livelihood options	NABARD	Multi state	16,17,141
66	2012-13	Institutional capacity assessment-expanding social protection programme	Maxwell Stamp	India	25,86,101
67	2012-13	Support for perspective plan implementation	Mulukanoor Women's Cooperative Dairy (MWCD)	Andhra Pradesh	17,97,760
68	2012-13	Artisan enterprise program	Employment Generation and Marketing Mission (EGMM)	Andhra Pradesh	2,95,29,689
69	2012-13	Promotion of farmer producer organization	SFAC	Andhra Pradesh	85,00,000
70	2012-13	Promotion of farmer producer organization	SFAC	Andhra Pradesh	83,98,800
71	2012-13	Promotion of farmer producer organization	SFAC	Maharashtra	81,00,000
72	2012-13	Promotion of farmer producer organization	SFAC	Tamil Nadu	76,50,000

S. N.	Year of start	Project	Client	State	Project value (₹)
73	2012-13	Promotion of farmer producer organization	SFAC	Karnataka	99,00,000
74	2013-14	Pre-operative phase of formation of thrift cooperative, Anantpur district	Alliance India	Andhra Pradesh	2,17,303
75	2013-14	Star scheme	NSDC	Andhra Pradesh	7,40,081
76	2013-14	Pilot study	NSDC	Madhya Pradesh	8,03,685
77	2013-14	Capacity building of staff	AVANI	Madhya Pradesh	2,56,040
78	2013-14	Formation of financial services cooperatives	Alliance India	Maharashtra	7,94,345
79	2013-14	Management support to dairy	Wardhnepet Dairy	Andhra Pradesh	2,50,000
80	2013-14	Co-creation in institutional strengthening, market assessment and productivity enhancement (milch animal)	Mulukanoor Women's Cooperative Dairy (MWCD)	Andhra Pradesh	17,97,760
81	2013-14	Institutional design for producer companies	IL&FS	-	4,90,000
82	2013-14	Revitalizing rainfed agricultural network (RRA) technical support	HIVOS India	Tamil Nadu	19,19,714
83	2013-14	Strengthening community-based organizations	NABARD	Multi state	14,95,062
84	2013-14	Technical and hand-holding support	Kovel Foundation	Multi state	5,01,766
85	2014-15	Value chain study	PPS The Livelihoods School-ILRT	-	2,75,000
86	2014-15	Vegetable study	PPS Shri Harsha	Andhra Pradesh	4,52,811
87	2014-15	Study of drivers for borrower behaviour	PPS Padmavathi Koride	Andhra Pradesh	2,22,501
88	2014-15	Promotion of tribal farmers producer companies in Gondia and Chandrapur districts	CPS Department of Tribal Welfare, Government of Maharashtra and SFAC	Maharashtra	88,00,000
89	2014-15	Promotion of 2 farmers producer companies in Srikakulam district	CPS SFAC	Andhra Pradesh	50,00,000
90	2014-15	Training on skill development for handloom communities	EGP Integrated Skill Development Scheme	Andhra Pradesh	60,00,000

S. N.	Year of start	Project	Client	State	Project value (₹)
91	2014-15	Promotion of farmer producer organizations	CPS SFAC- Karnataka State Horticulture Department	Karnataka	2,75,00,000
92	2014-15	Mid-term evaluation	PPS Axis Bank	Maharashtra	3,32,720
93	2014-15	Promotion of dairy farmer producer company	CPS Tata Power	Maharashtra	9,22,00,000
94	2014-15	Provision of human resources for technical guidance, coordination and implementation support and formation of livestock producer organization	PPS Vikas Sahyog Kendra	Jharkhand	5,52,000
95	2014-15	Learning tour of 16 farmers	PPS Comprehensive Agriculture and Rural Development-Facility (CARD-F), Afghanistan	Multi-state	6,73,022
96	2015-16	Techno managerial support to 'securing opportunities towards advancing revenue' for leprosy-affected, Cuddalore	The Leprosy Mission Trust of India	Tamil Nadu	2,50,000
97	2015-16	Final evaluation of poverty reduction through sustainable agriculture in South India	Vrutti	Multi-state	3,99,700
98	2015-16	Proposal for promotion of producers' organization in Belgaum district	Deshpande Foundation	Karnataka	10,00,000
99	2015-16	Field study and data collection for assessing socio-economic impact on paddy smallholders	Sustainable Markets Intelligence Center	Andhra Pradesh and West Bengal	10,84,140
100	2015-16	Promotion and support to farmer producer organizations in 10 clusters	NABARD	Odisha	1,58,65,000
101	2015-16	Recognition of prior learnings	National Skill Development Corporation (NSDC)	Multi state	1,58,65,000
102	2015-16	Community livelihood center-BMC	Bhubaneswar Municipal Corporation	Odisha	20,00,000
103	2015-16	Baseline survey in peripheral and stakeholder villages	Odisha Power Generation Corporation (OPGC)	Odisha	13,93,600
104	2015-16	Technical services provider for market-led economic empowerment	Geneva Global	Uttar Pradesh and Bihar	25,89,600
105	2015-16	Science and technology – capacity building program and social innovation grant	Harvard University, Tata Trust	Andhra Pradesh	3,50,000

S. N.	Year of start	Project	Client	State	Project value (₹)
106	2015-16	Detailed project report for community-based marketing intervention	AP Markfed	Andhra Pradesh	3,50,370
107	2015-16	Impact assessment of programme on rural population living in 4 watershed areas	NABARD	Odisha	7,12,775
108	2015-16	Support to community-based enterprises in Kodangal cluster	EY Foundation	Telangana	56,62,000
109	2015-16	Monitoring & evaluation of projects	NABCONS	Odisha	5,24,000
110	2015-16	Curriculum development for incubating sanitation micro-entrepreneurs in Varanasi	SEED	Uttar Pradesh	2,40,000
111	2015-16	Study to measure social connect of social enterprises	CARE India	Multi state	10,00,000
112	2015-16	Developing concept note for inclusive and sustainable value chain	CARE India	-	2,23,275
113	2015-16	Facilitation and promotion of producers' organizations	SERP	Telangana	3,19,19,749

2. OTHER COMPLETED PROJECTS (BELOW ₹2 LAKH)

S. N.	Year of start	Project	Partner	State
1	2005-06	Pan India-urmul setu microfinance initiative	Urmul Setu	Rajasthan
2	2005-06	Development of commodity collectives	Centre for Collective Development	Andhra Pradesh
3	2005-06	Micro planning for SHGs	Akshara Network for Development Support Services	Andhra Pradesh
4	2005-06	Training on the integration of livelihoods in a tank irrigation project	Jala Samvardhane Yojana Sangha	Andhra Pradesh
5	2005-06	Training on multi-stake-holder policy design and action planning	International Water Management Institute (IWMI)	Andhra Pradesh
6	2005-06	Livelihoods interventions in mango value chain	Federation of Farmers' Association	Andhra Pradesh
7	2006-07	Feasibility study for dairy intervention and assessment study	World Vision India (WVI)	Uttar Pradesh
8	2006-07	Study on capacity enhancement systems in micro finance sector	Centre for Micro Finance	Rajasthan
9	2006-07	Artisan sub-sector studies on handloom weavers	Chitrika	Andhra Pradesh
10	2006-07	Review and evaluation of grant	Sir Ratan Tata Trust (SRTT)	Tamil Nadu
11	2006-07	Project completion report	SERP	Andhra Pradesh
12	2006-07	Case study on critical analysis of women milk producers' cooperative	BASIX	Andhra Pradesh
13	2006-07	Training module on managerial skills	AP Academy of Rural Development	Andhra Pradesh
14	2006-07	Training programme on water & wastewater management	GTZ	Andhra Pradesh
15	2006-07	Enhancement of managerial skills for NGO staff	Centre for Handloom Information & Policy Advocacy (CHIPA)	Andhra Pradesh
16	2006-07	Documentation of process of social auditing and NREGA programme	Action Aid	Andhra Pradesh
17	2006-07	Training programme on livelihood promotion and business development services	WVI	Assam
18	2006-07	Training programme on livelihood promotion and business development services	WVI	Uttar Pradesh
19	2006-07	Training programme on livelihood promotion and business development services	WVI	Kerala

S. N.	Year of start	Project	Partner	State
20	2006-07	Training programme on livelihood promotion and business development services	WVI	Andhra Pradesh
21	2006-07	Best practices in dairy value chain by community members	Society for Elimination of Rural Poverty (SERP)	Andhra Pradesh
22	2006-07	Training programme on microenterprise development and promotion	Rural Development Trust/ Accion Fraterna Ecology Center	Andhra Pradesh
23	2006-07	Training manual on livelihoods promotion	Wings	Andhra Pradesh
24	2006-07	National-level foundation programme on livelihood promotion	District Water Management Agency (DWMA)	Andhra Pradesh
25	2006-07	Designing livelihood component for forestry development project	Natural Resource Management Consultants	Tripura
26	2006-07	Project preparation for organic farmers' federation	Federation of Farmers' Association	Andhra Pradesh
27	2006-07	Strategic planning support for livelihood advancement centre for Tsunami victims	BLESS	Tamil Nadu
28	2006-07	Development of commodity collectives	Centre for Collective Development	Andhra Pradesh
29	2006-07	Development of a strategic plan for livelihood interventions & building capacities of staff	WVI	Andhra Pradesh
30	2008-09	Women cooperative members exposure visit	ADITHI	Bihar
31	2008-09	Institution and business enterprise development training programme for artisans	Asian Heritage Foundation	New Delhi
32	2008-09	Business planning and institution development training for horticulture cooperatives	BAIF	Maharashtra
33	2008-09	Business planning for al programme	BAIF	Maharashtra
34	2008-09	Urban and peri-urban dairying	BBC London	Andhra Pradesh
35	2008-09	Marketing of NTFP	Community Coordination Network (CCN)	Andhra Pradesh
36	2008-09	Value chain assessment	Centre of Gravity	India
37	2008-09	Financial audit of artisans cooperative	Chitrika	Andhra Pradesh
38	2008-09	Feasibility study for setting up a laundry unit	Chitrika	Andhra Pradesh
39	2008-09	Institution development- Kondapalli toys	Chitrika	Andhra Pradesh
40	2008-09	Handloom markets study	Chitrika	Andhra Pradesh
41	2008-09	Institution development support	Chitrika	Andhra Pradesh

S. N.	Year of start	Project	Partner	State
42	2008-09	Financial audit of partner NGO	Centre for People's Forestry (CPF)	Andhra Pradesh
43	2008-09	Organic farmers cooperative promotion	Centre for Sustainable Agriculture (CSA)	Andhra Pradesh
44	2008-09	Feasibility of youth employability programme for tribal groups	Development Support Agency of Gujarat (D-SAG)	Gujarat
45	2008-09	Development of strategic programme plan on biodiversity conservation livelihoods	Foundation for Ecological Security (FES)	Rajasthan
46	2008-09	Project report preparation for vegetable cooperatives	Federation of Farmers' Association	Andhra Pradesh
47	2008-09	Business planning and institution development training	Groupe Energies Renouvelables, Environnement et Solidarites (GERES)	Jammu & Kashmir
48	2008-09	Institution development for horticulture farmers	Horticulture Department, Government of Andhra Pradesh	Andhra Pradesh
49	2008-09	Learning tour of the dairy industry	IFMR Trust	Tamil Nadu
50	2008-09	Feasibility of cooperative dairy promotion	Integrated Rural Development Centre (IRDC)	Tamil Nadu
51	2008-09	Gender operationalization manual: urban and peri-urban agriculture	International Water Management Institute (IWMI)	India
52	2008-09	ToT on youth employability programme	Kotak Education Foundation (KEF)	Maharashtra
53	2008-09	Business plan for dairy products production	Krushi Dairy	Andhra Pradesh
54	2008-09	Governance and operations improvement training to board of directors	Masuta	Jharkhand
55	2008-09	Feasibility of labour net in Hyderabad	Maya Organic	Andhra Pradesh
56	2008-09	Labour net workshop	Maya Organic	Andhra Pradesh
57	2008-09	Website development	Mulukanoor Women's Cooperative Dairy (MWCD)	Andhra Pradesh
58	2008-09	Video documentation	MWCD	Andhra Pradesh
59	2008-09	Basics of rural development management classes	National Institute of Rural Development (NIRD)	Andhra Pradesh
60	2008-09	Rural product marketing course	NIRD	Andhra Pradesh
61	2008-09	Institution development and livelihoods promotion	Oxfam - Australia	India
62	2008-09	Monitoring and evaluation of livelihood projects	Oxfam - Australia	India

S. N.	Year of start	Project	Partner	State
63	2008-09	Proposal development advice-tribal livelihoods	Sahajeevan	Gujarat
64	2008-09	Case study	South Asia Pro-Poor Livestock Policy Programme (SAPPLPP)	New Delhi
65	2008-09	Exposure visit for women cooperative members	Sehgal Foundation	Multi-State
66	2008-09	Dairy producers' cooperative promotion	Timbaktu Collective	Andhra Pradesh
67	2008-09	Business plan for marketing chain of green artisans' products	Urban-Rural Ventures and Initiative (URVI)	Andhra Pradesh
68	2008-09	Dairy producers' cooperative promotion	WVI	Karnataka
69	2008-09	Planning youth employability programme	WVI	Andhra Pradesh
70	2008-09	Institution development training	WVI	Andhra Pradesh
71	2008-09	Livelihoods opportunity assessment	WVI	Andhra Pradesh
72	2009-10	Internal audit service	Chitrika	Andhra Pradesh
73	2009-10	Internal audit service	Chitrika	Andhra Pradesh
74	2009-10	Learning tour-cum-training on institution and business development	Masuta	Jharkhand
75	2009-10	Workshop on strategic planning	NIRD	Andhra Pradesh
76	2009-10	Phase III- strategic plan development	Kotak Education Foundation (KEF)	Multi-State
77	2009-10	Market assessment study for unemployed youth	KEF	Multi-State
78	2009-10	Placement services	Kriti	Andhra Pradesh
79	2009-10	Preparation of skill development project plan for youth	WVI	Maharashtra
80	2009-10	Training for economic enterprises promotion	ENNA	Andhra Pradesh
81	2009-10	Training on education	KEF	Multi-State
82	2009-10	Training on enterprise promotion for business promoters	Uttaranchal Parvatiya Aajeevika Sanvardhan Company (UPASaC)	Uttarakhand
83	2009-10	Capacity building training manual	NASSCOM Foundation	India
84	2009-10	Institution formation support	All-India Artisans & Craftworkers Welfare Association (AIACA)-MITAN	New Delhi
85	2009-10	Institutional and business plan	BAIF	India
86	2009-10	Preparation of by-laws and registration of farmers' cooperatives	Centre for Sustainable Agriculture (CSA)	Andhra Pradesh

S. N.	Year of start	Project	Partner	State
87	2009-10	Baseline study of slum-dwellers in Hyderabad	Kriti	Andhra Pradesh
88	2009-10	Mini dairy proposal	Development Entrepreneur	Maharashtra
89	2009-10	Needs assessment study	Habitat For Humanity (HFH), India	India
90	2009-10	SHG skill assessment and market opportunity study	WVI	Maharashtra
91	2009-10	Livelihood assessment and strategy development	Ma Foi Randstad	Tamil Nadu
92	2009-10	Cocoa scoping study	Manchester University	India
93	2009-10	Sirsila weavers rehabilitation impact study	Centre for Excellence	Andhra Pradesh
94	2009-10	Training on proposal writing	MSSRF	Odisha
95	2009-10	Workshop on proposal writing	WVI	Andhra Pradesh
96	2009-10	Risk management and rural insurance course	NIRD	Andhra Pradesh
97	2009-10	Exposure visit on risk management	NIRD	Andhra Pradesh
98	2009-10	Training on the promotion of SHGs and livelihoods	Handicap International	Bihar
99	2009-10	Promotion of labour cooperatives	Ananta Paryavarana Parirakshana Samiti (APPS)	Andhra Pradesh
100	2009-10	Capacity building of SHGs	Hyderabad Archdiocese Social Service Society(HASSS)	Andhra Pradesh
101	2009-10	Training programme on marketing and business development with producers' institution	Kutch Nav Nirman Abhiyan (KNNA)	Gujarat
102	2009-10	Rural products marketing course	NIRD	Andhra Pradesh
103	2009-10	Training programme on risk management for promotion of sustainable livelihoods	Access Livelihoods	Andhra Pradesh
104	2009-10	Training programme on collectives and livelihood promotion	Access Livelihoods	Andhra Pradesh
105	2009-10	Advertising for Transforming India magazine	Intellectap	India
106	2009-10	Institutional support	WVI	India
107	2010-11	Business plan on remittance services institution	Nandini R Murty	Andhra Pradesh
108	2010-11	Economic summit	Access Livelihoods	Andhra Pradesh
109	2010-11	Strategic planning and policy development	CSA	Andhra Pradesh
110	2010-11	Risk management and rural insurance course	NIRD	Andhra Pradesh

S. N.	Year of start	Project	Partner	State
111	2010-11	Livelihoods workshop	MS Swaminathan Research Foundation (MSSRF)	Tamil Nadu
112	2010-11	Placement services	Faith Foundation	Andhra Pradesh
113	2010-11	Proposal writing	Adarsh Charitable Trust	Andhra Pradesh
114	2010-11	Placement services	Friends of Women's World Banking (FWWB)	Gujarat
115	2010-11	Deputation services	Chitrika	Andhra Pradesh
116	2010-11	Learning tour	Umang	Uttarakhand
117	2010-11	Training programme	Mahila Arthik Vikas Mahamandal (MAVIM)	Maharashtra
118	2010-11	Annual report	SARAL/SAFAL	Andhra Pradesh
119	2010-11	Brochure designing	FPA India	Jharkhand
120	2010-11	Video documentary	Faith Foundation	Andhra Pradesh
121	2010-11	Livelihoods-desk guide	CARE India	Andhra Pradesh
122	2010-11	Documentation services	CONARE	Andhra Pradesh
123	2010-11	Tranform India magazine (October and November), 2010	Spencer's Retail Ltd	Andhra Pradesh
124	2010-11	Content development for website and annual report	SPARDA	Odisha
125	2010-11	Support for organization growth and monitoring evaluation process	All-India Artisans & Craftworkers Welfare Association (AIACWA)-MITAN	New Delhi
126	2010-11	Support for current practices and policies improvement	Avani	Uttarakhand
127	2010-11	Rural products marketing course	NIRD	Andhra Pradesh
128	2010-11	Evaluation of effectiveness and impact of NTFP	Regional Centre for Development Corporation (RCDC)	Odisha
129	2012-13	Accounts support	Chitrika	Andhra Pradesh
130	2012-13	Deputation services	Chitrika	Andhra Pradesh
131	2012-13	Round table for Andhra Pradesh farmer producer organization forum	SFAC	Andhra Pradesh
132	2012-13	Formation of ap forum	SFAC	Andhra Pradesh
133	2012-13	Krishi sutra-II	SFAC	Multi-State
134	2012-13	Ag bio Asia	SFAC	Andhra Pradesh
135	2012-13	Mentoring plan for resource institutions: assessment	SFAC	Multi-State

S. N.	Year of start	Project	Partner	State
136	2012-13	Assessment of social regulations for groundwater management	Centre for World Solidarity (CWS)	Andhra Pradesh
137	2012-13	Deputation-cum- translator	Trade Crafts	India
138	2013-14	Need assessment on the formation of thrift cooperatives	Alliance India	Andhra Pradesh
139	2014-15	Financial inclusion study	Nimbus Consulting	Rajasthan
140	2014-15	Courses in 1) strategic management and business planning and 2) social enterprise	NIRD	Telangana
141	2014-15	Rural management and rural livelihoods course	NIRD	Telangana
142	2014-15	Rural management and rural livelihoods course	NIRD	Telangana
143	2014-15	Capacity building programme	PRADAN	Madhya Pradesh
144	2014-15	Courses in 1) strategic management and business planning and 2) social enterprise	NIRD	Telangana
145	2014-15	Training of board of directors	ASA (Action for Social Advancement), Bhopal	Madhya Pradesh
146	2015-16	Proposal for the feasibility study for setting up of farmer producer organization	Mr Govardhan Reddy	Andhra Pradesh
147	2015-16	Technical support for registration of producer company	ANGANA	Andhra Pradesh

3. ONGOING PROJECTS (ABOVE ₹2 LAKH)

S. N.	Year of start	Project	Client type	Client	State
1	2015-16	Sustainable livelihood activities in Banharpalli, Jharsuguda	Public sector corporation	Odisha Power Generation Corporation (OPGC)	Odisha
2	2015-16	Long term support for producer company promotion and livelihoods programs sustainability for leprosy-affected communities, Cuddalore	International NGO	The Leprosy Mission Trust of India (TLMTI)	Tamil Nadu
3	2015-16	Fundraising and strategy formulation to establish a sustainable model for the vocational training centre, Faizabad	International NGO	TLMTI	Uttar Pradesh
4	2015-16	Technomanagerial services for project SOAR, Cuddalore	International NGO	TLMTI	Tamil Nadu
5	2015-16	Technical assistance provider for freedom fund partners for market-led economic empowerment	Consulting Firm	Geneva Global	Bihar, Uttar Pradesh
6	2016-17	Monitoring of livelihoods restoration program	Private Sector	GMR Kamalanga Energy Limited	Odisha
7	2016-17	Enhancement of dairy farming training curriculum	Private Sector	Godrej Agrovet	Telangana
8	2016-17	Capacity building of producer organisations	Funding Agency	Kovel Foundation	Andhra Pradesh
9	2017-18	Technical assistance for strengthening livelihoods	Consulting Firm	Geneva Global	Tamil Nadu
10	2017-18	Career counselling for youth in peripheral villages in ITPS, Jharsuguda	Public Sector Corporation	OPGC	Odisha
11	2017-18	Project Sanskriti (Rural tourism project)	Government	Andhra Pradesh Tourism Authority	Andhra Pradesh

4. MAJOR PARTNERS



5. EQUITY SHAREHOLDERS (2016-17)

S. No.	Name of shareholder	Total value (₹)
1	G Satya Dev	130,000
2	GV Krishnagopal	450,000
3	V Madhusudana Rao	25,000
4	N Madhu Murthy	110,000
5	G V Sarat Kumar	282,000
6	Rituparna Majumdar	2,000
7	Pramod S Kalekar	5,000
8	Sanjay Tripathy	10,000
9	Bhaskar Rao	5,000
10	Rama Mishra	2,000
11	Shruti Rao	2,000
12	Santosh Kumar Mohapatra	12,000
13	Prativa K Sundaray	30,000
14	Sandip Vairagar	8,000
15	Guru Prakash	5,000
16	Anilkumar Padhy	5,000
17	Anuradha Panigrahi	55,000
18	Goutham Kumar Vikyat	5,000
19	Meenakshi Choudhury	10,000
20	P Mohanaiah	100,000
21	Naveen Kumar Singh	10,000
22	Pratap Kumar Singam Setty	10,000
23	Samyuktha	5,000
24	Uma Nagarajan	2,500
25	Taru Golla	340,000
26	K Surekha	5,000
27	S Swaminathan	30,000

6. PREFERENCE SHAREHOLDERS (2016-17)

S. No.	Name of shareholder	Total value (₹)
1	G V Sarat Kumar	2334130
2	N Madhumurthy	250000
3	Prativa k Sundera	146410
4	K Surekha	166900
5	T Madhava Rao	4000
6	Meenakhi Choudhury	130000
7	K Nalini Kumari	21890
8	Atmakumari Prudvi	5000
9	Uma Nagarajan	13000
10	Girish Kmjula Reddy	300000
11	Aditi Mukharjee	100000
12	Vikram Krishna Swami	100000
13	GV Rajgopal	600000
14	Ananya Finance Inclusive growth Limited	8000000
15	GV krishnagopal	2275000
16	Vijayalakshmi Mulvadi Gomadam	200000
17	Lakshmi Garimella	100000
18	Rahul Kumar	50000
19	VeenaBatra	100000
20	Emmanuel Murray	50000
21	Deepti Gupta	100000
22	Anil RK	200000
23	Shweta Sharma	50000
24	AbhiramKattaAnjaneyulu	100000
25	NarenderKande	100000
26	Umang Gandhi	100000

S. No.	Name of shareholder	Total value (₹)
27	Rajesh Kumar	500000
28	SivakumarSurampudi	2500000
29	MekinMaheshwari	250000
30	Ramasubramanian Sundararajan	50000
31	Deepak Dogra	50000
32	S. Raghuraman	50000
33	GovindarajanChellappa	1000000
34	SrinivasaHatchiries	500000
35	RamuNarlla	50000
36	Maneesh Christian	100000
37	Amit Anand	50000
38	Keith Joseph Rosario	50000
39	KrithikaVeeraraghavan	50000
40	Gokulvanan Valarmathy Velan	50000
41	Ajay Desai	2500000
42	Premchand	50000
43	Kamal Narayan Mishra	100000
44	Vikas Chandra Jha	100000
45	Ram PrahladSanath Kumar	100000
46	Apoorva Vaidya	100000
47	Sanjay Dhaunta	100000
48	Senthil Kumar	50000
49	Vandana Srinivasan	50000
50	Balaji Narayanan	50000
51	Hafsa Nooree	100000
52	Smita Mishra	100000
53	Vijaya kumar Mogadati	100000
54	Govind Ramachandran	50000
55	Stephen Samuel	100000

S. No.	Name of shareholder	Total value (₹)
56	Kiran Vyapaar Limited	500000
57	Hardeep singh Banga	50000
58	Amit Mehta	100000
59	Kumar Anshul	50000
60	Girish Nair	50000
61	Yamini Mishra	50000
62	Jaya Priyadarshi	50000
63	Ankur Mittal	100000

7. CONSULTANTS (OCTOBER 2017)

S. No.	Name of Consultant	Division	Domain
1	G.V. Krishnagopal	General	General
2	G.V Sarat Kumar	General	General
3	Dr. K. Surekha	PPS	PPS_D
4	Sharad Pant	CPS	EGP
5	Tikeswar Patel	ATLS	TEP_MH
6	B.Bhaskar Rao	AEP	AEP
7	Md. Vaseem Yosuf	CPS	FEP_TS
8	S. Swaminathan	PPS	PPS_D
9	Anil Kumar Padhy	ATLS	TEP_CO
10	Vijaya Switha Grandhi	CPS	AEP
11	Taru Golla	IOS	General
12	Debashis Mandal	ATLS	TEP_CO
13	A. Sitaramaiah	LPI	ALDF
14	Biswo Ranjan Parida	ATLS	TEP_OD
15	Sambasiwa Rao	ATLS	TEP_AP
16	K S Redish Kumar	ATLS	TEP_OD
17	Ganesh Kumar Singh	CPS	LEP_MH
18	Linton Das	CPS	EGP
19	Aravind Jerry V Joseph	IOS	ICK
20	Sruthi Kunnel	IOS	ICK
21	J. Srinivas	IOS	FMA
22	Ashwini Kumar	CPS	EGP/LEP_MH
23	Srinivas Reddy	LPI	ALDF
24	B. K. Srinidhi	IOS	HRM
25	Rohan Nanaji Dhande	ATLS	ATLS
26	Hrudananda Sahu	ATLS	TEP_OD

S. No.	Name of Consultant	Division	Domain
27	Sesh Prasad Mallik	ATLS	TEP_OD
28	Kishore Vodapally	CPS	EGP
29	Pagadala Chinna Naraiah	IOS	FMA
30	Vijaya Chavan	CPS	CPSGeneral
31	Himanshu Rawal	PPS	PPS_D
32	Sitakant Patro	CPS	CPS General
33	Soma Khatun	ATLS	ATLS
34	Laxmi Narayan Pattnaik	ATLS	ATLS
35	Vikram Kopella	CPS	EGP
36	Himanshu Rai	PPS	PPS_D
37	J.V. Jaya Prakash	ATLS	ATLS
38	Suhasini Prakash	IOS	General
39	Girish Chandra Pradhan	ATLS	ATLS
40	K. Mohan Kumar	CPS	CPS General
41	Santhosh Krishna Alladi	IOS	FMA
42	M. Jaisabari Balaji	PPS	PPS_D
43	Sambit Nayak	CPS	EGP
44	Srinivasulu Soma	CPS	CPS General
45	Bharathi Mantha	IOS	FMA

8. Registration Certificates

A. ALC INDIA LTD -Fresh Certificate of Incorporation - Pvt. Ltd. to Public Ltd.

भारत सरकार-कॉर्पोरेट कार्य मंत्रालय

कम्पनी रजिस्ट्रार कार्यालय, आंध्र प्रदेश

लिमिटेड कम्पनी के रूप में परिवर्तित होने के परिणामस्वरूप, कम्पनी के नाम में परिवर्तन का नया
निगमन प्रमाण-पत्र

कॉर्पोरेट पहचान संख्या : U74140AP2005PLC047514

मैसर्स ACCESS LIVELIHOODS CONSULTING INDIA PRIVATE LIMITED

के मामले में, मैं एतद्वारा सत्यापित करता हूँ कि मैसर्स

ACCESS LIVELIHOODS CONSULTING INDIA PRIVATE LIMITED

जो मूल रूप में दिनांक उन्नीस सितम्बर दो हजार पांच को कम्पनी अधिनियम, 1956 (1956 का 1) के अंतर्गत मैसर्स

ACCESS LIVELIHOODS CONSULTING INDIA PRIVATE LIMITED

के रूप में निगमित की गई थी, और उसके द्वारा कम्पनी अधिनियम, 1956 की धारा 44 के साथ पठित धारा 31/21 की शर्तों के अनुसार विधिवत
आवश्यक विनिश्चय दिनांक 22/02/2013 को पारित किया है, उक्त कम्पनी का नाम परिवर्तित होकर आज मैसर्स

ACCESS LIVELIHOODS CONSULTING INDIA LIMITED

हो गया है तथा यह प्रमाण-पत्र उक्त अधिनियम की धारा 23(1) के अनुसरण में जारी किया जा रहा है।

यह प्रमाण-पत्र, आज दिनांक सोलह जनवरी दो हजार चौदह को हैदराबाद नगर में जारी किया जाता है।

GOVERNMENT OF INDIA - MINISTRY OF CORPORATE AFFAIRS Registrar of Companies, Andhra Pradesh

Fresh Certificate of Incorporation Consequent upon Change of Name on Conversion to Public Limited Company

Corporate Identity Number : U74140AP2005PLC047514

In the matter of M/s ACCESS LIVELIHOODS CONSULTING INDIA PRIVATE LIMITED

I hereby certify that ACCESS LIVELIHOODS CONSULTING INDIA PRIVATE LIMITED which was originally incorporated on Nineteenth day of September Two Thousand Five under the Companies Act, 1956 (No. 1 of 1956) as ACCESS LIVELIHOODS CONSULTING INDIA PRIVATE LIMITED having duly passed the necessary resolution on 22/02/2013 in terms of Section 31/21 read with Section 44 of the Companies Act, 1956; the name of the said company is this day changed to ACCESS LIVELIHOODS CONSULTING INDIA LIMITED and this Certificate is issued pursuant to Section 23(1) of the said Act.

Given at Hyderabad this Sixteenth day of January Two Thousand Fourteen.

Signature Verified
Digitally signed by N
Kishore Kumar
Date: 2014.01.16 12:10:47
UTC+05:30

Registrar of Companies, Andhra Pradesh

कम्पनी रजिस्ट्रार, आंध्र प्रदेश

*Note: The corresponding form has been approved by SHRIRAM MOTIRAM SAINDANE, Deputy Registrar of Companies and this certificate has been digitally signed by the Registrar through a system generated digital signature under rule 5(2) of the Companies (Electronic Filing and Authentication of Documents) Rules, 2006.
The digitally signed certificate can be verified at the Ministry website (www.mca.gov.in).

कम्पनी रजिस्ट्रार के कार्यालय अभिलेख में उपलब्ध पत्राचार का पता :

Mailing Address as per record available in Registrar of Companies office:

ACCESS LIVELIHOODS CONSULTING INDIA LIMITED

Plot No. 4, Matrunilayam, Telephone Office Lane, Sainagar Colony, Picket,
Secunderabad - 500009,
Andhra Pradesh, INDIA



B. Chitrika -Registration Certificate



సంఘముల రిజిస్ట్రార్ వారి కార్యాలయము
రంగారెడ్డి జిల్లా
OFFICE OF THE REGISTRAR OF SOCIETIES
RANGA REDDY DISTRICT
Certificate of Registration
రిజిస్ట్రేషన్ ధృవ పత్రము

(200 లో వ నంబరు)
 [No.1603..... of 2005.....]

ఆంధ్రప్రదేశ్ సంఘముల రిజిస్ట్రేషన్ చట్టము 2001, (35 చట్టము) క్రింద

..... నేడు

రిజిస్ట్రార్ అయినదిని యిందు మూలముగా ధృవపరచడమైనది.

I hereby certify that Chitrika

.....

is this day registered under the Andhra Pradesh Societies Registration Act., 2001 (Act No. 35 of 2001).

రంగారెడ్డి జిల్లా, మూసాపేట నందు నా సంతకము, మోహరుతో వ సంవత్సరం
 మాసము తేదిన మంజూరు చేయడమైనది.

Given under my hand and seal at Moosapet, Ranga Reddy Dist. this the
5th day of October Two thousand and Five



కార్యాలయపు ముద్ర
Officer Seal

సంఘముల రిజిస్ట్రారు
Registrar of Societies
Ranga Reddy Dist.
 రంగారెడ్డి జిల్లా
 Ranga Reddy Dist.

[Signature]
 5/10/16

C. Certificate of Incorporation-Access Livelihoods Development Finance LLP



GOVERNMENT OF INDIA
MINISTRY OF CORPORATE AFFAIRS

Registrar Andhra Pradesh
2nd Floor , CPWD Building , Kendriya Sadan , Sultan Bazar, Koti , Hyderabad -
500195, Telangana, INDIA

FORM 16

[Refer Section 12(1)(b) of the LLP Act, 2008]

CERTIFICATE OF INCORPORATION

LLP Identification Number: AAC-3464

I hereby certify that ACCESS LIVELIHOODS DEVELOPMENT FINANCE LLP is incorporated pursuant to section 12(1) of the Limited Liability Partnership Act 2008.

Given at Telangana this Fourth day of June Two Thousand Fourteen.

Signature Not Verified
Digitally signed by S. KRISHNA
MCA21157
Date: 2014.06.04 18:02:01
GMT+05:30

Registrar ,Andhra Pradesh

Note: The corresponding form has been approved by SHASHI RAJ DARA,Deputy Registrar and this certificate has been digitally signed by the Registrar through a system generated digital signature under rule 36(3)(ii) of the Limited Liability Partnership Rules, 2009
The digitally signed certificate can be verified at the Ministry website (www.mca.gov.in).

Mailing Address as per record available in Registrar office:
ACCESS LIVELIHOODS DEVELOPMENT FINANCE LLP
PLOT NO.04, MITRINILAYAM, SAI NAGAR COLONY,
SECUNDERABAD - 500009,
Andhra Pradesh, INDIA



D. Certificate of Incorporation-Access Livelihoods Foundation



GOVERNMENT OF INDIA

MINISTRY OF CORPORATE AFFAIRS

Registrar of Companies, Hyderabad
2nd Floor , CPWD Building , Kendriya Sadan , Sultan Bazar, Koti

Certificate of Incorporation

[Pursuant to sub-section (2) of section 7 of the Companies Act, 2013 and rule 8 of the Companies (Incorporation) Rules, 2014]

I hereby certify that Access Livelihoods Foundation is incorporated on this Twenty Sixth day of June Two Thousand Fifteen under the Companies Act, 2013 and that the company is limited by shares.

The CIN of the company is U93000TG2015NPL099486.

Given under my hand at Hyderabad this Twenty Sixth day of June Two Thousand Fifteen.

Signature Not Verified
Digitally signed by V Venkata Ram Reddy
DN: cn=V Venkata Ram Reddy, o=Registrar of Companies,
ou=Telangana, email=V Venkata Ram Reddy, c=IN

V VENKATA RAMI REDDY
Registrar of Companies
Telangana

Mailing Address as per record available in Registrar of Companies office:

Access Livelihoods Foundation
17-1-383/47, PLOT NO: 47, VINAYNAGAR COLONY, SAIDABAD,
HYDERABAD - 500059,
Telangana, INDIA





**Access
Livelihoods**

Access Livelihoods Consulting India Ltd

17-1-383/47, 4th Cross Road
Vinay Nagar Colony, Saidabad, Hyderabad 500059

Email: reimagine@alcindia.org

Website: www.alcindia.org