

ANNUAL REPORT 2022-23

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Contents

Message from the CEO	04
Reimagine Livelihoods	05
The essence of Access Livelihoods	07
Outreach and Impact	13
Access Livelihoods Consulting India Limited	14
Stories from the Field	14
Project wise Summary and Key Achievements	16
Access Livelihoods Foundation	20
Stories From the Field	20
Cluster and Project Wise Summary and Key Achievements	27
Access Livelihoods Learning Foundation	36
Projects Undertaken and Key Achievements	37
Stories from the field	38
Access Livelihoods Artisans Foundation	40
Key Achievements	40
Major Projects	42
Access Livelihoods Marketing Services	45
Partners and Projects Summary	46

Annexures — Financials	48
Access Livelihoods Consulting India Ltd	48
Balance Sheet	48
P&L Statement	49
Access Livelihoods Foundation	50
Balance Sheet	50
I&E Statement	51
Access Livelihoods Artisan Foundation	52
Balance Sheet	52
I&E Statement	53
Access Livelihoods Learning Foundation	54
Balance Sheet	54
P&L Statement	55
Access Livelihoods Marketing Services	56
Balance Sheet	56
P&L Statement	57
Access Livelihoods Development Finance	58
Balance Sheet	58
P&L Statement	59

Message from the CEO

The year 2022–23 has been one of renewed energy and purposeful action for Access Livelihoods. We deepened our engagement with communities, strengthened our partnerships, and continued to push the boundaries of what is possible in the livelihoods sector.



Over the past year, we expanded our reach to new geographies while consolidating our work in existing ones. This has allowed us to serve a larger number of women producers, enabling them to adopt sustainable practices, access fair markets, and enhance their incomes. Alongside this, we have invested in building strong producer institutions and promoting innovative models that combine social impact with economic resilience.

A key focus this year has been on technology adoption — from enterprise resource planning for producer companies to digital financial inclusion tools that make transactions transparent and efficient. These innovations are helping communities gain more control over their livelihoods and opening doors to new opportunities. None of this would have been possible without the trust of our communities, the dedication of our team, and the steadfast support of our partners and funders. To each of you, I extend my heartfelt gratitude.

As we look ahead, our commitment remains firm - to stand alongside women producers, to co-create solutions that are rooted in their realities, and to ensure that their aspirations find the resources and opportunities they deserve. Together, we can continue to reimagine livelihoods and create pathways to dignity, resilience, and prosperity.

GV Krishnagopal

CEO, Access Livelihoods

Reimagine Livelihoods

Access Livelihoods Group (AL) is a group of non-profit and for-profit social enterprises established with the aim of promoting sustainable livelihoods and generating employment for marginalised tribal women from communities like Farmers, Weavers, Livestock Holders, Fisherfolk, Forest Produce Gatherers with greater than 1.5 hectares of land holdings across India.

Initiated in 2005, we have amassed an outreach of 1 million with 75,000 households directly impacted by incubating and accelerating 68 women-owned enterprises across 5 states in India.

The term reimagine livelihoods is for the focused communities who are marginalised and need to redesign and enhance their livelihoods through collective action. Access Livelihoods acts as a nudge and incubator for the collectives.



Focused Communities



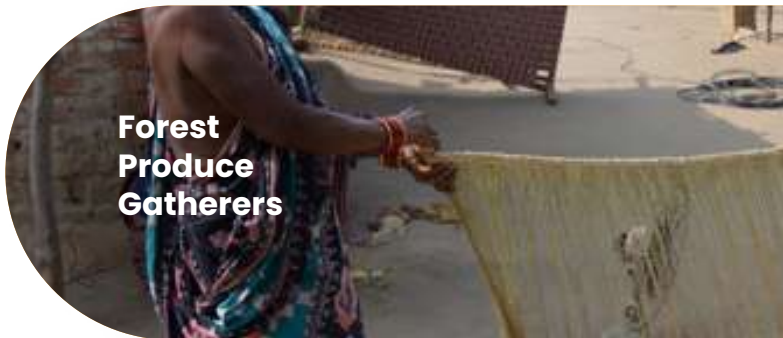
**Small &
Marginal
Farmers**



**Small
Artisans &
Weavers**



**Small
Livestock Holders &
Fisherfolk**



**Forest
Produce
Gatherers**



**Wage
Labours, Including
Migrants**



**Urban
Marginalized**



**Micro &
Small Entrepreneurs**



**Disaster-prone
Communities**



**Internally
Displaced**



**Other
Vulnerable
Communities**

Access Livelihoods is working with marginalised focussed communities to enhance their livelihoods and increase their income. These ten focused communities constitute 90% of India's workforce and 63% of the GDP.

The Essence of Access Livelihoods

Identity

Access Livelihoods is an AIM-NITI Aayog recognised Established Incubation Centre, primarily working on incubating women-owned producer enterprises across primary sectors to create equitable and lasting livelihood opportunities. Access Livelihoods strives to enable women and youth to access markets to obtain secure, certain, and remunerative livelihoods. As a matter of strategic choice, Access Livelihoods works exclusively with women in rural, tribal, and rainfed agriculture areas.



Mission

To create a world that works for everyone – producers, consumers, entrepreneurs and enterprises.



Vision

We envision enhancing the livelihoods of 1 million economically disadvantaged households by 2032 by working with women.

Access Livelihoods firmly believes that when small women producers aggregate their resources, they can enjoy the economics of scale, have enhanced agency, and have increased access to finance, skills and technology. They can collectively create a business enterprise with better efficiencies in production and ensure a more significant share of returns to themselves.

Access Livelihoods is pursuing three strategic missions over the next ten years to enable the holistic development of women in rural, tribal, and rainfed areas. They are:

1. **Operation Butterfly** - Develop Comprehensive, affordable, and accessible entrepreneurship development education and employability training for 10,000 women and youth.

2. **Operation Beehive** - Make India's next AMUL with 10,00,000 women from dairy and agriculture sectors under a common brand umbrella, Creyo.
3. **Operation Web** - Enhance the economic and social well-being of 10,000 weavers and artisans with training and development, economies of scale, and market linkages.



Operation Butterfly

Women Entrepre-
neurship Programme
Agri-intrapreneurship
programme



Operation Beehive

Incubation of women
farmers' producer
organisations Brand-
ing and marketing of
products through
Creyo



Operation Web

Support to weavers and
artisans through
collectivisation.
Technological and
design upgradation
Marketing support
through **Creyo**.



Governance

Accountable Systems

Documentation of the standard processes. Regular internal and external audit systems.

Transparent Practices

Clear and transparent practices with all internal and external stakeholders. Information dissemination and stakeholder workshop conducted before project inception.

Participatory and Inclusive

Participatory and informative decision making through two-way communication. Lack of organisational hierarchy.

Responsive to Change

Adoption of climate resilient and sustainable agricultural practices. Integration of technology into systems.

18 years of Access Livelihoods

Access Livelihoods' journey started in 2005 with the inception of Access Livelihoods Consulting India Limited. Today the Access Livelihoods Group consists of 7 entities catering to the different needs of the community. The journey of Access Livelihoods can be summarised through the following chart –

2005	• The inception of Access Livelihoods
2011	• Implementation work with two large producer groups commenced. • 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.
2013	• A new organisational 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).

2014	- Access Livelihoods Development Finance (ALDF) was established to meet the livelihood finance needs of marginalised producers. - Six-step beehive model was conceptualised to promote and establish producer companies.
2015	- Work started in Gondia District, Maharashtra, to incubate five tribal women farmer producer companies in partnership with SFAC and Tribal Development Department, Government of Maharashtra. - Facilitated by ALDF, Ratnakar Bank provided ₹25 lakhs as a loan to a farmer affinity group in the Kodangal cluster, Mahbubnagar district, Telangana, the first of its kind in terms of disbursing bank loans to tenant farmers. - First corporate social responsibility (CSR) project undertaken for providing livelihood services in peripheral areas of Odisha Power Generation Corporation's plant in Banharpalli.
2016	- 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. - Access Livelihoods Foundation (ALF) launched in association with Tata Trusts as a section 8 company.
2020	Access Livelihoods Learning Foundation and Access Livelihoods Marketing Services were established.
2022	- Recipient of Best Incubator in India by National Startup Awards. - Niti Aayog awarded Women Transforming India Award to Access Livelihoods Artisans Foundation.

Access Livelihoods



Access Livelihoods and SDG goals

Access Livelihoods works with the communities, especially the women, to enhance their skills and empower them socially and economically. Considering the variety of the projects undertaken by Access Livelihoods, it works for achieving the 6 SDG goals.

Access Livelihoods works with 17 producer companies comprising women farmers, tribals and weavers. Through incubating women-owned enterprises, Access Livelihoods is working towards empowering marginalised women. Access Livelihoods predominantly works with economically disadvantaged communities, enhancing their livelihoods and income sources.



No Poverty



Reduced Inequalities



Gender Equality



Sustainable Cities and Communities



Decent Work and Economic Growth



Responsible Consumption and Production

The integrated livelihoods approach, followed by the Access Livelihoods, promotes direct market linkage of the produce through the community-owned brand Creyo. The brand promotes responsible consumption among consumers and responsible production practices by promoting agroecological practices.

Developing the techno-managerial skills of the youth and the rural women helps them become self-reliable and confident. The community is encouraged to become entrepreneurs and add value to the community.

The upcoming chapters elaborate on the project's implementation and outreach details.

Outreach and Impact

In the financial year 2022-23, the operations of Access Livelihoods expanded to **6 new states**.

The Swavalamban Connect Kendra project was implemented in 100 districts across the five states, and the Digital Financial Inclusion program was implemented in six states across two states.

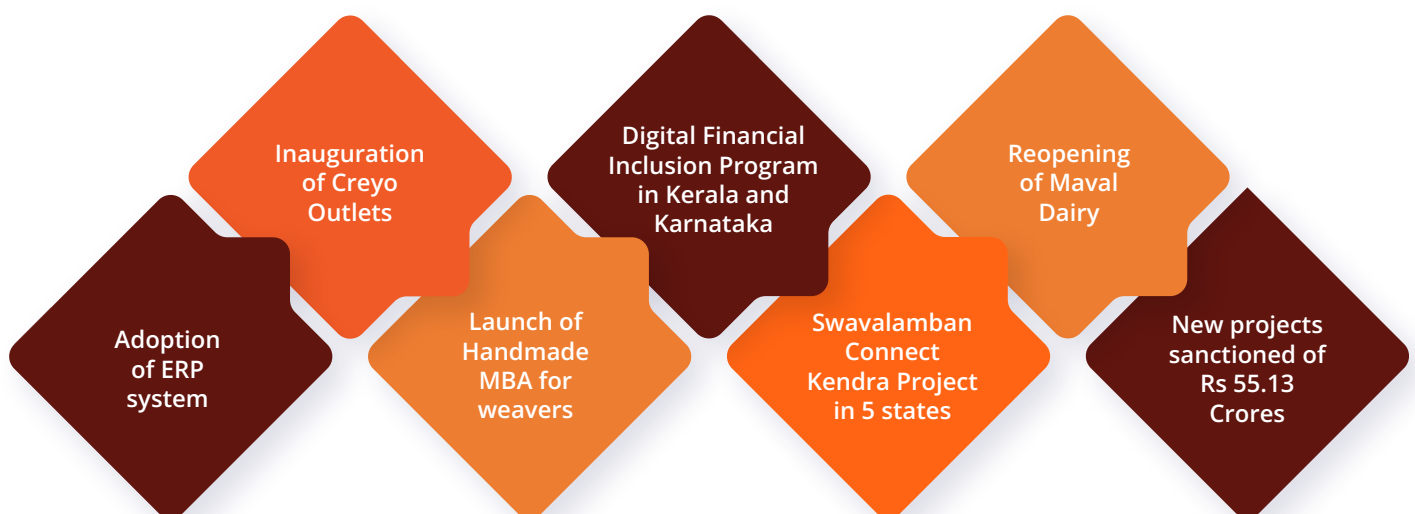
Access Livelihoods is working for the economically disadvantaged communities in the 11 states covering women farmers, tribals and weavers.



Access Livelihoods has a footprint in **21 Aspirational districts** out of 118 districts it is currently working in. The state-wise breakup of the districts is given below –

- **2 in Odisha**
- **1 in Karnataka**
- **5 in West Bengal**
- **6 in Madhya Pradesh**
- **5 in Chhattisgarh**
- **2 in Uttarakhand**

Significant Milestones for FY 2022-23



Impact in Numbers

18000+

Women Farmers covered
Number of acres

250+

AEOF Farmers

102

Women completed Women
Entrepreneurship Program

40

Women weavers enrolled
for Handmade MBA

1000+

Women provided EDP
training

2

Creyo shops opened

10+

Agricultural commodities
sold under the Brand Creyo

111

Youths trained on Agri-
intrapreneurship program

900

Women covered under
Digital Financial Inclusion
Program

3.5 Lakh+

Community members given
Digital Financial Inclusion
Training

Access Livelihoods Consulting India Limited

For the FY 2022-23, Access Livelihoods Consulting India Limited implemented various projects and undertook various baseline or impact assessment studies.

For the FY 2022-23, Access Livelihoods Consulting India Limited completed the following projects – Project Code Unnati (funded by UNDP), a Baseline study on Seaweed or Kelp farming (Transworld group) and a study on the promotion of organic farming in the Northeastern Region (implemented in partnership with Sesta Development Services).

Stories from the Field

The Story of Rathnamma, a Unnati Sakhi from Bangalore Rural

Indulging in a business bears high risks and uncertainties. However, time and again, women have shown the courage required to do all kinds of jobs of a very volatile nature. One of these women is Rathnamma, a resident of Thubgere village, which comes under the block of Doddaballapur. It is located in the Bangalore rural district.

She is a hardworking and inspirational woman devoted to Food enterprise. Rathnamma, 50, has been running a food enterprise for over six years. She manufactures Ragi value-added snack items. Her Jackfruit halwa is also very famous.



She dropped out of studies after high school but has an excellent sense of business and ethics. She utilised her cooking skills to the optimum and started her business. According to her, the business will be more profitable and long-lasting if it follows business ethics. Since starting the business, she has contributed almost 20,000 INR to the family's income.

Doing business requires many skills, and she says she has been comfortably performing all the necessary activities by herself due to her exposure and learnings from the Unnati Sakhi Programme. She says the program has taught her more about real on-field business and skills like maintaining account books, pitching, networking, making sales, etc., which are useful in her daily life.

Rathnamma is the President of the SHG group in her village and trains women around her to be independent and confident about themselves. The experiences she gained from managing books of accounts in the SHG group have benefited her business, where she does not feel intimidated about looking at her financials. Besides Food enterprise, she is also running a chicken retail stall.

Rathnamma aspired to standardise her food enterprise. During her association as Unnati Sakhi under the Project Code Unnati, the Access Livelihoods team supported her in availing of MSME registration and FSSAI license.

She has been endorsed for enhancing product packaging and labelling. She was given an opportunity to set up her stall in the SAP corporate office, where her Jackfruit Halwa was sold in a blink. She beams, "After returning from the exhibition, I got calls from more Bangalore-based customers asking for Jackfruit Halwa. I want to grow my business and bring more women into entrepreneurship."

Project wise Summary and Key Achievements

Swavalamban Connect Kendra

The Swavalamban Connect Kendra is a strategic initiative of SIDBI aimed at accelerating the effort to serve the MSME domain by transforming its current role to that of an All-India Financial Institution that can create an integrated credit and development support ecosystem for Indian MSEs, thus promoting their inclusive growth.



The Swavalamban Connect Kendra is implemented by Access Livelihoods in 5 states – Uttarakhand, Madhya Pradesh, West Bengal, Tamil Nadu and Chhattisgarh in 100 districts. In FY 2022-23, 100 SCKs were identified, and branding was done.

Needs Assessment Study on Seaweed or Kelp Farming

Access Livelihoods conducted the Study on needs assessment for initiating Seaweed Farming in the coastal areas in Gujarat, Tamil Nadu and Maharashtra states for a duration of 4 months. The study involved secondary and primary research on various aspects, including the availability of seaweed in India, the current production and the market players in seaweed processing, and the government's intervention for promoting it as a livelihood for the fisherfolk communities across India. The research-based information also paved the way for the team to participate in the Seaweed convention organised in Gujarat and field visits in Tamil Nadu, Gujarat and Maharashtra.

The study's main objective is to identify the communities in the coastal areas to start seaweed farming as an additional livelihood and the various ways this can be promoted for generating livelihood for these people. For this, 411 fishing households were surveyed and key informant interviews were conducted to understand the scope of seaweed farming in those areas.



Study of Organic Production and Promotion of Livelihoods in the Northeastern Region

The study focussed on the key organic products in the Northeastern Region of India and the value addition and promotion of the same. The organic consumer preferences and the export demand for organic products as part of the study.

Code Project Unnati

Access Livelihoods implemented UNDP sponsored Enterprise training and business development assistance with mentorship support through women community Cadres (Unnati Sakhi's) in Raichur, Dakshin Kannada, and Bangalore Rural Districts in Karnataka over 18 months.

125

Created a pool of community cadres Unnati Sakhi

200

Enterprise were created

1224

Women given handholding and mentorship support

1222

Women participated in Entrepreneurship Awareness Program

1623

Women participated in Entrepreneurship Development Program

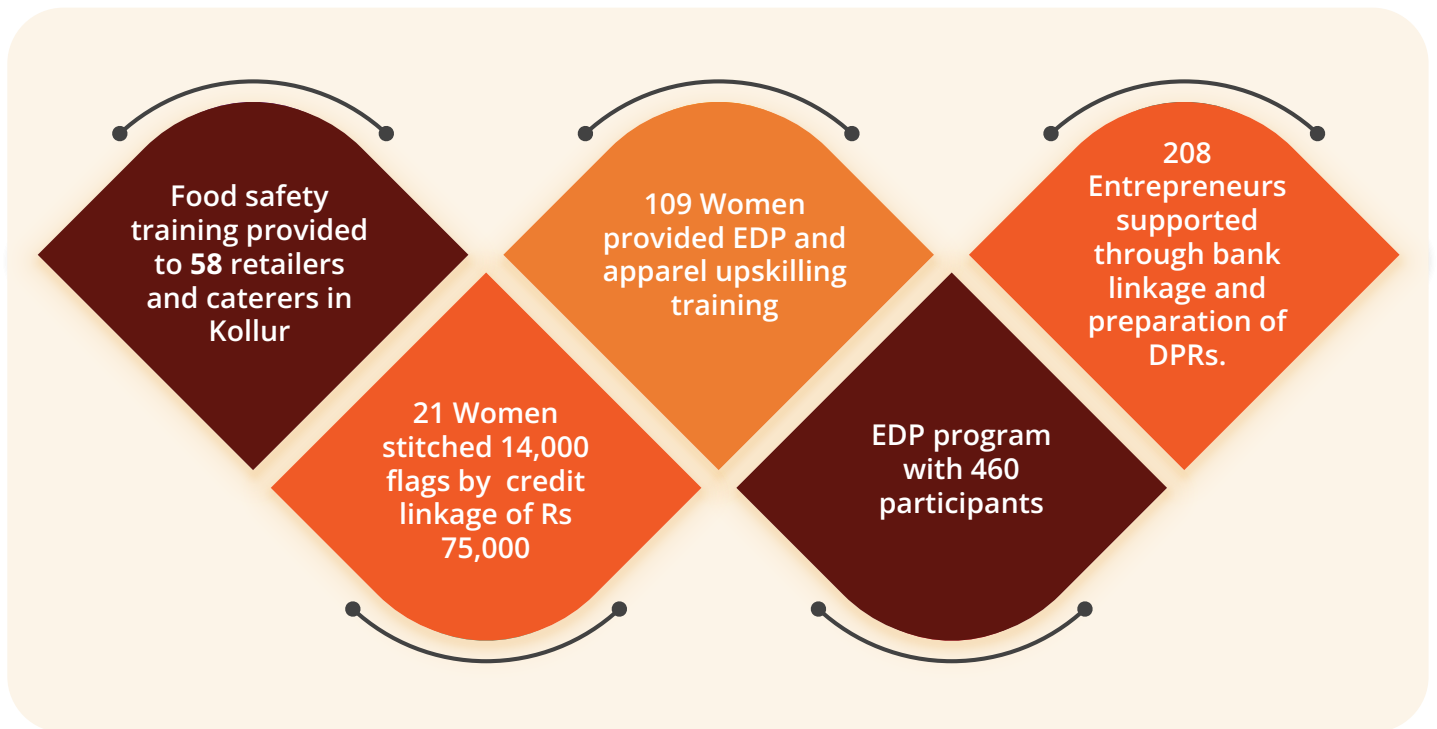
658

Business plans were developed or EDP participants

The program provided support to micro women entrepreneurs by offering EAP and EDP training, as well as financial linkage mela, business card distribution, and assistance with registering for various compliances such as FSSAI and Udhya certificate. Handholding support was also available to help these entrepreneurs succeed.



Entrepreneurship Development in the Holy City of Kollur



The temple town Kollur is located in the Udupi district of Karnataka. Access Livelihoods conducted skill development training and Entrepreneurship Development Programmes (EDP) with 460 participants in Tailoring, First aid Training, Handicrafts, Herbal phenyl, etc.



The objective of carrying out this training was to upskill the participants with skills required to improve the techniques and processes of the business and to provide them with information on how to develop entrepreneurial skills to undertake their businesses.

Access Livelihoods Foundation

Access Livelihoods Foundation incubates 14 farmer producer organisations across 4 states and 7 districts. In the financial year 2022-23, Access Livelihoods undertook various projects for the Digital Financial Inclusion of the rural woman and implementation of the agroecological practices across different clusters.

The Major Achievements in the current financial year are-

- Reopening of Maval Dairy.
- Opening of Creyo outlet in Pune for the sale of the dairy products.

Access Livelihoods integrates all the programs for the holistic development of the members of the producer company. The integration of the Digital Financial Inclusion program (Funded by Amazon) and Women Entrepreneurship Program to develop women business leaders among the members of the cluster.

Stories From the Field

The case of Shewanta Tulsidas from Gondia: Better Practices for Regular Income

Shewanta Tulsidas Madakam is a 35-year-old woman from the Palangaon village in the Sindhibidi cluster in the Gondia district. The primary livelihood of her household is agriculture. They produce paddy only in one season. Apart from agriculture as her primary source of income, she had poultry as her secondary source of income. She used to rear 3-4 birds and sell the same with an annual income of just ₹2,100 to ₹2,500.

In this poultry-rearing system, she faced many challenges, and her income was low. She used to rear the birds for eight months till the birds gained a weight of 1.5 kg, and then she used to sell to the local traders at ₹350/kg. There was a constant risk of diseases and no control over the production process. Backyard poultry is considered just an additional source of passive income without much investment of money and time. Women in Gondia did not consider it a viable business opportunity to earn a regular and stable income.

With the support from IIFL revolving grant, Access Livelihoods intervened to enhance the income of the tribals in Gondia. As part of the intervention, Shewanta Tulsidas received ten chicks, and with that, there was a shift in the business model of poultry rearing that she earlier used to do.

When asked about her business model, she says;

"After receiving training and ten birds, I waited till they matured and laid eggs. Now, I sell eggs to the producer company and receive regular income."

The producer company collects the eggs from the members, does the marketing and packaging, and sells them in the nearby markets. The income directly goes to tribal women.

With the monthly payment, women now have higher disposable income from poultry. Earlier, they used to earn in 8 months after the growth of the birds and gain of the desired weight.

The processes were standardised. The members were provided bird feed, and the eggs were collected regularly with financial support from IIFL. When asked about her income, she beams,

"In the past two months, I have earned ₹1,250. Also, I am recognised as one of the top performers among all the members who received the birds. The recognition and regular source of income has made me confident and inspires me to work harder."



The producer company organises monthly meetings of the poultry rearers, where the members are paid and also get to share their experiences. Shewanta, who once did not believe that backyard poultry could provide her regular income, now aspires to scale it up systematically and convert her backyard poultry with a proper shed with 20-30 birds and take it up as the primary source of income along with agriculture.

The Case of Pushpa from Balangir: Experimenting and Experiencing the Difference

Pushpa Gadtya is a resident of Pipli village in the Loisingha block of the Balangir district. She joined the producer company when she got to know about the producer company during the mobilisation meetings in her village. When asked about the motivation behind joining the producer company,

"During the meetings held at our village, it was told that through the producer company, we would be provided guided support and assistance for the production of crops and lot more facilities for farmers. I also learned that our expenditure on inputs will get reduced, which encouraged me to become a member of the company. I thought if this producer company stays for 7 to 8 years, it will greatly benefit people like us."



After becoming part of the producer company, she says, she can benefit from the input services. She got fertiliser at wholesale prices, and thus her input cost got reduced. The production company also provided a sprayer machine at rates lesser than local market prices. Some other advantages of joining a producer company she experienced are – procurement of produce and transportation costs. In the first year of the Kharif season, the procurement was done by the producer company from their fields, thus eradicating the expenditure in transportation to the market. The produce was properly weighed and procured, and they were also provided with the receipt.

When asked about how profitable it was for her in terms of market and procurement, she says,

"In the mandi, we used to get 2040 INR/ quintal, but from producer company, we are got 2000 INR/quintal which seemed less but profit margin in this system is much more than what we used to get in the Mandi. The 2040 INR/quintal includes the expenditure for gunny bags and transportation. The loading and unloading labour charges is also minimised as earlier we used to pay for both loading and unloading but this time we only had to pay for loading as producer company took care of the unloading labour charges."

Apart from that, Pushpa says she also got pest management assistance from the producer company. As soon as she identified the pest(In pic), she informed the producer company who in turn helped her to procure the right pesticide to prevent the crop damage.

Pushpa has 4 acres of land, and for the Kharif 2022, she cultivated 2 acres with the Producer company's support and the remaining two acres with her own input. When asked to draw a comparison and what difference she could feel, she shared some of the visible differences, which are listed in the following table –

Particulars	Producer Company inputs	Own inputs
Number of Acres	2	2
Seed type	1153 Variety	Suraj Variety
Seed quality	No mixing of different varieties	A little mix of other varieties
Production quantity	40 bags/acre	35-38 bags/acre
Procurement price	2000 / quintal	2040/quintal
Incentives	1000/acre	0
Cost incurred on the procurement price	Rs 10-15 per packet One-time transportation cost is given by PC (Rs 500 / farmer)	Rs 100 per packet, including packaging and transportation

Pushpa says that the major change that benefitted her through the grant is timely payment after procurement (sale to a buyer). After the procurement, she received 70% of the price within one week and the rest after the sale to final consumers. Pushpa now has a choice to sell her produce either to the producer company or at the Mandi. The collectivisation of individual forces and financial support from IIFL Wealth and IRRI has given her better bargaining power and higher income, which would be instrumental in long-term wealth creation for her family.

The case of Dankur Padmamma from Vikarabad

Telkulkod village lies in the Kodangal Mandal of the Vikarabad district. The village is situated 15 km away from the sub-district headquarters, i.e., Kodangal. Dankur Padmamma, a 42-year-old redgram farmer, belongs to Telkulkod village.

Dankur Padmamma owns four acres of land and cultivates red gram on his land. He cultivates redgram in the Kharif season and has adopted agroecological practices for the last two years. After undergoing training from Access Livelihoods, Dankur Padmamma started producing fertilisers and pesticides using available resources. The materials used in the preparation of the bio-fertilisers and pesticides are listed below –

Panchgavya 10 litres preparation (for 2 acres)

S No	Particulars	Units	Quantity	Rate	Total Amount
1	Milk	litres	3	60	180
2	Curd	Kgs	2	80	160
3	Coconut	Pcs	3	30	90
4	Banana	Pcs	6	4	24
5	Jaggery	Kgs	1	80	80
6	Cow dung	Kgs	10	5	50
7	Cow urine	litres	3	10	30
Grand Total					614



When he was asked why he adopted agroecological practices, he replied, "I started adopting new practices when I got to know that there are many advantages of adopting agroecological practices like reduction in the expenses, improvement in the soil quality of the land, and the value of the produce". Earlier, he was practising mono-cropping, which degraded his land, but after the intervention of Access Livelihoods, he adopted intercropping. He grows border and trap crops. Trap and border crops help in the management of the pest naturally.

A comparative analysis of the income and the expenditure for the cultivation of the crop is listed below –

Particulars	Before the adoption of agroecological practices		After the adoption of agroecological practices	
	Unit cost	Total cost	Unit cost	Total Cost
Seed	100	500	100	500
Fertiliser	1250	2500	1300	1300
Pesticides	850	3400	1030	2060
Other expenses (Labor, water and electricity)	8800	8800	6950	6950
The total cost of inputs	10,900	14,700	9,280	10,310

Based on the data in the above table, the difference in the expenditure on agricultural inputs is 4390 INR in the particular season.

Similarly, the difference between before and after the adoption of agroecological practices in terms of income is –

Particulars	Before	After
Primary livelihood (agriculture)	28,000	28,800
Secondary Livelihood (Sheep rearing)	0	8,000
Total	28,000	36,800

There has been an increase in earnings of 8,800 INR in a year. There was an increase of 800 INR in agriculture due to adopting agroecological practices. So based upon savings in the cost of inputs and extra income, the total financial benefits from adopting agroecological practices is 5190 INR. .

Dankur Padmamma says. "I am delighted that there has been an increase in the savings, and I am aiming to save more so that I can open small-scale dal meal to process the products and increase my income further".



The case of Asha Prabhakar from Gondia : Digital Tiffin Service in Gondia

Asha Prabhakar Kawle is an entrepreneur from Dhabe Paoni Village in Gondia district. She runs a tiffin centre wherein she provides lunch and dinner to all the professionals in the area. She is well known in her area for her delicious food and tiffin service. She has many regular customers like teachers, bankers, and forest officials working in the area. She has completed her education till 10th standard and is managing her business single-handedly. Her family consists of her husband and three children. She faces many issues as her husband and sons are addicted to alcohol and spend a lot of money buying alcohol. They also take her hard-earned money and spend it carelessly on their addiction.

When Asha learned about the DFI programme through the mobilisation meetings conducted by Access Livelihoods, she immediately enrolled herself. She wanted to know about online banking and digital transactions. She undertook classroom sessions and practicum exercises and submitted assessments to complete the training. During the training, she learned about Recurring Deposits (RD), using different fintech apps and performing online transactions.



Today, she uses Phone Pe and Google Pay for all her transactions and accepts payments through digital transactions. She is more confident today to perform all her transactions digitally. When asked how the program benefitted her, she beams,

"Earlier, my husband used to take all the cash I earned for buying alcohol, but now with the help of digital transactions, the money is directly deposited in my bank account. I don't keep much cash with me, and money is only withdrawn from the bank for household expenditures. Thanks to the program, I can now save money for myself as well."

Cluster and Project Wise Summary and Key Achievements

There are 7 clusters across 4 states where in Access Livelihoods is presently working. The most recently formed cluster is in Balangir. The producer company was registered on September 21 2022. The company was set up in partnership with International Rice Research Institute.

Digital Financial Inclusion Programs

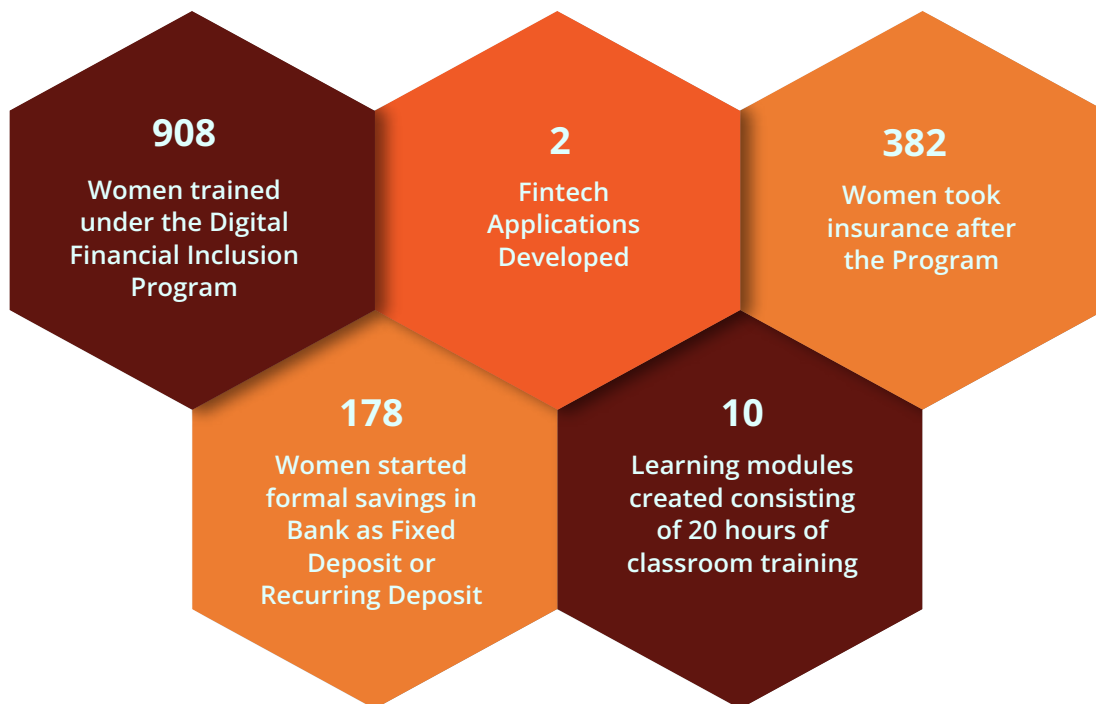
Digital Financial Literacy through Digital Sakhi

The digital financial literacy is implemented in the states of Karnataka and Kerala, and is set to expand to Tamil Nadu in the future. The program is implemented with the help of the cadres of community cadres called Digital Sakhi who are trained in the concepts of digital financial literacy and financial services and products. Access Livelihoods has created a cadre of 400 Digital Sakhis in Kottayam and Alappuzha in Kerala and Bidar, Kalaburagi, Tumkur and Kolar districts of Karnataka. The digital sakhi provided training to more than 2.5 Lakhs community members.



Digital Financial Inclusion Program for Women Farmers

The digital financial inclusion program was implemented in the Gondia and Vikarabad districts with support from Amazon. Under the program, the following things were achieved -



Through the program, the women were able to set clear financial goals to accomplish their dreams and aspirations, and also take stock of their current financial condition. The curriculum was designed in their local language so that the women are able to understand and apply the same. After the program, the women were able to choose suitable banking products and services like insurance, savings, bank accounts etc, for themselves and their family.

Today, in the age of the digital transactions, for the inclusion of the women to the mainstream society and process, the need of the hour is to train rural women in the digital transactions and make it accessible for them. During the Digital Financial Inclusion Program, the women were trained to use online payment applications like GPay and PhonePe.



Figure - Women Attending the Assessment of DFI Program



Figure - Woman at India Post Payments Bank doing a transaction as part of the practical learning component



Figure - Women using online payments app



Figure - Certifications after the training program

Access Livelihoods Foundation developed two Fintech applications, the details of which is listed below –

MiFOS App

“Mifos Client Application” is for women members of the PCs. With this app, women farmers can have transparency in their transactions with PCs. The app is designed to help the members to verify their details in the PC records. It also helps farmers to check their account balances and apply for loans to the Producer Company. The app also helps the members to track the repayment of the loans and enable them to make ontime repayments from their savings account without visiting the PC office.



Creyo Finance App

Creyo Finance app was envisaged to facilitate personal financial management for rural women. Using the app, they can better manage their money, plan for their goals, decide on different financial products (loans/savings) and budget their money efficiently. The app's simple interface makes it extremely easy to operate and understand. The app is available in four languages - English, Hindi, Marathi & Telugu, and can be customized in more regional languages.



Agroecology Programs

Agroecology is focused on creating sustainable agricultural systems that can produce food in an environmentally and socially responsible way. With its combination of ecological and social principles that seek to balance the needs of the environment, the economy, and society, agroecology is needed for increasing food security, promoting environmental sustainability and supporting local livelihoods.

Access Livelihoods over the next 10 years, proposes to work through an agro-ecological approach in 5 districts of India across 4 states with 5000 members of FPCs incubated by it.

Access Livelihoods Foundation initiated the process of converting its member farmers into organic farming since the year 2019. In 2022-23, in the Kodangal Cluster of the Vikarabad District and the Naganpalle Cluster of the Rangareddy District, various steps have been taken to improve the soil quality and enhance the farmers' income.

The farmers were provided training on different agroecological practices like compost preparation, seed treatment, usage of bio-inputs and the importance of intercropping.



The 10 principles of agroecology is integrated with the general implementation processes to get the optimum results.



Diversity



Intercropping upto 5 species and nutrition garden

Synergies



Integration between various cropping patterns like Cattle+composting, Trap crops+Major crops

Co-creation of Knowledge



Exposure visits and workshops for the farmers and Agroecology Trainings for the farmers groups

Efficiency



Need based input preparation and geotagging of the field

Recycling



The agricultural wastes and the dried up leaves and cattle wastes are converted into compost by the trained farmers.

Resilience



To make farmers resilient to the climatic risks and to ensure continuous income, intercropping is practised where the crops mature at different point of time.

Human and Social Values



The program is implemented through the women owned producer companies.

Culture and Food Traditions



Preservation of the local varieties of seeds through establishment of seed banks and cultivation of the food based on their food preferences in nutrition gardens.

Responsible Governance



The process of implementation is governed structurally through the producer company through regular BoD meetings and for certification PGS groups have been formed.

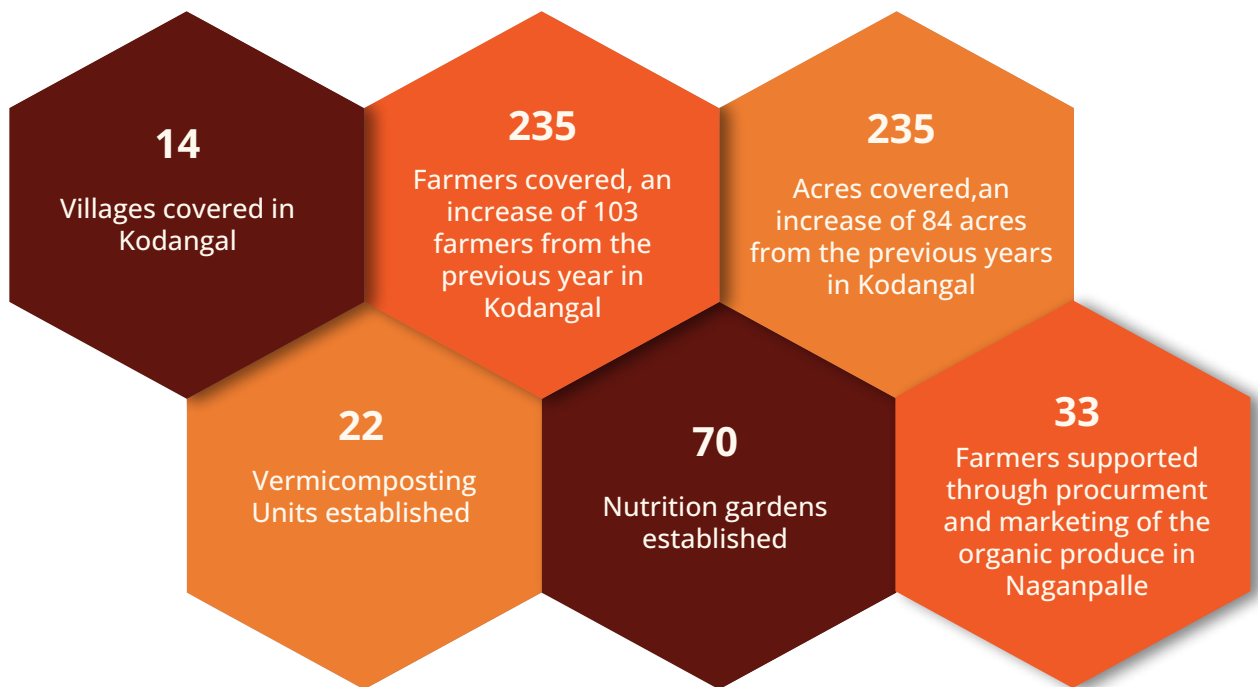
Circular and Solidarity Economy



The farmers are given procurement and marketing support of their produce.

The various activities undertaken and the impact generated from the processes are described below –

- AEOF Activities
- Seed Treatment
- Soil testing and carbon testing
- Nutrition garden creation
- Creation of the Vermi-compost units



Incubation and Handholding Support to Collectives

Access Livelihoods operates in 7 clusters in 4 different states. In the clusters, different services are provided to the members. In the two clusters of Kalahandi and Balangir in Odisha, the producer company is undertaking the paddy seed production business. In Kodangal, Vikarabad district, agroecology activities are currently ongoing. Similarly, in Naganpalle, Rangareddy, organic vegetables are produced and marketed. The producer company members also undertake the dairy business in Naganpalle and Maval. In Srikakulam, cashew production is prevalent, and the cluster provides marketing and procurement support to the members.



The cluster-wise achievements for the current year are listed in the following table –

	Gondia	Maval	Kalahandi	Balangir	Srikakulam	Vikarabad	Rangareddy
Geography	125 villages spread over two Blocks (Arjuni & Devari)	Villages in Maval taluk of Pune district	28 villages spread over two Blocks (Dharmagharh & Kokasara)	56 villages in the Loisingha block of Balangir.	40 villages spread over two Mandals (Kotturu & Meliaputti) in Srikakulam district	40 villages spread over three Mandals (blocks) of Vikarabad District – Kodangal, Daulatabad, and Bomraspet	1 village in Ibrahimpatnam, Hyderabad
Number of Members	4,976	1475	1751	670	3,606	3,257	187
Inception	2016	2018	2019	2022	2017	2013	2019
Name of the Producer Company	Paoni Tribal Women Farmer Services Producer Company	Maval Dairy Farmers Services Producer Company Limited	Adarsh Women Farmer Services Producer Company	Loisingha Women Farmer services Producer Company	Kotturu Tribal Farmer services Producer Company	Kodangal Farmer Services Producer Company (KFSPC)	Naganpalle Mahila Farmer services Producer Company
Share Capital	₹84.77 Lakhs	₹9.66 Lakhs	₹14.08 Lakhs	₹10.05 Lakhs	₹25.76 Lakhs	₹40.02 Lakhs	₹17.68 Lakhs
Turnover	Rs 8.62 Lakhs turnover (Provisional figures till Jan 2023)	Turnover of Rs. 63.9 Lakhs (Provisional figures till January 31 2023)	Turnover of Rs. 33.69 Lakhs (Provisional figures upto February 23)	Turnover of ₹17+ Lakhs* (paddy foundation seeds, pulse seeds, fertilisers)	Turnover of Rs. 11.81 Lakhs (Provisional figure upto Feb 2023)	Turnover of ~Rs. 16.54 Lakhs	Turnover of ~Rs. 17.39 Lakhs (till Mar 2023)

Major Achievements of the clusters

Gondia	• 220 members covered. • Poultry farmers were provided various kinds of support such as – poultry input for poultry shed birds, poultry input for free range birds, Trainings, branding and marketing support benefitting 250 members. • Rs 1000 Average member benefit in poultry farming. • Integration of sales channel under the brand Creyo in Nagpur. • 235 members provided retail services (Rs. 2.8 Lakhs).
Maval	• Revival of Maval Dairy in July. • The staffs of the collection centre were provided training, the non-functional machinery was repaired and the production in the dairy commenced. • 6 Milk Collection Centres. • 11 Villages covered. • Total procurement of over 58,000 Lt. • Total sales of Rs. ~Rs. 29 Lakhs (milk and value-added products).
Kalahandi	• 425+ members served. • Input sales worth Rs. 14.28 Lakhs. • Procurement of 1687.89 quintals in Rabi and Kharif season in FY 22-23. • Creyo seed sales of Rs 50+ Lakhs. • 1521 seed bags placed in the market in Kharif season 2022 (20 kgs and 10 kgs bags). • 379 Farmers received pulses seeds, 99 farmers received foundation seeds .
Balangir	• ₹29.5 Lakhs projected seed sales (Rabi season). • 10+ seed varieties. • 40 women commenced Mini-MBA Programme. • Various services provided to 350+. • 11 different capacity building activities were conducted with farmers, PC staff, promoter and mobilisers. • Farmers were distributed fertilisers, paddy seeds, tomato seeds, pulses seeds and sprayer machines.

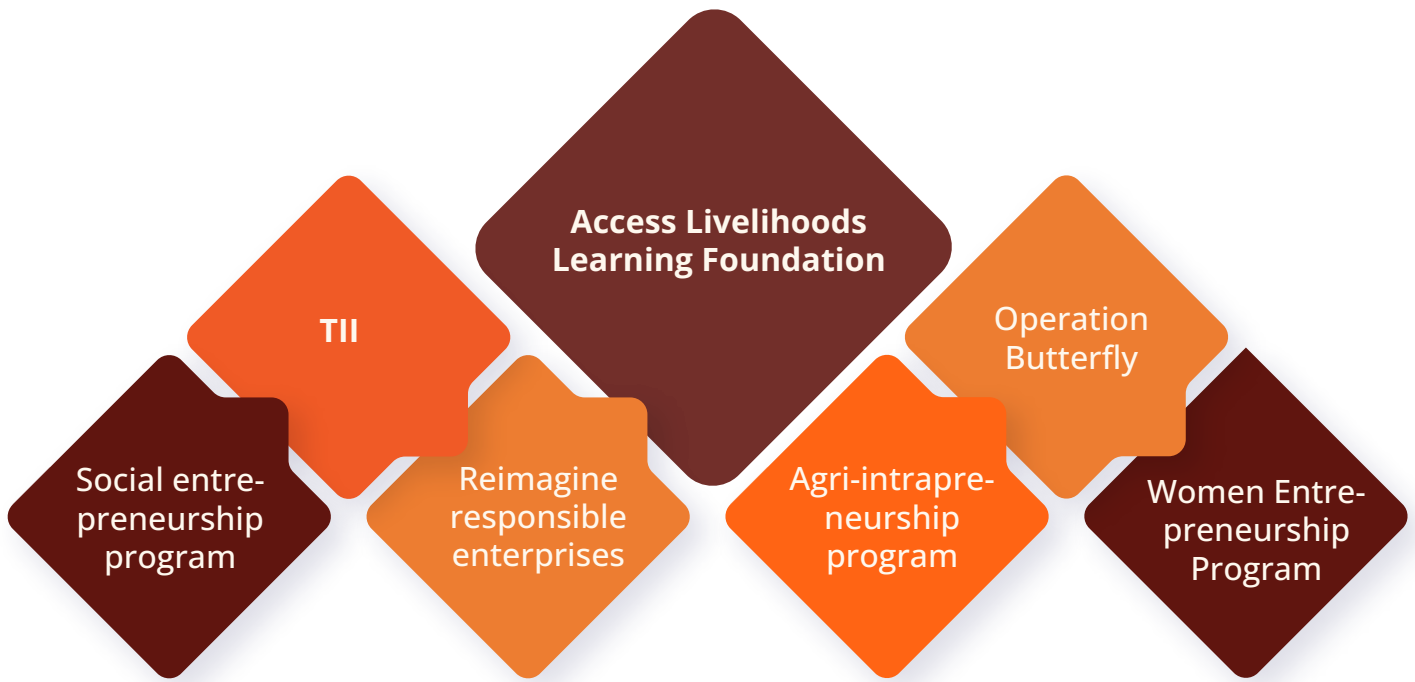
Srikakulam	• Cashew procurement of 15.3 tons (~Rs. 18.5 Lakhs). • Raw cashew sales of 10.2 tons (~Rs. 11.6 Lakhs). • Processing of 3 tons cashew (745 KG production). • Processed cashew sale of ~Rs. 1.2 Lakhs. • Loan recovery of ~Rs. 11.8 Lakhs.
Vikarabad	• Women Entrepreneurship Program started with 38 women. • Agroecology project surpassing most targets. 235 covered against target of 200. • Amazon DFI project completed with training of 450+ women.
Rangareddy	• The commercial launch of the dairy processing unit in February 2023. • Organic vegetable procurement of ~Rs.12 Lakhs till March 2023. • Financial services portfolio of ~Rs. 33.5 Lakhs. • Training of 57 youth in the learning lab. • Establishment of Creyo store run by PC members.

Access Livelihoods Learning Foundation

The Access Livelihoods Learning Foundation implements Operation Butterfly. Operation Butterfly is a vision of Access Livelihoods to make learning accessible to women who could not pursue their education and to enhance the youth's skill set to make them employable. Another Access, Livelihoods Learning Foundation initiative is the Transforming India Initiative, which enhances youth learning in the social sector.



Projects Undertaken and Key Achievements



The outreach and impact of the four programs are:

Social Entrepreneurship Program	4th cohort completed the 6 months of facilitated learning and 18 months of practicum in social enterprises and graduated. 5th cohort with 9 participants is currently undergoing.
Reimagine Responsible Enterprises	8 participants joined in FY 22-23 after undergoing three steps of selection process.
Agri-intrapreneurship program	111 youth completed their program in agri-retail management specialisation conducted across 4 batches in FY 22-23. - For the first time a total of 18 women candidates participated in two batches. 80% candidates placed out of the total candidates opted for placements. 4 women candidates placed at Coromondel. - Provision of certification first time which are authenticated by National Skill Development Corporation.

Women entrepreneurship program

- The Women Entrepreneurship program was expanded to two more clusters – Balangir, Odisha and Vikarabad, Telangana with 78 participants. The four-step selection process was conducted and the inauguration ceremony was conducted.
- 102 women completed their training across 4 districts – Tirupati (Andhra Pradesh), Pune (Maharashtra), Gondia (Maharashtra), and Srikakulam (Andhra Pradesh).
- After completing the program, 34 women started their own enterprises and few women got leadership positions in the producer company's businesses.
- 84 participants were provided with the incubation support.

Stories from the field

Nutrition bar : An innovation by WEP participant

Subashini is an enthusiastic WEP Student from Tirupati and a concerned mother. She started making the Nutrition Bars for her 6-year-old daughter's school snack. Soon this became a business idea to ensure that all the kids are nutrition filled. She says one nutrition bar a day will keep a doctor away.

Nutrition Bar is dry fruits and nuts-filled chocolate. Chocolate is created at an affordable cost to make it pocket friendly for school-going kids and youngsters. It aims at catering for the nutritional requirements of different age groups.



She uses different ingredients: dates, pista, pumpkin Seeds, watermelon seeds, gasalu, cashew, walnuts, almonds, kiwi, orange flies, dry cherries, strawberry, dry coconut, ghee sesame seeds.

Nearly 1000 grams of Nutrition Bars have been sold to date. Each Bar is 35 grams and costs Rs. 30. 250 chocolate orders are readily available every month.

Gyms, Schools, and College Canteen are visited, and samples are shared. She is also experimenting and making new varieties and flavours such as - pineapple, coconut, and Kiwi flavour.

Recently, she received an amount of Rs 1,20,000 during a pitch event to expand her business further.

The story of Usha Lokhande from Maval

Usha Lokhande is a 36-year-old widow from Kanhe village. Working in nearby companies was her primary source of livelihood for her. She has one son and a daughter in the family. Being a widow, she has been head of the family and worked hard with her son to sustain her family. Due to health problems, she could not work as a labourer as it required tremendous physical work, but she had a strong wish and was urged to work and earn for her family.

She learned about the Women Entrepreneurship Program in her village and became part. She used to participate in the project activities actively and asked her queries related to the business practicum.

She took the internship with Raj Masala and started marketing which is less stressful than labouring work. Raj Masala provided her with Rs.3500 stipend benefits during the practicum phase. After that, she is now fully involved in the Spices Business. Because of the practicum phase, she explored new villages and understood opportunities and customer preferences.



She learned the spices business's production cost, selling price, and net margin. She introduced Chilli powder, Biryani Masala, and Garam Masala into her business. Her sale is Rs. 28000 per month, and she makes Rs. 8000 monthly.

Now Usha is planning to develop a spices business, branding products to get recognition for her products and also wants to get her son well educated and move out of labour work.

Access Livelihoods Artisans Foundation

Access Livelihoods Artisans Foundation works to develop artisans in the handloom sector through the operation web. The operation web is the initiative wherein the artisans are collectivised as groups and various interventions are undertaken – technological and design interventions to enhance the income of weavers and provide them handholding support to adapt themselves to the changing consumer preferences and, at the same time, conserve the traditional art forms.

In the FY 22-23, the major activities that were undertaken by the Access Livelihoods Artisan foundation was in respect to the skilling of the weavers, establishment of the Integrated Handloom hub at Narayanpet and Srikakulam were explored and interventions in the expansion of marketing through online and offline channels, exploration of innovation in the product development and designs interventions.

Access Livelihoods Artisans Foundation has its presence in the 3 districts of Andhra Pradesh and Telangana. The progress summary of the clusters is listed in the following table:

Indicators	Srikakulam		East Godavari		Narayanpet	
	FY'22	FY'23 (Till Jan)	FY'22	FY'23 (Till Jan)	FY'22	FY'23 (Till Jan)
Members in no.	229	250	462	485	146	155
Production-cumulative (in Mts.)	455,044		444,104		61,943	81,424
Wages- cumulative (in Lakhs)	Rs. 658.95	Rs. 725.56	Rs. 362.51	Rs. 379.65	Rs. 121.08	Rs. 217.43
Member funds- cumulative (in Lakhs)	Rs. 119.28	Rs. 124.75	Rs. 43.85	Rs. 17.28	Rs. 4.51	Rs. 5.14
Sales- cumulative (in Lakhs)	Rs. 1,147.11		Rs. 973.12		Rs. 145.46	Rs. 346.46

Key Achievements

• Inauguration of Credo Artisans outlet in Hyderabad

The credo outlet was designed in-house and inaugurated on August 29 2022 in the presence of Jayesh Ranjan (Principal Secretary of the Industries and Commerce (I&C) and Information Technology (IT) Departments of Telangana Government), Hemlatha Khemka (General Secretary, Crafts Council of Telangana), Sivasubramanian Ramann (Chairman and Managing Director, SIDBI).

The store houses a lot of handloom products designed and crafted by the Access Livelihoods Artisans Foundation.



- **Conceptualisation and completion of Handmade MBA with 52 participants**

The Handmade MBA for Artisans has been designed to give managerial knowledge and practice to the primary producers engaged in the creative sector (artisans-weavers) who wish to become weaver-entrepreneurs. The management is vested with master weavers/traders, NGOs, or cooperatives. With information about products, prices, and social media accessible for weavers for marketing, many next-generation producers aspire to become entrepreneurs. The Handmade MBA, combined with production technologies, design, and marketing training, is a well-rounded curriculum no institution offers in India.



The Handmade MBA is a comprehensive program for weavers that covers various domains, such as perspective building, institution building, finance, production, design, marketing and self-growth. Each domain consists of modules that focus on improving basic subject skills, research and analytical skills, technical skills, relevant technological skills, and management and communication skills.

In the first batch, 52 women artisans participated in which they had both classroom and practicum sessions.

Best practices adopted:

For all modules in Handmade MBA, Access Livelihoods Artisans Foundation switched to audio recording and multiple choice-based questions instead of written exams and introduced more hands-on activities during classroom sessions instead of worksheets. Interactive workbook designed where the small video clips were embedded along with the texts and pictures to make it more accessible and make learning fun.

Major Projects

Creating Agency in Women in Weaving Value chain in India, impacting 1,700 women weavers by 2023 through collectivisation

The project is supported by 3ie (International Initiative for Impact Evaluation), which aims for holistic development through various interventions in skilling, technology, marketing, design and Integrated Handloom Hub. Various activities were undertaken as part of the project, such as introducing a handmade MBA as part of the skilling programme. As part of the marketing, various channels were utilised for the sale of the handloom products – retail, wholesale, online and through exhibitions. The major achievement of the project is –

Sales of Rs. 2.87 Cr

Store launch and inauguration in the presence of 150+ guest including community members and chief guests

Producer Companies participated in 8 exhibitions across 7 cities and hosted 3 independent exhibitions in 2 states generating ₹15 Lakh sales

Producer Companies participated in 8 exhibitions across 7 cities and hosted 3 independent exhibitions in 2 states generating ₹15 Lakh sales

Producer Company also showcased apparel collections exclusively for the first time at Syuthi Shaili exhibition in Hyderabad

Research and Exploration trip to Kutch along with community members to study and learn from the crafts ecosystem there

AI based video conferencing technology has been setup in Narayanpet Learning Lab

New designs developed for 70 SKUs (Stock Keeping Unit) for apparel

Setting up of Learning Lab to provide artisans with techno-managerial skills

The project aims to skill 160 women and set up one learning lab. The duration of project is being implemented for 2 years. The learning lab is a specialised space for training. The dedicated space is customised to the needs of women and the weaving community and is closer to the work shed in the same village. It will encourage collaboration and innovation.

Learning lab will significantly make weavers self-sufficient through upskilling and providing support to start their business enterprise. The learning lab will also help to increase economic returns and the business enterprise. Not only the individuals but for the enterprises also it will create professional and skilled human resources from the community and for the community; thus community members can help each other.

For setting up the Learning lab, different explorations were conducted in terms selection of the property, maintenance and other works. Our training is designed keeping the women artisans in mind, which is also reflected in our approach to space exploration for the Learning Lab. To best suit the requirements of women, we explored spaces in the same village as our participants. After multiple rounds of exploration, a traditional house within a 5-minute walking distance from the workshed was finalised.

Different options were explored for setting up an integrated hardware system for hybrid learning system. AI-enabled interactive hardware system was established in which, EyeRIS technology converts non-touch surfaces into touch-sensitive and Doubles as a whiteboard and display.



As part of the project, various skilling programs are designed for the weavers-

• Handmade MBA	• Garmenting
• Training on weaving techniques	• Training of the trainers
• Quality Assurance training	• Learning lab supervisors

Under the project, the following things have been completed:



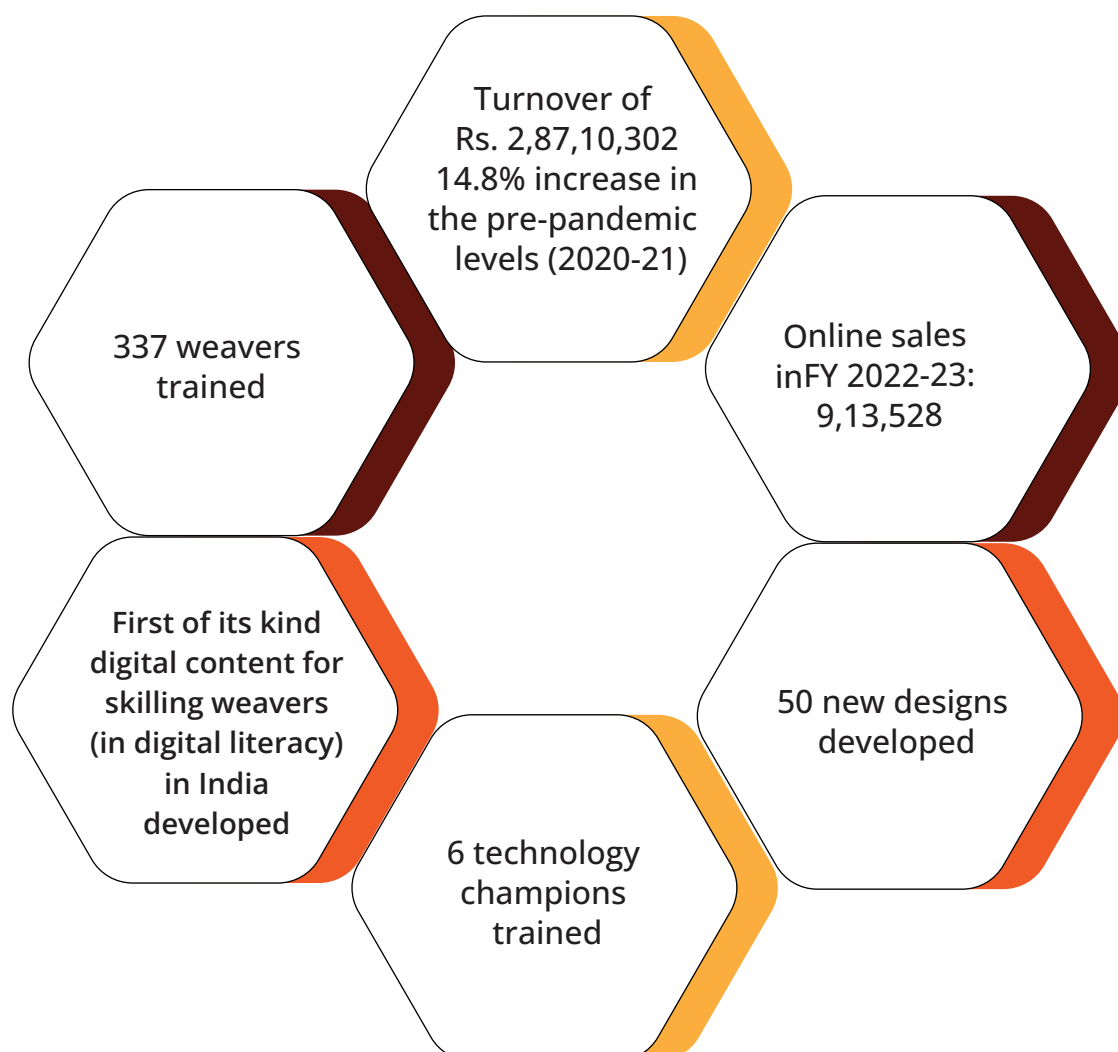
Reimagine Weavers Enterprises

The Reimagine Weavers Enterprises project is for two years, from 2021-2023, supported by SIDBI. The project aims to bring about technological and skilling interventions. The project aims for the following –



- Identification of skill gap and curriculum development
- Digitisation of content and hardware integration
- Capacity Building and training of weavers.

As part of the project, various interventions are taken in terms of digital marketing training to weavers, digital marketing interventions and design interventions. The achievement of the project is –



Access Livelihoods Marketing Services

Particulars	Achievement (April to September)	Remarks
Paddy Seed Sales	Kharif sales of 34.8 MT Turnover - Rs 10,20 405 Gross margin- 16%	The sales were done through three distributors and four FPOs as Channel partners.
Maval Dairy Sales	Creyo shop - Rs. 1,50,000	Shop opened in Talegaon, Pune
Naganpally Vegetable Sales	18 Mt of Vegetables Turnover- 7 lakhs	Sold at various organic stores in Hyderabad

Partners and Projects Summary

#	Entity	Project	Project Duration	Partner
1	Access Livelihoods Artisans Foundation	Reimagine Weavers Enterprises	2021-2023	SIDBI
		Setting up of Learning Lab to provide artisans with techno-managerial skills	April 2022 – March 2024	SVP
		Creating Agency in the Women in Weaving Value chain in India, impacting 1,700 women weavers by 2023 through collectivisation	February 1, 2021 - January 31, 2024	3ie (International Initiative for Impact Evaluation)
		Technological upgradation	April 2022 – March 2023	Charities Aid Foundation
		Development of Narayanpet cluster	April 2021- March 2024	NABARD
2	Access Livelihoods Foundation	AEOF pilot project	March 2021 – March 2025	Turvo
		Digital Financial Inclusion Program	Jan 2022 – November 2022	Amazon India

#	Entity	Project	Project Duration	Partner
2	Access Livelihoods Foundation	ClimatePro	Dec 2021- Oct 2024	International Rice Research Institute
		Digital Sakhi Program	2022 - 2025	L&T Financial Services
		Women Entrepreneurship Program		CGI Information Systems and IRRI
		Revolving Grant	2022 - 2024	IIFL Wealth Foundation
3	Access Livelihoods Learning Foundation	Reimagine Responsible Enterprises		SVP
		Women Entrepreneurship Program*	2021- 2023	GIZ
		Agri-intrapreneurship Program**	April 2022 – March 2023	Coromandel International
4	Access Livelihoods Consulting India Limited	Swavalamban Connect Kendra	September 2022 – September 2025	SIDBI
		Pilot project on entrepreneurship development in temple town of Kollur	July 2021 – June 2023	L&T Financial Services
		Needs Assessment of Seaweed Cultivation	December 2022 – March 2023	Transworld Group

*Funds managed by Access Livelihoods Artisans Foundation

**Funds managed by Access Livelihoods Foundation

Annexures – Financials

Access Livelihoods Consulting India Ltd

Balance Sheet

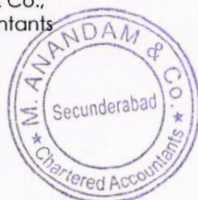
Access Livelihoods Consulting India Limited				
Balance Sheet as at 31st March, 2023				
(Amount in thousands)				
Particulars	Note No	31st March, 2023	31st March, 2022	
I. EQUITY AND LIABILITIES				
1 Shareholders' Funds				
(a) Share Capital	2	22,452	24,349	
(b) Reserves and Surplus	3	37,093	31,530	
2 Non-Current Liabilities				
(a) Long-term borrowings	4	10,104	82,011	
(b) Other Long term Liabilities	5	285	112	
3 Current Liabilities				
(a) Short Term Borrowings	6	1,26,454	77,097	
(b) Trade Payables				
-Total outstanding dues of micro and small enterprises		-	-	
-Total outstanding dues of creditors other than micro enterprises and small enterprises	7	3,516	6,123	
(c) Other Current Liabilities	8	64,947	27,359	
(d) Short Term Provisions	9	1,038	1,035	
Total(I)		2,65,889	2,49,616	
II. ASSETS				
1 Non-Current Assets				
(a) Property, Plant and Equipment and intangible assets				
(i) Property, Plant and Equipment	10	46,255	48,090	
(ii) Intangible assets		128	171	
(b) Non-Current Investments	11	967	899	
(c) Deferred tax Assets (net)	12	911	1,856	
(d) Long term loans and advances	13	1,03,259	1,01,156	
(e) Other Non-Current Assets	14	1,864	-	
2 Current Assets				
(a) Trade receivables	15	25,316	31,174	
(b) Cash and Bank Balances	16	12,578	3,118	
(c) Short term loans and advances	17	35,761	37,853	
(d) Other Current Assets	18	38,850	25,299	
Total(II)		2,65,889	2,49,616	
Significant Accounting Policies	1			

The accompanying notes form an integral part of the financial statements.

As per our report of even date
For M.Anandam & Co.,
Chartered Accountants

B.V Suresh Kumar
Partner
M.No:212187

Place: Secunderabad
Date: 05-09-2023



For and On behalf of the Board

G.V. Krishnagopal
Director
DIN : 00621727

G. Sarat Kumar
Director
DIN : 03465687



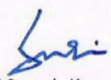
P&L Statement

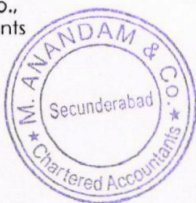
Access Livelihoods Consulting India Limited
Statement of Profit and Loss for the year ended 31st March, 2023
 (Amount in thousands)

Particulars	Note No	31st March, 2023	31st March, 2022
I Revenue from Operations	19	58,620	57,799
II Other Income	20	5,104	24,493
III Total Income (I+II)		63,724	82,292
IV Expenses			
Employee Benefits Expense	21	8,381	13,895
Consultants Benefit Expenses & Project Expenses	22	17,571	26,782
Finance Costs	23	17,866	17,992
Depreciation and amortization expenses	10	1,878	2,301
Other Expenses	24	9,778	10,089
Total Expenses (IV)		55,474	71,059
V Profit / (Loss) Before Tax (III-IV)		8,250	11,233
VI Tax Expense			
(1) Current tax		-	-
Less : MAT Credit Reversal/(Entitlement)		-	1,153
Net Tax		-	1,153
(2) Deferred tax (Net)		(945)	712
VII Profit / (Loss) for the year (V-VI)		7,305	10,791
VIII Earnings per Equity Share (FV of Rs. 10/-)			
Basic	25	11.77	17.39
Diluted		6.45	9.52
Significant accounting policies	1		

The accompanying notes form an integral part of the financial statements.

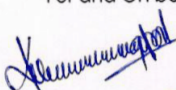
As per our report of even date
 For M.Anandam & Co.,
 Chartered Accountants

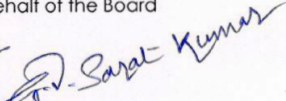

 B.V Suresh Kumar
 Partner
 M.No:212187



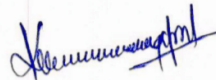
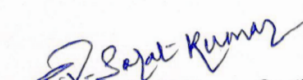
Place: Secunderabad
 Date: 05-09-2023

For and On behalf of the Board


 G.V. Krishnagopal
 Director
 DIN : 00621727


 G. Sarat Kumar
 Director
 DIN : 03465687



ACCESS LIVELIHOODS FOUNDATION CIN NO : U93000TG2015NPL099486 STATEMENT OF INCOME AND EXPENDITURE FOR THE YEAR ENDED 31ST MARCH 2023				
Particulars	Notes	for the year ended 31.03.2023		for the year ended 31.03.2022
INCOME				
Voluntary Contributions & Grant Income	13	13,13,23,017		1,69,34,488
Other Income	14	2,01,525		6,298
TOTAL INCOME		13,15,24,542		1,69,40,786
EXPENDITURE				
Employee Benefit Expenses	15	2,59,82,151		14,04,165
Grant Related Expenses	16	10,07,88,065		1,51,52,380
Other Expenses	17	46,86,508		4,65,036
TOTAL EXPENSES		13,14,56,723		1,70,21,581
Profit Before Tax		67,819		-80,795
Tax Expenses				
Current tax		-		-
Deferred Tax		-		-
PROFIT FOR THE YEAR		67,819		-80,795
Earnings Per Share - Basic and Diluted	18	678.19		-807.95
The Accompanying Notes are integral part of the Financial Statements.				
As per our Report on even date For SWAMY & SESHADRI Chartered Accountants (Firm Regn No. 03913S)		For and on behalf of the Board of Directors of Access Livelihoods Foundation		
 (S Pavan Kumar) Partner M.No. 242775 Place: Hyderabad Date: 2 SEP 2023		 Grandhi Venkata Krishngopal Director DIN : 00621727		
		 Sarat Kumar Gorti Director DIN : 03465687		
				

Balance Sheet

CHITRIKA, HYDERABAD					
BALANCE SHEET AS AT 31.03.2023					
LIABILITIES	Schedule	As on 31.03.2023		As on 31.03.2022	
Capital Fund					
Opening Balance		40,81,736.00		35,15,583.49	
Add Surplus/(Deficit)		15,42,517.39	56,24,253.39	5,66,152.51	40,81,736.00
Earmarked Funds					
CG-PHF (Paul Hamlyn Foundation)		-6,319.08		2,07,454.03	
CG- SVP (SVP Philanthropy foundation)		1,09,761.46		7,00,000.00	
CG -Rebuild India Fund		7,88,700.00		-	
CG- CAF (Christian Aid Foundation of America)		1,63,516.46		33,48,378.00	
CG -AJWS (American Jewish World Service)		18,51,750.00		-	
CG-GLZ (Deutsche Gesellschaft für Internationale Zusammenarbeit)		-54,64,956.51		32,00,874.04	
CG-3ie (International Initiative for Impact Evaluation)		28,51,674.59		41,51,697.90	
CG-SIDBI (Small Industries Development Bank of India)		4,08,591.00		3,49,370.00	
CG-NABARD (National Bank for Agriculture and Rural Development)- East Godavari		2,79,511.96		5,47,999.96	
CG-NABARD (National Bank for Agriculture and Rural Development)- NPET		22,91,941.38		-	
CG -Give India		3,875.00	32,78,046.26	-	1,25,05,773.93
Current Liabilities & Provisions					
Loans & Advances	A	55,54,524.43		29,28,576.08	
Salary Deposits	B	7,63,969.70		5,01,250.00	
Sundry Creditors	C	7,05,752.00		81,000.12	
Duties and Taxes Payable	D	3,08,308.00		400.00	
Staff FS & Salary payable	E	7,52,543.34	80,85,097.47	5,31,389.84	40,42,616.04
Total			1,69,87,397.12		2,06,30,125.97

ASSETS	Schedule	As on 31.03.2023		As on 31.03.2022	
Fixed Assets	F		49,426.78		59,401.79
Currents Assets, Loans & Advances					
Loans & Advances	G	73,57,289.64		58,87,543.28	
TDS receivable		91,650.00		1,85,203.00	
Deposits	H	16,100.00	74,65,039.64	16,100.00	60,88,846.28
Cash & Bank Balances					
Cash in Hand				-	
Cash at Bank					
Union Bank India (FCRA)		10,914.70		46,01,236.92	
Union Bank of India (SBA)		14,76,649.12		96,212.12	
HDFC Bank (Current)		28,21,709.84		18,85,094.52	
SBI (FCRA)		51,54,728.54		78,90,405.84	
Union Bank Bank (Rajam A/c)		8,928.50	94,72,930.70	8,928.50	1,44,81,877.90
Total			1,69,87,397.12		2,06,30,125.97

For CHITRIKA

K.A. Arjun

TREASURER

Vign

SECRETARY

VIDE FOR REPORT OF EVEN DATE

For SWAMY & SESHADRI

Chartered Accountants

(Firm Regn No. 003913S)

B. KRISHNASWAMY

PARTNER

M.No.019096



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CHITRIKA, HYDERABAD				
INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31.03.2023				
INCOME	Sch	Amount for the year ended 31.03.2023	Amount for the year ended 31.03.2022	
By Project Income				
International Initiative for Impact Evaluation		1,01,36,405.31	85,08,908.10	
Deutsche Gesellschaft für Internationale Zusammenarbeit		2,36,44,657.80	1,06,16,758.96	
NABARD- East Godavari		2,68,488.00	33,664.00	
NABARD- Narayanpet		15,17,368.42	14,46,313.20	
Christian Aid Foundation of America		31,84,861.54	-	
SVP Philanthropy Foundation		5,90,238.54	-	
Rebuild India		2,10,900.00	9,85,031.00	
Ketto		-	6,81,736.84	
Thread Fund		-	36,42,000.00	
SIDBI		7,22,779.00	2,37,130.00	
Paul Hamlyn Foundation		2,13,773.11	3,13,101.00	2,64,64,643.10
By Interest Income	1	1,23,608.00	-	2,78,159.00
By Voluntary Contributions		17,58,308.00	-	22,56,817.00
By HR Income		-	-	3,000.00
By Other Income	2	15,560.00	-	38,128.00
TOTAL		4,23,86,947.72		2,90,40,747.10

EXPENDITURE	Sch	Amount for the year ended 31.03.2023	Amount for the year ended 31.03.2022	
To Project Expenses				
International Initiative for Impact Evaluation	3	1,03,11,155.31	85,08,908.10	
Deutsche Gesellschaft für Internationale Zusammenarbeit	4	2,36,44,657.80	1,06,16,758.96	
NABARD- EAST GODAVARI		2,68,488.00	33,664.00	
NABARD- Narayanpet	5	15,27,841.42	14,46,313.20	
Christian Aid Foundation of America	6	31,84,861.54	-	
SVP Philanthropy Foundation	7	5,90,238.54	-	
Rebuild India		2,10,900.00	9,85,031.00	
Ketto		-	6,81,736.84	
Thread Fund		-	36,48,793.98	
SIDBI	8	7,22,779.00	2,37,130.00	
Paul Hamlyn Foundation	9	2,13,773.11	3,13,101.00	2,64,71,437.08
To Cluster Project Expenses			80,350.00	
HR Charges		-	1,305.00	
Consulting Charges		-	17,94,172.00	
COVID-19 Support expenses		-	72,721.00	19,48,548.00
SVP program Expenses		-	26,780.00	
To Administrative Expenses			4,500.00	
Staff Welfare		-	-	
Office Rent		34,155.00	-	
Travelling & Stationery		12,403.50	9,316.00	
Financial Charges		1,13,202.70	-	40,596.00
Interest On Salary Deposit		-	9,974.41	14,013.51
Depreciation		-	-	5,66,152.51
To Surplus/(Deficit)		4,23,86,947.72		2,90,40,747.10
TOTAL				

For CHITRIKA

K.A. Ashwin
TREASURER

Vijay
SECRETARY

VIDE FOR REPORT OF EVEN DATE
For SWAMY & SESHADRI
Chartered Accountants
(Firm Regn No. 003913S)

B. KRISHNASWAMY
PARTNER
M.No.019096



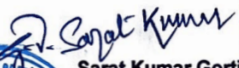
Access Livelihoods Learning Foundation

Balance Sheet

ACCESS LIVELIHOODS LEARNING FOUNDATION					
CIN NO : U85300TG2020NPL138893					
BALANCE SHEET AS AT 31ST MARCH 2023					
(Amount in thousands, unless otherwise stated)					
Particulars	Notes	As at 31.03.2023		As at 31.03.2022	
I. EQUITY AND LIABILITIES					
1. Shareholders Funds					
Share Capital	2	100.00		100.00	
Reserves & Surplus	3	549.89	649.89	947.34	1,047.34
2. Current Liabilities					
Trade Payables	4	140.36		159.26	
Other Current Liabilities	5	28.80		28.80	
Short term Provisions	6	58.24	227.40	58.24	246.30
TOTAL			877.29		1,293.64
II.ASSETS					
1. Non Current Assets					
Other Non-Current Assets	7	182.73	182.73	182.73	182.73
2. Current Assets					
Trade Receivables	8	-		283.52	
Cash and Cash Equivalents	9	487.71		548.76	
Short Term Loans & Advances	10	206.85	694.56	278.63	1,110.91
TOTAL			877.29		1,293.64
Significant Accounting Policies 1 As per our Report on even date For SWAMY & SESHADRI Chartered Accountants (Firm Regn No. 03913S)					
For and on behalf of the Board of Directors of Access Livelihoods Learning Foundation					
 (S Pavan Kumar) Partner M.No. 242775 Place: Hyderabad Date: 4 SEP 2023					
		 Grandhi Venkata Krishngopal Director DIN : 00621727			
		 Sarat Kumar Gorti Director DIN : 03465687			
					

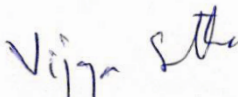
Access Livelihoods Learning Foundation

P&L Statement

ACCESS LIVELIHOODS LEARNING FOUNDATION CIN NO : U85300TG2020NPL138893 STATEMENT OF PROFIT AND LOSS FOR THE YEAR ENDED 31ST MARCH 2023 (Amount in thousands, unless otherwise stated)				
Particulars	Notes	for the year ended 31.03.2023		for the period ended 31.03.2022
INCOME				
Voluntary Contributions & Grant Income	11	681.72		888.47
Other Income	12	20.42		9.65
TOTAL INCOME		702.15		898.11
EXPENDITURE				
Other Expenses	13	1,099.59		307.45
TOTAL EXPENSES		1,099.59		307.45
Surplus/ (Deficit) before tax		-397.45		590.66
Tax Expenses				
Current tax		-		-
Deferred Tax		-		-
SURPLUS/(DEFICIT) FOR THE YEAR		-397.45		590.66
Earnings Per Share - Basic and Diluted	14	-0.04		0.06
The Accompanying Notes are integral part of the Financial Statements. As per our Report on even date For SWAMY & SESHADRI Chartered Accountants (Firm Regn No. 03913S)				
For and on behalf of the Board of Directors of Access Livelihoods Learning Foundation				
 (S Pavan Kumar) Partner M.No. 242775 Place: Hyderabad Date: 4 SEP 2023		 Grandhi Venkata Krishngopal Director DIN : 00621727		 Sarat Kumar Gorti Director DIN : 03465687

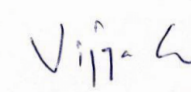
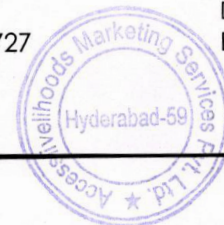
Access Livelihoods Marketing Services

Balance Sheet

ACCESS LIVELIHOODS MARKETING SERVICES PRIVATE LIMITED			
Balance Sheet as at 31st March, 2023			
(Amount in Rs. thousands, unless otherwise stated)			
Particulars	Note	31.03.2023	31.03.2022
EQUITY AND LIABILITIES			
A. Shareholders' funds			
Share Capital	2	100.00	100.00
Reserves and Surplus	3	(3,928.94)	(2,852.98)
B. Current liabilities			
Short-term Borrowings	4	4,014.24	3,520.04
Trade Payables			
a) Total outstanding dues of micro enterprises and small enterprises; and		-	-
b) Total outstanding dues of creditors other than micro enterprises and small enterprises	5	465.59	441.64
Other Current Liabilities	6	1,813.19	1,937.17
Short-term Provisions	7	49.62	49.62
		2,513.71	3,195.49
ASSETS			
A. Current assets			
Trade Receivables	8	2,325.61	3,019.30
Cash and Cash Equivalents	9	139.39	136.00
Other Current Assets	10	48.70	40.19
		2,513.71	3,195.49
Significant Accounting Policies	1		
The accompanying notes are an integral part of the financial statements.			
As per our report of even date For M. Anandam & Co., Chartered Accountants		For and on behalf of the Board	
C. S. Sree Lekha A S Sree Lekha Partner M.No.241101 M. ANANDAM & CO. Secunderabad Chartered Accountants		 G V Krishnagopal Director DIN: 00621727  Vijaya Switha Grandhi Director DIN: 08413147	
Place : Hyderabad			
Date : 05-09-2023			

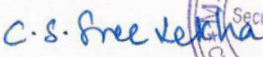
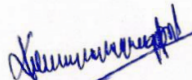
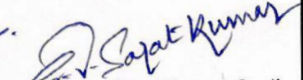
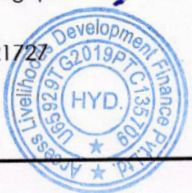
Access Livelihoods Marketing Services

P&L statement

ACCESS LIVELIHOODS MARKETING SERVICES PRIVATE LIMITED			
Statement of Profit and Loss for the year ended 31st March, 2023			
(Amount in Rs. thousands, unless otherwise stated)			
Particulars	Note	31.03.2023	31.03.2022
I. Revenue from operations	11	2,183.96	3,041.07
II. Other income	12	-	9.47
III. Total Income (I+II)		2,183.96	3,050.54
IV. Expenses			
Purchases of Stock-in-Trade		2,146.01	1,763.85
Employee benefits Expense	13	192.00	2,556.26
Finance Costs	14	427.44	281.77
Other expenses	15	494.48	566.68
Total Expenses		3,259.92	5,168.56
V. Profit/(Loss) before tax (III-IV)		(1,075.96)	(2,118.02)
VI. Tax expense:			
Current tax		-	-
Deferred tax		-	-
VII. Profit/(Loss) for the year (V - VI)		(1,075.96)	(2,118.02)
VIII. Earnings per equity share: (Face value of Rs.10/- each)			
Basic	16	(107.60)	(211.80)
Diluted	16	(107.60)	(211.80)
Significant Accounting Policies	1		
The accompanying notes are an integral part of the financial statements.			
As per our report of even date For M. Anandam & Co., Chartered Accountants		For and on behalf of the Board	
  A S Sree Lekha Partner M.No.241101		 G V Krishnagopal Director DIN: 00621727	
Place : Hyderabad Date : 05-09-2023		 Vijaya Switha Grandhi Director DIN: 08413147	
			

Access Livelihoods Development Finance

Balance Sheet

ACCESS LIVELIHOODS DEVELOPMENT FINANCE PRIVATE LIMITED			
Balance Sheet as at 31st March, 2023			
(Amount in Rs. thousands, unless otherwise stated)			
Particulars	Note	31.03.2023	31.03.2022
EQUITY AND LIABILITIES			
A. Shareholders' funds			
Share Capital	2	1,000.00	1,000.00
Reserves and Surplus	3	(2,039.74)	(1,859.96)
B. Current liabilities			
Short-term Borrowings	4	397.65	397.65
Trade Payables	5	232.64	275.37
a) Total outstanding dues of micro enterprises and small enterprises; and			
b) Total outstanding dues of creditors other than micro enterprises and small enterprises			
Other Current Liabilities	6	462.59	416.55
		53.14	229.59
ASSETS			
A. Current assets			
Trade Receivables	7	-	62.09
Cash and Cash Equivalents	8	53.14	142.55
Short-term Loans and Advances	9	-	20.00
Other Current Assets	10	-	4.95
		53.14	229.59
Significant Accounting Policies	1		
The accompanying notes form an integral part of the financial statements.			
As per our report of even date For M. Anandam & Co., Chartered Accountants		For and on behalf of the Board	
  A S Sree Lekha Partner M.No.241101 Place : Hyderabad Date : 05-09-2023		  G V Krishnagopal Director DIN: 00621727 Sarat Kumar Gorti Director DIN: 03465687 	

Access Livelihoods Development Finance

P&L Statement

ACCESS LIVELIHOODS DEVELOPMENT FINANCE PRIVATE LIMITED			
Statement of Profit and Loss for the year ended 31st March, 2023			
(Amount in Rs. thousands, unless otherwise stated)			
Particulars	Note	31.03.2023	31.03.2022
I. Revenue from operations	11	-	200.00
II. Other income	12	0.80	0.30
III. Total Income (I+II)		0.80	200.30
IV. Expenses			
Finance Costs	13	47.72	49.34
Other expenses	14	132.86	157.44
Total Expenses		180.58	206.78
V. Profit/(Loss) before tax (III-IV)		(179.78)	(6.48)
VI. Tax expense:			
Current tax		-	-
Earlier year taxes		-	9.24
VII. Profit/(Loss) for the year (V - VI)		(179.78)	2.76
VIII. Earnings per equity share: (Face value of Rs.100/- each)			
Basic	15	(17.98)	0.28
Diluted	15	(17.98)	0.28
Significant Accounting Policies	1		
The accompanying notes form an integral part of the financial statements.			
As per our report of even date For M.Anandam & Co., Chartered Accountants		For and on behalf of the Board	
  A S Sree Lekha Partner M.No.241101 Place : Hyderabad Date : 05-09-2023		 G V Krishnagopal Director DIN: 00621727  Sarat Kumar Gorti Director DIN: 03465687 	



**Access
Livelihoods**

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