



Access
Livelihoods



Access Livelihoods

2020-21

Annual Report

www.alcindia.org

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Message from the CEO

The financial year 2020-21 was remarkably a challenging year for us, like many others. COVID-19 pandemic and lockdown-impacted our work and projects severely. Notably, our PCs were disproportionately affected. Their production and business activities were impacted. Some of them even incurred losses. Our poultry farmers had faced a severe shortage of bird feed, leading to a rise in bird mortality. However, they had not given up the hope and tried to stretch their existing stock by mixing locally grown ingredients. The laudable thing is that they raised to the occasion- provided essential grocery services to the vulnerable and needy, extended loan repayment period for the members who had availed loan services, and health services for the disease-affected people. Access Livelihoods, on its part, raised funds from the donors and joined hands with the PCs in reaching out to their members and communities in this hour of need.



Further, COVID-19 has aggravated the problems of weavers. Sales have taken a beating during the lockdown. Multiple exhibitions planned by Chitrika had to be called off, resulting in revenue loss and piling up of stock. The wholesale channel also got affected adversely as the buyers had not made the payments due to the business shutdown. The yarn suppliers and dyeing units were also shut down due to the nationwide lockdown. The unavailability of raw material and sufficient working capital made the weavers remain without work for months and incur wage losses.

The slight hiccups experienced by our Maval women dairy PC came to a halt. After that, there has been steady progress- the dairy operations have been resumed. The dairy is on track to serve the community with renewed strength and vigour. Keeping in view the changing needs of our focus communities and the vision of Access Livelihoods, there have been some structural changes in the organisation. Thus, both profit and non-profit entities have been conceptualised and affected. Now we have six entities to cater to the diverse needs of our focus communities diligently.

We are happy that Access Livelihoods has completed its 15 years of journey in 2020. The journey has been remarkable in many respects. The key one has been the purpose – the focus has been on engagement with the marginalised. Though there has been a minor change in vision, mission, and approach, the group's commitment to work for the economic development of the marginalised remains intact.

I hope the annual report will help you understand our activities further.

Krishnagopal GV

Access Livelihoods (Est. 2005), based in Hyderabad, Telangana, is a collective of social enterprises that work with women and youth from marginalised communities to reimagine and transform their livelihoods. The seven entities extend comprehensive services to enable enterprise incubation and employment opportunities.

Access Livelihoods Consulting India (Est 2005) - A public limited company that partners to design and implement livelihood solutions

Access Livelihoods Artisan Foundation (Est 2005) - A not for profit public society that provides enterprise support services like audit and legal compliances, information technology applications, eco-friendly infrastructure and production practices development, agriculture and weaving production technologies.

Access Livelihoods Development Finance (Est 2014) - A private limited company that extends affordable, hassle-free and digitally-enabled last mile financial services for livelihoods development. Access to comprehensive financial services to the 10 priority communities of Access Livelihoods is the focus.

Access Livelihoods Foundation (Est 2015) - A not for profit Section 8 Company jointly incubated and promoted with Tata Trusts, it pilots and scales innovative livelihood impact models for significant transformation of livelihoods of 10 priority communities.

Access Livelihoods Learning Foundation (Est 2020) - A not-for-profit Section 8 Company that enables higher education to be affordable, accessible, and relevant for marginalised communities. It evolved innovative programs and curricula addressing the context-specific needs of women producers and youth.

Access Livelihoods Marketing Services (Est 2020) - A private limited company that extends marketing support to develop brands and new age market channels owned by women and youth from the marginalised communities.

Access Livelihoods International Foundation (Est 2021) - A not for profit entity to be established for accessing foreign funding (grants and low-interest debt) for producer communities in India

To maximise the impact of its efforts, Access Livelihoods catalyses economic empowerment through:

1

A commitment to focus on the human being as opposed to just the sector,

2

A desire to reimagine livelihoods as opposed to old and outdated approaches, and

3

A bias to design effective solutions as opposed to sub-optimal solutions.

As a group, we offer end to end support, including pre-incubation, incubation, and acceleration support programs. A team of 70+ passionate individuals, who have graduated from some of India's best institutions and have consciously chosen the road less travelled, delivers these professional services.



Leading Positive Transformation at the Grassroots

Our multifaceted approach to addressing the problem of improving livelihoods has resulted in many significant achievements for our enterprises. Today, we directly partner with more than 65,000 marginalised producers, including small and marginal farmers, weavers, tribals, and small livestock holders. We have incubated 56 producer enterprises across five states -: Andhra Pradesh, Karnataka, Maharashtra, Odisha, and Telangana. In the last five years of their business operations, we have supported the producer enterprises in achieving output marketing revenue of INR 45.17 crore (USD 6.03 million), financial services worth INR 56.20 crore (USD 7.51 million), investment into value addition infrastructure worth INR 9.5 crores (USD 1.27 million) and established a brand called Creyo.



Apart from this, Access Livelihoods partners with the National Skill Development Corporation (NSDC) to build the capacities of the country's primary producers. Till now, Access Livelihoods has given skill development training to producers in women dairy entrepreneurship, quality seed growing, bee-keeping, two-shaft handloom weaving, and good dairy practices. As a resource organisation of the Small Farmers' Agribusiness Consortium (SFAC), we have undertaken the design and development of training modules for training small and marginal farmers and small livestock holders in managing the producer enterprises.

In the years following its inception, Access Livelihoods has been fortunate to be recognised for its mission and have the opportunity to partner with several other organisations. We working towards shared milestones.

#	Work	Achievements	Partners
1.	Incubating Producer Collectives	Access Livelihoods has incubated more than 54 producer enterprises across five states. The founders have laid the foundation of India's first all-women dairy cooperative - Mulkanoor Cooperative Dairy earning an average revenue of INR 100 crores today.	NITI Aayog, NSDC, MoAFW, SFAC, NABARD, Tata Power, IIRI, OPGC, Tata Trusts, ABF
2.	Skill Development	Access Livelihoods has built the capacity of 52,696 individuals through various capacity building programs.	NSDC, APSSDC, Coromandel, PowerGrid, Asian Paints
3.	Marketing Services	Access Livelihoods has provided marketing support of Rs 45.17 crore to the producer companies for commodities like Red Gram, Paddy, Bengal Grams, Milk, Handlooms, NTFP, Cotton etc.	AMUL, T.S. Markfed, Safe harvest, NCDEX, Farmers Pulse Pvt. Ltd. SFAC, Godrej Agrovet, Amazon Karigar, Go-coop, Fab India, Jayopre, Upasana, ITokri
4.	Integrated Technology Services	Access Livelihoods provides integrated technology services to farmers to realise better returns. It has established state-of-the-art modern storage, processing and packaging units locally. It also uses tech-driven tools to collect farmer information.	Goma, Kobo app, Godrej, Tetra pack
5.	Digital Training Content	Access Livelihoods has well leveraged the digital tool to deliver training programs to farmers. In partnership with Godrej Agrovet, AV training modules have been developed for good dairy practices.	Godrej Agrovet, Wings and Oars

#	Work	Achievements	Partners
6.	Entrepreneurship Promotion	ALLF has been promoting entrepreneurship in rural areas since 2017. It offers programs like Social Entrepreneurship, Agri-Entrepreneurship Program, Agri-Intrapreneurship Program, and Women Entrepreneurship Program for the women and youth, reaching 600+ participants and also reaching 8000+ participants through shorter programs	NSDC, NITI Aayog, UNDP, IRRI, TISS, IRMA, Coromandel International, and MANAGE
7.	Consulting Services	Access Livelihoods has provided consulting services to 200+ partners, including INGOs, NGOs, and private and government organisations. It has services on provided business planning, Value Chain Studies, Market Research, Baseline Studies, and Monitoring and Evaluation.	UNDP, OXFAM, Tata Trusts, WINROCK, World Vision, Care India, etc.
8.	Finance	Access Livelihoods has a special wing ALDF that works on raising resources to support the marginalised. It provides low-interest finance to the producers. We have raised Rs 56.20 crore in 5 years till FY2018-19 from our partners.	NABKISAN Finance Ltd., Yunus Social Business, Bank of Baroda, Ananya Finance, Friends of Women's World Banking (FWWB), RBL Bank



Vision

We envision enhancing the livelihoods of one million economically disadvantaged households by 2032.



Mission

To enable equitable and sustainable economic development for the marginalised by the provision of professional services to individuals and collectives/organisations/ institutions.

To create a world for everyone – producers, consumers, entrepreneurs, and enterprises. It will ensure that the marginalised are recognised as active contributors to the growing economy and enable an equitable share of wealth to be generated and distributed in favour of them.

Values

For both internal as well as external transactions, Access Livelihoods believes in certain values, such as;

Non-Discriminatory Approach

Respecting and honouring all the legitimate and diverse approaches to attain the organisation's purpose.

Positive Bias

Towards the marginalised communities, people, livelihoods, locations, and organisations.

Learning Teams and Organization

Zealously acquiring knowledge and creatively applying it in all our engagements with and for the economically marginalised.

Excellence

In being cost and resource-conscious and managing timely delivery.

Transparency and Accountability

In both financial and operational transactions.

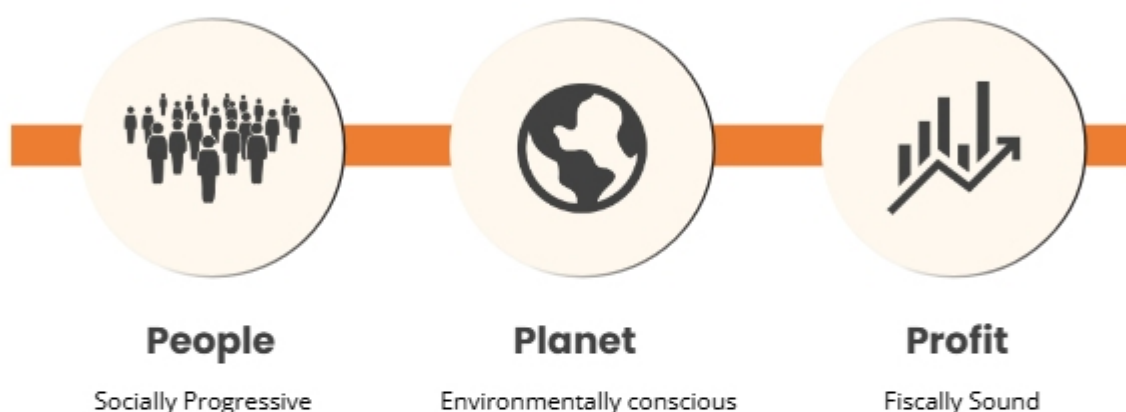
Green Practices

Advocating and practising sustainable processes with respect to natural resources.

Our Approach

As a complex and large sector, the livelihoods domain involves diverse communities, geographies and players. It is thus not possible to have a single solution that smoothly functions in various contexts. In response, Access Livelihoods has created varied transformation models to operate in different scenarios.

Our Approach- Responsible Enterprises



Generate employment, create wealth work forward economic equity & social equality and environmental sustainability.

Focus Communities

One of Access Livelihoods' core foundational ideas was that it would not work for livelihood sectors per se but for people engaged in particular livelihoods who experienced a high degree of marginalisation and vulnerability. The following are the primary focus communities of Access Livelihoods, they around for over 90 per cent of the Indian workforce and over 60 per cent of its Gross Domestic Product;

Focused Communities

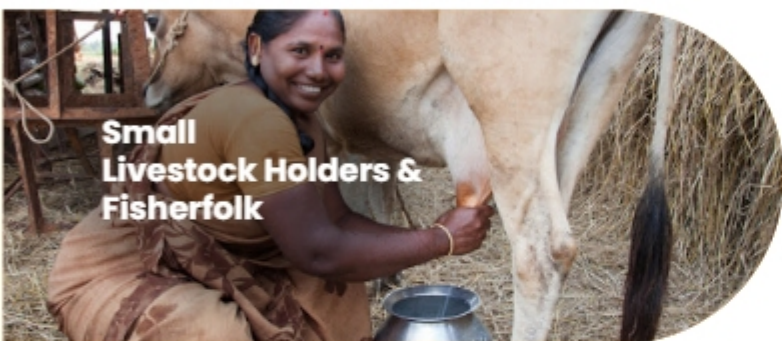
Small & Marginal Farmers



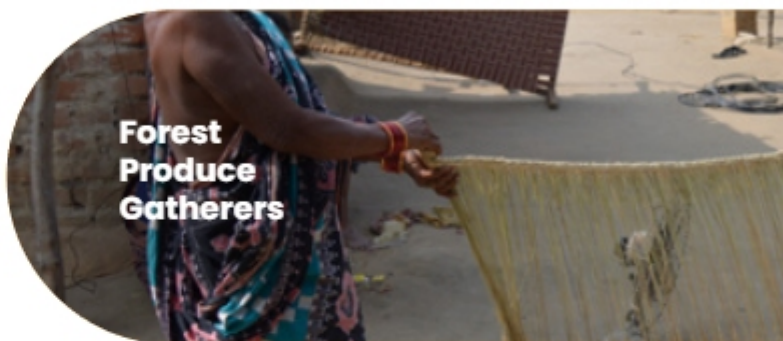
Small Artisans & Weavers



Small Livestock Holders & Fisherfolk



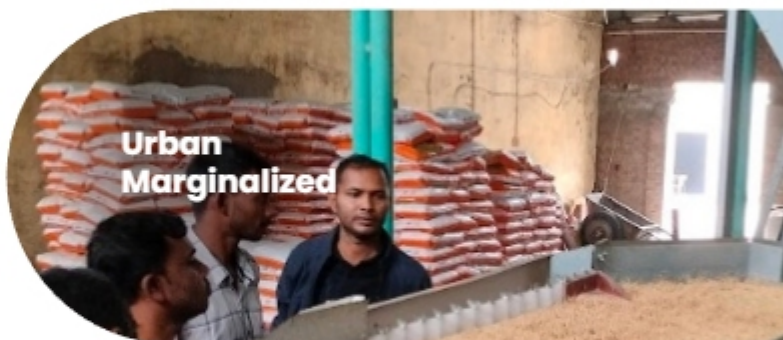
Forest Produce Gatherers



Wage Labours, Including Migrants



Urban Marginalized



Micro & Small Entrepreneurs



Disaster-prone Communities



Internally Displaced



Other Vulnerable Communities



Board of Directors

Access Livelihoods Consulting India Limited — Board of Directors

#	Name	Designation
1	P Mohanaiah	Director
2	Vishal Mehta	Director
3	Sruthi Manasa K	Director
4	Praveen Reddy	Director
5	G V Krishnagopal	Wholetime Director
6	G V Sarat Kumar	Wholetime Director

Access Livelihoods Artisan Foundation — Board of Directors

#	Name	Designation
1	Abhiram Katta	Chair Person & Treasurer
2	G Vijaya Switha	Chief Executive Officer
3	R K Anil	Executive Director and Chief Executive Officer
4	G V Sarat Kumar	Executive Director and Chief Executive Officer
5	Jhansi Nakka	Director
6	Samyukta Gorrepati	Director
7	Batta Lakshmana Rao	Director

Access Livelihoods Foundation — Board of Directors

#	Name	Designation
1	G V Krishnagopal	Director
2	Burzis Shapur Taraporevala	Director
3	G V Sarat Kumar	CEO
4	G V Sarat Kumar	Director

Access Livelihoods Marketing Services - Board of Directors

#	Name	Designation
1	G V Krishnagopal	Director
2	G Vijaya Switha	Director
3	Sunil Bhat	CEO

Access Livelihoods Learning Foundation — Board of Directors

#	Name	Designation
1	G V Krishnagopal	Director
2	G V Sarat Kumar	Director
3	Sruthi Manasa K	CEO

Access Livelihoods Development Finance — Board of Directors

#	Name	Designation
1	G V Krishnagopal	Director
2	G V Sarat Kumar	Director
3	A Sitaramaiah	CEO
4	G Vijaya Switha	Director

Access Livelihoods Consulting India

About ALC India

Access Livelihoods Consulting India (ALC India), established in 2005, enables sustainable economic development for marginalized communities by offering professional services in livelihoods, employment, and entrepreneurship.

In 2020, ALC India became part of the Access Livelihoods group following a major restructuring. We support communities by developing skills, incubating producer enterprises, mobilising finance, and providing advisory services.

Over the years, we have delivered 500+ projects across 21 states in collaboration with 200+ partners, primarily in Andhra Pradesh, Maharashtra, Telangana, Tamil Nadu, Odisha, Karnataka, Gujarat, and Bihar.

Our services include capacity building, business planning, research, value chain studies, and monitoring & evaluation. ALC India operates through two key divisions: Group Shared Services (GSS) and Partner Program Services (PPS).

List of Sanctioned Projects

#	Entity	Project Title	Client Type	Client Name	Project Value (INR)
1	ALC	Value Chain Strengthening in Medak	CSR Agency	Tetra Tech ARD	₹ 39,18,250.00
2	ALC	CFP Extension (Collaborative Development for Pastoral Communities- Phase 2)	NGO	Centre for Pastoralism	₹ 8,00,842.00
3	ALC	Technical Proposal on Capacity Building of SHGs on Livelihoods under USRLM	INGO	UNDP	₹ 35,11,000.00
4	ALC	Project on Entrepreneurship Development in the Holy City of Kollur	Foundation/ Trust	IIE: Indian Institute of Entrepreneurship	₹ 1,58,36,662.00

Livelihoods Programme Services

USRLM

To financially strengthen and enhance self-employment opportunities for the SHGs in Uttarakhand, Uttarakhand State Rural Livelihoods Mission (USRLM) has mobilised 30,996 Self Help Groups and has credit-linked 7078 SHGs through financial institutions amounting to 63.56 Cr in the FY 2019-20 under the SHG bank Linkage programme.

However, there remains a need to strengthen the capacities of SHGs to promote livelihoods, generate income, and manage resources effectively.

Access Livelihoods Consulting India Limited (ALC India) partnered with UNDP as a technical agency to design and implement training programmes for community cadres and SHG women, aimed at livelihood promotion. Each livelihood module introduces the trade, relevant technologies, market aspects, and government initiatives. To ensure the content is engaging and easy to grasp, the modules use interactive approaches such as video discussions and case-let analyses.



- 1 Implementation of the project across 13 districts of Uttarakhand
- 2 Development of livelihood curriculum and its digitisation
- 3 Completion of online ToT to 1,500 community cadres
- 4 Selection and training of 30 community cadres
- 5 Completion of physical training for 5,000 SHG women by the selected community cadres

Forest_PLUS 2.0

Forest for Water and Prosperity is a joint programme of the **United States Agency for International Development (USAID)** and the **Ministry of Environment, Forest and Climate Change (MoEFCC)**. The project aims to improve the management of targeted landscapes in three states of India, enhancing ecosystem services while creating inclusive economic opportunities.

In 2020–21, **Access Livelihoods** partnered with the Forest-PLUS 2.0 team and the State Forest Department (specifically the Medak Forest Division) to strengthen selected value chains as part of the programme's focus on generating inclusive livelihoods. Forest-PLUS 2.0 identified two priority value chains for strengthening - **agroforestry** and **community-based eco-tourism**.

Key Activities Undertaken by Access Livelihoods in 2020–21:

Custard Apple Value Chain;

- Mobilisation of SHGs for the collection, value addition, and sale of custard apples.
- Exploration of schemes for custard apple plantation and enterprise promotion.
- Training programme on the neem value chain.

Leaf Plate Value Chain

- Feasibility study for promoting leaf plate enterprises.
- Training programme on leaf plate production.

Other Agroforestry Initiatives

- Research on the moringa value chain.
- Feasibility assessment for bamboo plantation and cultivation of medicinal plants.

Community-Based Eco-Tourism

- Workshop with tour and travel operators.
- Training programme for Eco-Development Committees (EDCs) on conducting nature camps.
- Fundraising for setting up cafeterias and eco-shops.

CFP

Collaborative Development of Pastoralist Communities using Entrepreneurship as Key Intervention.

The programme aims to incubate and develop responsible enterprises that impact marginalised producers by providing integrated enterprise development services. The focus is on extending these services to entrepreneurs and enterprises that benefit pastoralist communities across India.

In the first phase, efforts centred on:

- Product development.
- Building partnerships between pastoralist communities and agri-tech start-ups.
- Developing group community enterprises.
- Conducting market research for pastoral products.

Final pitches were made for:

1

Partnerships between pastoralist communities and food processing/agri-tech start-ups.

2

Developing Group community Enterprise.

This resulted in the establishment of one enterprise in each category.



2nd Year - Phase 1

- Establishment of **Common Production Centre (CPC)**;
- Development of value-added products from camel and goat milk, with pilot products including:
 - Camel cheese
 - Salted caramel goat milk ice cream
 - Camel milk chocolate
- Mobilisation of ₹75 lakh in grant funding for community-owned enterprises.

2nd Year - Phase 2

- **Handholding support to selected Food Processing/Agriculture Tech Start-ups:**
 - Fine-tuning of business plans for three agri-tech start-ups.
 - Initiating market linkages and resolving market and technology-related challenges.
- **Handholding support to selected group community enterprises**
 - Incubation of two enterprises.

SVP

In collaboration with Social Venture Partners (SVP), Access Livelihoods completed a training programme for 50 members from different Farmer Producer Organisations in Telangana and Andhra Pradesh in FY 2020-21. The short-term training and skilling programme aimed to provide essential skills for unlocking growth for the selected FPOs through a 3-day skilling programme focused on legal structures, governance, financial management, and supply chain management, among other relevant domains. Access Livelihoods team designed the training programme in multiple batches to equip FPO leaders with various skills and knowledge to run farmer producer companies efficiently.

The following were the primary learning objectives of the training program;

1

Familiarising participants with the structure of the Farmer Producer Organisations and detailing the roles and responsibilities of different office bearers and governance structures;

2

Targeting towards profit-making by helping the participants analyse supply chains issues;

3

Clarifying financial terminologies and equipping participants with sufficient knowledge to manage the finances of respective producer companies;

4

Helping participants in identifying gaps and providing them with insights to establish solution-oriented business models;

5

Providing a detailed overview of legal compliances for FPOs to help on-ground leaders to plan for meeting them; and

6

Making the participants comprehend new technologies and how these can be put to use in running an FPO effectively.

The three-day training included extensive use of audio-visual tools and practicum, focusing on interactive group sessions. The training modules were developed after analysing the issues faced by the FPOs. Accordingly, the training programme was designed to provide the participants with in-depth knowledge in the following areas:

1. **Governance and Legal Structure of the Organization;** This topic aims to develop an understanding of:
 - a. Co-operative principles
 - b. Structure of producer organisations/ companies
 - c. Different books of accounts and the importance of savings
 - d. Legal Compliances

2. Supply chain management This topic targets at:

- The concept of the flow of goods, services, information, and finance in a supply chain, from procurement to consumption;
- Comprehending the distribution channels for marketing and analysing the cost; and
- The important parameters of decision making on storage and price rise

3. Strategic management of the producer company; This topic aims to address the following:

- Importance and the need for HR guidelines for Recruitment, Retention, Retrenchment, Compliance of HR laws, etc.
- Requirement of business from day 1 to understand operational sustainability.
- Participants would be able to prepare the business plan for one value-added product.

4. Enterprise Financial Management This topic aims to make the participants comprehend:

- The importance of planning in fund flow
- The source of investment and scope of business
- Sources of funds for FPOs

5. Digital Literacy This topic points at:

- Understanding the importance of information technology
- Using social media as a tool
- Use of crop advisory app
- Use of platforms such as eNAM and NCDEX.



As a result of the training, the participants gained enhanced awareness of efficiently running an FPO and learned crucial business acumen and techno-managerial insights. The Access Livelihoods team also gained perspectives on challenges faced by FPOs in running business operations.

Shareholders

Preference Share Capital

#	Name	No.of Preference Shares as on 31-03-2021
1	GV Krishnagopal	455000
2	Lakshya Foundation	512723
3	Sivakumar Surampudi	250000
4	Ajay Desai	250000
5	GovindarajanChellappa	100000
6	GV Rajagopal	60000
7	Rajesh Kumar	50000
8	SrinivasaHatchiries	50000
9	Kiran Vyapaar Limited	50000
10	Girish Kamjula Reddy	30000
11	N Madhumurthy	25000
12	Mekin Maheshwari	25000
13	Vijayalakshmi Mulvadi Gomadam	20000
14	Anil RK	20000
15	K Surekha	16690
16	Sunil Bhat	27641
17	Aditi mukherjee	10000
18	Vikram Krishna Swami	10000
19	Lakshmi Garimella	10000
20	Veena Batra	10000
21	Deepti Gupta	10000
22	AbhiramKattaAnjaneyulu	10000
23	Narender Kande	10000
24	Umang Gandhi	10000
25	Maneesh Christian	10000
26	Kamal Narayan Mishra	10000
27	Vikas Chandra Jha	10000

#	Name	No.of Preference Shares as on 31-03-2021
28	Ram Prahlad Sanath Kumar	10000
29	Apoorva Vaidya	10000
30	Sanjay Dhaunta	10000
31	Ms. Hafsa Nooree Vedula	10000
32	Ms. Smita Mishra Panda	10000
33	Vijaya kumar Mogadati	10000
34	Stephen Samuel	10000
35	Amit Mehta	10000
36	Ankur Mittal	10000
37	Sonal R Shah	8545
38	G V Sarat Kumar	5913
39	Rahul Kumar	5000
40	Emmanuel Murray	5000
41	Shweta Sharma	5000
42	Ramasubramaniam Sundararajan	5000
43	Deepak Dogra	5000
44	S. Raghuraman	5000
45	Ramu Narla	5000
46	Amit Anand	5000
47	Keith Joseph Rosario	5000
48	Krithika Veeraraghavan	5000
49	Gokulvanan Valarmathy Velan	5000
50	Premchand	5000
51	Senthil Kumar	5000
52	Vandana Srinivasan	5000
53	Balaji Narayanan	5000
54	Govind Ramachandran	5000
55	Hardeep singh Banga	5000

#	Name	No.of Preference Shares as on 31-03-2021
56	Kumar Anshul	5000
57	Girish Nair	5000
58	Yamini Mishra	5000
59	Jaya Priyadarshi	5000
60	Subramanya R.Uppala	3418
61	B Bhaskar Rao	2189
62	Uma Nagarajan	1300
63	Atmakuri Prudvi	500
64	T Madhava Rao	400

Equity Share Capital

#	NAME	NO OF SHARES AS ON 31-3-2021	NO OF SHARES AS ON 31-3-2020	PERCENTAGE OF EQUITY SHARES HOLDING
1	ESC G V Krishnagopal	46000	46000	27.78
2	ESC G V Sarat Kumar	33700	33700	20.36
3	ESC Goutam Kumar	500	500	0.30
4	ESC Lakshya Foundation	10	10	0.01
5	ESC Mr Bhaskar Rao	500	500	0.30
6	ESC Naveen kumar singh	1000	1000	0.60
7	ESC N Madhumurthy	11000	11000	6.64
8	ESC Paladi Mohanaiah	10000	10000	6.04
9	ESC Pramod S Kalekar	500	500	0.30
10	ESC S Swaminathan	3000	3000	1.81
11	ESC Sruthi Manasa Kunnel	22850	22850	13.80
12	ESC Taru golla	34000	34000	20.54
13	ESC V Madhusudana	2500	2500	1.51
Total		165560	65560	100.00

Access Livelihoods Foundation

Established in 2015 as a Section 8 company under the Companies Act, Access Livelihoods Foundation (ALF) was created to strengthen the self-reliant producer company movement in India. As a strategic extension of ALC India, ALF focuses on building a robust ecosystem that supports producer companies owned by marginalized communities through innovation, capacity-building, and enterprise incubation.

ALF's mission is anchored in developing need-based financial instruments, technology solutions, and skilling platforms to enhance the governance and business capacities of producer collectives. It also plays a key role in incubating social enterprises that expand the outreach and impact of inclusive business models.

As of 2020-21, ALF actively partners with 17 producer companies, delivering integrated services spanning finance, consumption goods, agriculture, dairy, poultry, and handlooms - marketed under its unified brand, 'Creयो'.



List of Sanctioned Projects

#	Entity	Project Title	Client Type	Client Name	Project Value (INR)
1	ALF	FPO Proposal	NGO	SVP	₹ 11,20,000.00

Beehives Incubated by Access Livelihoods



Operation Beehive

Operation Beehive is a time-tested 6-step model that brings women producers and consumers closer to a win-win, furthering the interests of both the consumers and the producers. The 6-stages of the model are enterprise, input, finance, processing, technology, and market. Access Livelihoods establishes producer companies owned and managed by rural women producers and supports them in establishing and managing the producer companies (skilling, governance and dynamic planning).

The support is provided through input planning and doorstep supply of inputs based on crop, soil, and local weather conditions, along with crop planning based on farmer aspiration and consumer demand. We also ensure that agri-inputs, including seeds,

Kalahandi

Capacity Enhancement

650+ members participated in the training sessions at Dharmagarh and Kokasara blocks of the Kalahandi district. The training period was extended from August 2020 to November 2020, and the average session duration was 4 hours each. These training sessions were conducted in the "Paddy Farming" course under the "Agriculture" sector. The theme of these sessions was "Package of Practices for Paddy Cultivation".

Key Activities under Non-Pesticide Management

- **Village finalisation** – As we operate in two blocks with different climatic conditions, one is fully irrigated, and the other is non-irrigated. The PC has covered the block, six villages, 70 farmers, and 70 acres.
- **Member Mobilisation** – The PC staff's orientation of members at the village level got delayed. They have started their crop, and some farmers have sown the seeds. Finally, 70 farmers were interested in planting the NPM crops in six villages.
- **Capacity building PC staff** - The ESS team has enhanced the capacity of the PC staff and ALC staff on NPM and Organic farming. The ESS team has shared a few communication materials and videos. PC has communicated the NPM POP to farmers to build their capacity.
- **Crop and variety finalisation** – At the same time, PC has also planned what variety will be taken for the NPM purpose. Finally, PC has decided to take some Indigenous sorts like Asamchudi and Kalakati and some OP varieties like MTU-1153 and Swarna, which were used daily.

- **Procurement of Neem Cake** - As After Multiple discussions with BODS and different Vendors, we finally procured 40 quintals @RS 2190.00 Per quintal of Neem Cake from Sriganesh Trader of Sundergarh.
- **Procurement of Neem Seeds** - We found some pest issues at the field level; we have applied Need seeds to overcome that issue.
- **Procurement of Bio-Pesticide** - PC has also procured bio-pesticide from Hyderabad to control the immediate control of disease and pests.

Business Highlights

Business Head	No. of farmers reached	Volume of business (INR)
Seeds Business	249	1,15,83,032.50
Financial Services	596	28,56,000
NPM Paddy	70	0
NPM Sales (INR)		22,110
Retail Sales (INR)		2,30,043

Performance Snapshot — FS 2020-21

Indicator	Value
Total Turnover	₹117.6 lakh
Total Share Capital	₹16.18 lakh
Total Members Reached	1197
Input Loans Outstanding	₹29.54 lakh
Key Commodities	Paddy, Pulses

Commodity Procurement and Processing

During the first quarter in the cluster, the major commodities due were cashew, turmeric, and hill broom. Despite the pandemic challenges, both PCs managed to procure the commodities from their members, ensuring that the business activities at the cluster level were not hampered. The major steps followed for the procurement:

- 1 Memberwise survey to understand the total expected yield during the season
- 2 Discussion with members regarding the PC business plan and the members' role in ensuring adequate quantities to the PCs.
- 3 Preparation of Operational Plan for each commodity with the help of PC staff. The operational plan includes all details of quality parameters required to adhere during procurement, member commitment to PC, tentative schedule of procurement etc.
- 4 According to Plan, PC staff carries out the commodity Procurement.

The Kotturu PC initiated the commodity processing of turmeric and cashew for sales purposes. It has an in-house turmeric processing unit with a daily capacity of 90 kg. In addition to it, the PC also began raw cashew processing with the help of third parties' job processing units. Through retail grocery services, the PC supplied its in-house processed turmeric powder to the members so that they were provided with fresh and high-quality turmeric powder for consumption.

Retail Grocery Services to Members

The main idea is to provide high-quality essential commodities at the members' doorsteps and protect them from constant price fluctuations. Due to the COVID-19 pandemic, our members faced challenges getting essential commodities at reasonable rates.

To protect the members' interests, PCs started retail services for its members. The main items included were essential daily commodities like oil, masala powders, tea packets, sugar, vegetables, soaps etc.

Sl.No	Name of PC	No.of villages	No of members	Total amount
1	Kotturu TFSPC	8	99	4,196
2	Meliaputti TFSPC	4	48	5,030
Total Amount				9,226

Kotturu PC launched its services in 12 villages to 147 members as the pilot base and received good feedback. As the members demanded the services again, the Board of directors decided to regularize the retail grocery service to its members.

To regularize the service, the following model was adopted.

- 1 Every month, Field Coordinators approached the members to place the intended collection from the 23rd onwards and closed by the 25th.
- 2 The village wise tabulation process was completed every month by the 26th and 27th.
- 3 The corresponding orders were placed at the wholesaler by the 28th.
- 4 Memberwise basket preparation completed by the month end at the corresponding godown.
- 5 Doorstep delivery of member baskets took place from the 1st onwards till the 5th.
- 6 Every month from the 7th onwards till the 8th, feedback collection on Retail grocery services.

In the second cycle, the product was standardized to help PC extend its services to all its members.

ITDA Project Updates

The Kotturu PC submitted the proposal to ITDA (Integrated Tribal Development Agency) during the Quarter Q 2 -2020-21 to sanction the VDVKA project. The main agenda behind VDVKA (Van Dhan Vikas Yojan) project is to develop sustained business activities by the producers. The main components covered under the proposal are training activities for processing, infrastructure establishment for machinery & storage facilities, Credit & marketing linkages and Creation of Own Brand. The total fund is 15 lakh which will be disbursed through ITDA with the help of TRIFED (The Tribal Cooperative Marketing Development Federation of India).

During the Quarter Q4, the Kotturu PC completed the survey of 300 members under the VDVKA project and submitted the details to the ITDA nodal office. The survey has been carried out through the app specified by the ITDA. After completing the survey, officials from TRIFED (The Tribal Cooperative Marketing Development federation of India) and ITDA visited to assess the Kotturu PC business activities and discussed the progress throughout the years.

The main discussion points were

1 Last 3 years – Business activities

2 2020-21 Business activities, Targets vs achievements

3 Challenges and way forward

4 2020-21 Business activities, Targets vs achievements

Training for Board of Directors and PC Staff

During Quarter Q4, the BODs and PC staff underwent the FPO training for 3 days. The main topics covered are Business activities, Institution development, financial linkages, challenges, way forward, etc.

During the sessions, they can interact with experts from different industries like Mr Praveen Reddy, Mr Mohanaiah, Mr Narendra Kande etc. They have shared their experiences working with the communities, establishing business activities, institution development, etc. After that, Q&A sessions were conducted where they answered context-specific queries.

After that, each team have prepared their annual plans for the following Financial year and short-term action plan for 3 months.

Business Head (FS 20-21)	No. of farmers reached (in Nos)	Business Volume (in Rs)
Cashew	325	Rs.50,09,415
Turmeric	8	Rs. 2,72,058
Retail Grocery	1376	Rs.14,52,152
Paddy	20	Rs.21,62,208

Non-Pesticide Management Programme

NPM paddy is the new initiation at the cluster level. This initiation is the first step toward organic farming. The main idea behind such a program is to promote sustainable farming practices among members. For the first phase, 321 farmers had been mobilized in the Meliaputti region and a proper discussion was held regarding the road map for the entire season. The members agreed to follow up on the package of practices recommended by the PC and sell the produce to the PC. CR and Swarna are the two major Paddy varieties selected under the NPM program.



Each field coordinator carried out the process of Field Mapping and documentation of memberwise details. The first phase of the NPM program started with Seed treatment by

Beejaamruthu. There is a different set of POP(Packages of Practices) like applying Panchagavya, Amrutjal, neem cake powder to increase nutrient availability in the soil, Border crops like Marigold & Vegetables, installation of bird perches, etc.

Name of the PC	Members mobilized (#)	Villages covered under the NPM program	Members who completed phase – I (seed treatment by Beejaamruthu)
Meliaputti TFSPC	321	31	321

As the climatic conditions were unfavourable for paddy cultivation, there was a dropout of farmers from the NPM programme during transplantation.

The NPM programme covered 225 farmers having 262.5 acres in 30 villages and was completed by December 2020.

As the Kharif season is closing, the Meliaputti Pc started its Procurement process. The process like harvesting, threshing and sun drying is proactively progressing. Due to late transplantation, the harvesting and other processes will be extended till February 2021.

Procurement Status:

Sl.no	Paddy-Variety name	Number of Villages	Number of Bags Procured	Total Value (In Rs)
1	CR	2	4	5,400
2	Swarna	2	39	52,650
Total Amount				58,050

Performance Snapshot — FS 2020-21

Stats (FS 2020-21)	
Total Share Capital (₹ lakh)	25.76
Total Members Reached (#)	1330
Total Finance Disbursed (₹ lakh)	219
Total Commodities Procured (#)	4
Investments in Infrastructure (₹ lakh)	0
Total Turnover (₹ lakh)	98.2

Gondia

Input Business and Non-Pesticide Management

Paddy is the major crop of this region, and most farmers are engaged in Paddy cultivation. At the onset of Kharif, PCs supplied paddy seeds to farmers. As per the farmers' requirements estimated before the Kharif season, selected paddy seeds were purchased from the vendors and provided to members. In FY 2020-21, PCs supplied paddy seeds and fertilizers to farmers in July and August. They also guided farmers in adopting best agricultural practices and helped provide fertilizer and seeds at their doorstep at a competitive price.



In the 4th quarter, there was no input business. Instead, FPCs were involved in selecting members for Non-Pesticide Management (NPM) practice for Bengal gram production. Fifty members were chosen in Ilda PC for NPM of Bengal gram. Communication materials were prepared for best practices to be adopted during NPM. The farmers were regularly trained, and the production process was monitored periodically for guidance. FPCs guided farmers in different stages of crop production, like pest control, nutrient management, and other organic best practices adoption. In the post-production period, FPCs supported farmers in creating market linkages.

Indicators	2020-21
Number of members	1,153
Revenue	₹45.39 lakh



Mahua Business

Mahua is one of the significant non-timber forest products in this region. It is a good source of income for the tribal community during summer. All PCs were engaged in procurement of mahua from the members and stored in local facilities for future sale when the prices would peak.

Poultry Business

Desi poultry enterprise intervention was developed to empower tribal women farmers in the Gondia district of Maharashtra by providing a supplementary source of income through Semi-Intensive Desi Cross Poultry Enterprise to build their entrepreneurial capabilities.

This intervention has allowed tribal women farmers to improve their entrepreneurial capabilities through ownership of poultry business while expanding their innate managerial skills. Based on the success of the intervention and understanding of needs, expansion plans include investing in a company standard Chick Rearing Centre (CRC), hatchery, brand development, and retail outlets. Significant Innovations in the poultry business;



1. Low-cost shed construction by using local material
2. Developing a last-mile service delivery model by strengthening the community cadre (Gram Sakhis)
3. Marketing channel establishment and two Creyo brand franchise shops for desi poultry
4. Production of low-cost feed with the help of local material (maize, etc.) during the pandemic.

Financial Year	Turnover (in Rs. Lakhs)	Number of Members Served	Number of Poultry Breeds in Production
2019-20	105.68	75	1
2020-21	118.1	120	1

Retail Business

Retail businesses aim to provide members good quality branded household items at their doorsteps below market prices. It helps reduce the cost for the members and increases the availability of quality materials.

During the COVID outbreak and lockdown, prices of essential commodities were increasing, and many essential items were in shortage. Retail service helped deliver the critical grocery items to members at a fair price during the lockdown. During the festive seasons like Ganesh Puja and local festivals, the demand for the services and basket size also increased.

The PCs are continuing their doorstep grocery services during the pandemic to extend the minimum services to members.



Financial Year	Turnover (in Rs. Lakhs)	Number of Members Served	Number of SKUs
2019-20	25.18	300	38
2020-21	55.58	1,100	103

Apart from these, regular capacity-building activities, training programmes, and loan recovery, among other things, were completed in the Gondia cluster in 2020-21.

Performance Snapshot – FS 20-21

Indicator	Value
Total Revenue	₹286.49 lakh
Input Sales	₹204.62 lakh
Output Sales	₹40.87 lakh
Net Profit/Loss	₹44.97 lakh
Net Profit/ Turnover (%)	-15.71%
Total Share Capital	₹84.58 lakh
Total Shareholders	4,566

Maval

Maval Dairy Farmers Services Producer Company Limited (MDFSPCL) was established in October 2015 by Access Livelihoods Consulting (ALC) India, supported by Tata Power, with the objective of empowering rural women dairy farmers in the Maval block of Pune district, Maharashtra.

During Phase I (2015–2018), the company focused on company registration, community mobilization across 24 villages, establishment of veterinary and feed services, and the formation of Dairy Farmer Activity Groups (DFAGs).

By the end of Phase I, 910 women shareholders were mobilized, and groundwork for dairy infrastructure development was completed.

Phase II (2018–2020) involved the building and operation of a 10,000 litre per day (10 KLPD) milk processing plant. Operations began in July 2019, and by early 2020, the company had become the region's leading milk procurer, with 18 Milk Collection Centres (MCCs) spread throughout 35 communities.

However, the COVID-19 pandemic, which began in March 2020, greatly affected operations in FY 2020–21.



Impact of COVID-19

At the beginning of FY 2020–21, Maval Dairy was collecting approximately 5,900 litres of milk per day across 35 villages from over 615 women farmers.

However, the imposition of lockdowns and disruptions in the dairy supply chain caused these immediate operational setbacks:

- Bulk milk prices dropped from ₹47 per litre to ₹39 per litre.
- Procurement volumes fell sharply to around 2,300 litres/day by May 2020.
- Market closures impacted the sale of milk and dairy products, leading to stockpiling and cash flow constraints.

Despite operational efforts to stabilize milk collection, continued disruptions throughout the year limited procurement capacity and reduced daily milk intake across most centres.

Indicator	FY 2019–20	FY 2020–21
Peak Procurement (litres/day)	7,200	5,900 (April), declined to 2,300 (May)
Turnover (₹ crore)	6.32	3.97

Key Changes during FY 20–21

1. Transition in Management

After Access Livelihoods India's operational contract ended on 31st March 2020, management responsibilities shifted to Tata Power Community Development Trust (TPCDT) from 1st April 2020.

- 1 Under TPCDT management, milk procurement collapsed from 7,200 litres/day (peak under ALC management) to approximately 1,200 litres/day within a few months.

- 2 Operational experience gaps also led to inefficiencies in procurement, processing, and marketing functions.

2. Financial Liquidity Constraints

Financial liabilities also accumulated rapidly due to decreased sales and continuing fixed costs. The accumulation of unpaid dues (both to farmers and vendors) resulted in severe working capital shortages. Most funds in 2020–21 were directed toward clearing old farmer dues rather than revitalizing business operations.

3. Board Governance Issues

The Board of Directors, consisting of 12 member representatives, 2 Tata Power representatives, and 1 ALC India representative, faced difficulties in strategic decision-making.

- 1 The Board was hesitant to expand milk collection to new villages beyond the original 24 villages under the project.
- 2 There were different opinions on closing down non-performing MCCs, gradually leading to operational wastage.
- 2 Minimal efforts were made to mobilize additional share capital from members despite the urgent need for liquidity.

4. Decline in Farmer and Community Participation

Reduced procurement prices and delayed payments due to cash flow issues led to a significant drop in farmer participation. Many farmers temporarily shifted to selling milk directly to private players or local vendors. Also, despite the financial gains seen in the previous year, they were reluctant to invest more equity capital into the PC during FY 2020–21. This hesitation was further fueled by concerns due to the above listed issues, and also speculations over market stability during the COVID-19 crisis.

5. Supply Chain Disruptions

Due to lockdown and movement restrictions, milk transportation to key urban markets was frequently interrupted. As a result, milk spoilage risks increased, and the company had to sell surplus milk at discounted rates, which affected the profit margins.

By early 2021, operational viability became inefficient, and dairy plant operations were temporarily suspended.

Actions Taken During FY 2020-21

1 Partial procurement continued in select villages through limited MCCs.

2 Emergency sales of milk and milk products at local markets were attempted to generate immediate cash flows.

3 Efforts to settle outstanding farmer payments partially began through external grant support from TATA Power by year-end.

4 By late FY 2020-21, preliminary steps were taken toward debt restructuring and clearing outstanding farmer dues through other external support programs as well

Financial Summary — FY 2020-21

1 Turnover for FY 2020-21 was ₹3.97 crore, a significant drop of approximately 37% compared to the previous year (₹6.32 crore).

2 Pending farmer dues grew to ₹65 lakh, straining farmer trust and future participation.

3 Market receivables worth ₹32 lakh remained stuck due to disruptions in the retail milk market.

4 Utility dues (notably electricity) amounted to ₹16 lakh, while payments to suppliers and vendors stood at around ₹20 lakh.

Additionally, ghee stock of approximately 1,700 kilograms valued at ₹8.5 lakh remained unsold during the lockdown months.

Particulars	Amount (₹ Lakhs)
Turnover	397
Pending Farmer Dues	65
Pending Market Receivables	32
Vendor and Utility Liabilities	36
Inventory Stock (Ghee etc.)	8.5 lakh (unsold)

Kodangal

Groundnut Decortication and Groundnut oil extraction

The groundnut oil mill is one of the strategic business units for the Kodangal PC, where NPM based peanuts were used. There are two major processes in this unit: The conversion of groundnut pods to peanuts and oil extraction from them. In addition to peanuts and groundnut oil, this process gives byproducts such as oil cake and husk, which also have commercial value.

Cold-pressed oil, oil cake, husk and peanuts were the revenue streams sold through various channels like wholesale buyers and customers. The groundnut oil was also sold to the local vendors and members through grocery services.



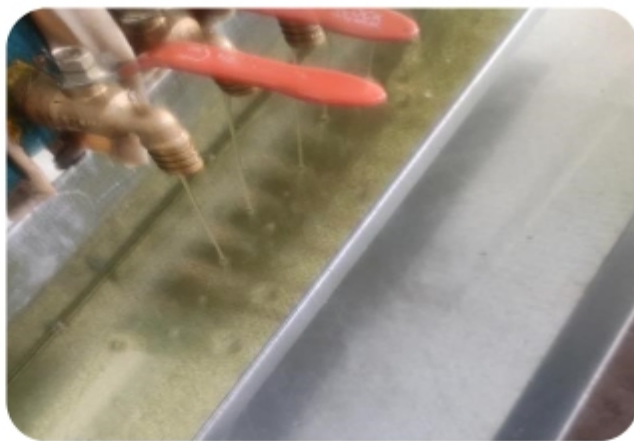
Oil cake post oil extraction



Oil extraction



Cold-pressed oil post



Oil after filtering



Stock auditing at oil mill by the ESS team of Access Livelihoods



ALDF team visit to Kodangal PC's oil mill

Fertiliser Business

One of the critical services to the farmers of the Kodangal PC is the fertiliser business. The DAP bags were sold to the PC members in cash and credit sales for the Kharif season to make the fertilisers available on time. Other complex fertilisers for pulses and cotton crops were also sold to the members.

In the Rabi season, the PC serviced the groundnut farmers with Gypsum, which increases the porosity of the soil, strength, quality and oil content of the peanuts. This helped the farmers to employ better agricultural practices.



Unloading fertilizer bags



Stocking fertilizer bags in the go-down



Unloading fertiliser bags in Angadi Raichur village, Kodangal Mandal



Discussion on input service in Kasthurpally

Grocery Services

The Kodangal Producer Companies initiated doorstep delivery of grocery services in April to help the farmers deal with the Covid-19 outbreak and subsequent lockdown. ALC India also conducted a fundraising campaign to help the farmers with grocery essentials —members who purchased grocery items got a discount on the total basket value.

The discount rates were 15% in May and 30% in June for the basket value of Rs.1000 to the PC members. Later in June, the grocery business started collecting membership fees of Rs.100 per member and delivering the doorstep services to the members.

The PCs are continuing the doorstep grocery services to the members. The following are details on the services offered by the PCs to the members during this period.



Grocery basket for members



Staff packing the grocery items



Members receiving grocery bags

Coromandel Services

As part of their marketing campaign and an awareness programme about organic fertilisers, the Coromandel Fertilizers Ltd., a leading fertiliser brand in India, conducted a meeting on soil sampling at Yerranpalli village of the Kodangal PC. 12 farmers attended from the producer company. The Area Sales Executive of Coromandel explained their new product Karbon, an organic fertiliser.

Non-Pesticide Management Programme

ensuring food safety for their customers. The list of interested farmers was collected, and PoPs (package of practices) were prepared for various organic pesticides to ensure better productivity and chemical pesticide-free crops.

The PC introduced NPM in red gram and groundnut. The PC supported the farmers through the timely availability of bio-inputs and on-field suggestions on NPM to the members for better crop protection and management.



PC staff meeting with farmers for NPM programme



PC staff meeting with farmers for NPM programme



Preparation of five-leaf extract for repelling sucking pest in green gram and black gram



Farmer spraying chilli-ginger-garlic + five-leaf extract in the green gram field to repel the Tobacco Caterpillar



A farmer using a cycle weeder to remove weeds



Suggestions to farmers on NPM practice on the ground

The PC also identified lead farmers in a few villages where it operates to monitor the NPM programme and ensure the effective implementation of processes. The farmers were guided to prepare organic inputs which were both curative and preventive for the NPM farming of Red gram and groundnut.

Seed Business

As an initial step to starting the seed business, the Kodangal PC sold 98 bags of purchased cotton seeds to the PC members in April-June, 2020.



Cotton seed sold by PC to members



Cotton seed sold by PC to members

Performance Snapshot – FS 2020-21

Stats (FS 2020-21)	
Total Share Capital (₹ lakh)	40.27
Total Finance Disbursed (₹ lakh)	9.84
Total Commodities Procured (#)	2
Investments in Infrastructure	0
Total Turnover (₹ lakh)	66.35

Ranga Reddy (Naganpalle)

Organic Farming

25 farmers cultivated 28 acres organically using bio-inputs prepared through a centralized unit. Key inputs included Panchagavya, Neemasanam, Ghana Jeevamrutham, and 10-leaf extract, all made from locally available materials like cow dung, urine, and leaf litter. This model reduced input costs while promoting ecological balance.

Season	No. of Farmers	Crops	Area (acres)
Kharif 2020	19	Paddy, Tomato, Chilli, Brinjal	17.75
Rabi 2020	11	Tomato, Gourds, Leafy Veg, Onion, Capsicum	17.5

#	FY	Quantities in Kgs	Total revenue (In Rs)	No. of Farmers
1	2020-21	5,139	1,93,218	6

In January 2021, NMPCL began direct procurement and grading of organic vegetables. A total of 5,139 kg of produce was sold, earning farmers ₹1.93 lakhs. Six varieties reached urban organic stores, and 38 farmers were PGS-certified, which granted them access to premium markets.

Mini Nursery

To reduce dependency on high-cost external nurseries, a mini nursery was established over 1,000 sq. meters of leased land.

1 70–75% germination success using Jeevamrutham

2 Tomato: 45 beds, Chilli: 26 beds, Marigold: 4 beds

3 45 members (plus 5 non-members) accessed seedlings

4 Cost savings of 30–40% vs. market rates

5 Revenue generated: ₹44,024

Potato Cultivation

A successful pilot activity in Rabi 2020–21 tested potato (a 3 month crop) as a short-cycle alternative to colocasia (a 6 month crop). This high-return, 3-month crop is now considered viable for wider introduction in upcoming seasons.



Area	Yield (tonnes/acre)	Price/kg	Gross Income/acre
1 Acre	3	₹37	₹1.1 lakhs

Custom Hiring Services

The Custom Hiring Services were initiated to improve access to farm machinery for small and marginal farmers in Naganpalle. The primary aim was to reduce operational costs, enhance productivity, and make mechanized farming viable in a peri-urban agrarian context where landholding sizes are relatively small and fragmented.

The service was initiated to

- 1 Provide key agricultural equipment to farmers at 10–20% lower rents than the prevailing market,
- 2 Maintain quality through SOPs for usage, maintenance, and storage, and
- 3 Ensure service coverage across sowing, cultivation, and post-harvest seasons.

Financial Year	No. of Farmers Benefited	Turnover (₹ in Lakhs)
2020-21	30	₹0.94

- Average value of services availed per member: ₹8,700
- Estimated average cost savings per member: ₹1,305

Most equipment like sprayers, and ploughs was already available with larger farmers. Hence, the services focused on seasonal and uncommon machinery like rotavators and straw balers, which were otherwise inaccessible to smallholder farmers.

Retail Grocery Services

The retail grocery service was established to meet local demand for daily essentials at fair prices within the village. It served as an immediate and visible community benefit, fostering trust in the Producer Company and building member loyalty.

These products like staple foods, snacks and packaged goods, personal hygiene items, and household cleaning items were procured in bulk and sold at marginal mark-ups. The service aimed to keep prices affordable while ensuring modest revenue generation, and also focused on servicing PC members and the broader village community.

The retail service was availed by 160 members cumulatively since inception, but in FY 2020–21 specifically, 120 members actively engaged. It was especially useful during the COVID-19 lockdown period, where people could not purchase items easily.

Financial Year	Members Availed Services	Turnover (₹ in Lakhs)
2020-21	120	₹8.15



Financial Services to Members

Financial services were among the earliest and most impactful interventions initiated by the NMPCL. Designed to address the lack of formal credit access in the village, this service aimed to reduce dependency on exploitative informal moneylenders and enable members to invest in livelihood activities like farming, livestock rearing, and micro-enterprises.

The PC began offering low-interest loans for varied needs—ranging from crop investment and cattle purchase to personal consumption and enterprise start-up. This helped build trust, ensured regular engagement with members, and reinforced the PC's role as a livelihood enabler.

Loan Type	FY 2020-21
Consumption Loans	₹6,70,000
Crop Loans	₹10,60,000
Total	₹17,30,000

- No. of Members Serviced by FY 2020-21: 67
- Average Loan Size per Member: ₹30,000
- Interest Rate Charged: 12% (vs 24-36% in informal market)
- Estimated Interest Savings per Member: ₹3,600 annually

Integrated Services

NMPCL offered other critical services that complemented farming and household needs:

Service	Members Benefited	Turnover (₹ Lakhs)
Cattle Feed Distribution	10 farmers	0.54
Organic Vegetable Procurement	5 farmers	5.00

Other Highlights

- 176 members joined NMPCL by March 2021, contributing ₹15.6 lakhs in share capital.
- 38 Women Affinity Groups (WAGs) were formed, surpassing the target of 25.

Performance Snapshot (FY 2020-21)

#	Financial Head	Amount (₹ Lakhs)
1	Share Capital Mobilized	14.59
2	Total Sales (All Business Lines)	16.53
3	Interest Income	1.23
4	Total Direct Expenses	12.69
5	Net Profit/Loss	-5.17
6	Number of Members Serviced	102

Shareholders

#	Shareholder's Name	Shares (#)	Total Shares (%)
1	G V Krishnagopal	30	30
2	G V Sarat Kumar	30	30
3	S Swaminathan	30	30
4	Burzis Shapur Taraporevala	10	10
Total		10000	100

Access Livelihoods Artisan Foundation

Access Livelihoods Artisans Foundation (ALAF), formerly known as Chitrika Foundation (established in 2005), was restructured in 2020 as part of the Access Livelihoods group. The foundation works to transform the handloom sector by building self-sustaining, artisan-owned collective enterprises. ALAF focuses on enabling long-term socio-economic well-being for marginalised artisans by combining design innovation, enterprise development, and skill-building.



Vision

To achieve the economic and social well-being of 10,000 artisans by 2030.

Mission

Operation Web – Enhancing artisan livelihoods in Andhra Pradesh and Telangana through a structured six-step Web Incubation Model



List of Sanctioned Projects

#	Entity	Project Title	Client Type	Client Name	Project Value (INR)
1	ALAF	Swashakt: Empowering women through collective-based approaches - Creating Agency of Women Artisans		3ie	₹ 4,46,01,975.00
2	ALAF	NABARD:Narayanpet Weaver Enterprise Development	INGO	NABARD	₹ 6,624,000.00
3	ALAF	PHF: Mainstreaming Handlooms		PHF	₹ 4,993,116.00
4	ALAF	GIZ:Women Entrepreneurship Programme	INGO	GIZ	₹ 34,339,894.00

Operation Web

Operation Web aims to improve the financial returns and bring economic benefits to the local artisans. Access Livelihoods contributes to the social well-being of artisans by developing fair value chains and resurrecting autonomous institutions for artisans. As part of the operation, Access Livelihoods provides artisans access to technology, finance, design, and market inputs while extending support services to other institutions working with artisans across the country. We are creating and developing common platforms to bring artisans, their organizations, professionals, service providers, and other institutions together to advocate a better legal and policy environment to support artisans' livelihoods.



Access Livelihoods incubates artisan clusters through a 6-step web incubation model. A Web integrates many small and marginalized producers to create self-sustaining collective business enterprises that help them grow together and increase their incomes. Access Livelihoods establishes new artisan collectives by leveraging technology for repetitive

production processes to produce handloom from fibre to cloth in the same geography. We have also developed an omnichannel presence under a common brand umbrella to create an enabling business ecosystem for artisans to take traditional techniques to scale.

Vamshadhara

Vamshadhara Weavers Producers Company, established in 2015, expanded from an initial membership of 45 to 217 members by March 31, 2021. The company continues to support local weavers through production, marketing, and capacity-building initiatives, with strong collaboration from partner organizations.

Key Activities in FY 20-21

Production Performance

During the year, the company produced a total of 33,430 meters of fabric, valued at ₹56.97 lakhs. Notably, 4,510 meters of this production was completed on a pre-order basis, which shows the company's responsiveness to market demands. Kuppadam sarees and Jamdani sarees accounted for approximately 80% of total production, reflecting their continued popularity and market acceptance. The company also prioritized the use of chemical-free dyes and implemented rigorous quality control measures to achieve a "Zero-Bleed" standard, thus enhancing brand value and customer satisfaction.



Sales and Marketing

The company recorded a total sales turnover of ₹1.36 crores. Local sales contributed ₹60.22 lakhs, while online sales reached ₹12.35 lakhs, and efficiently highlighted the company's efforts to diversify sales channels and adapt to changing consumer behaviors.

Participation in exhibitions generated an additional ₹8.44 lakhs in revenue, and ₹12.06 lakhs worth of pre-orders were successfully delivered with a 0% rejection rate, an impressive testament to the quality and reliability of the products.

To stay competitive and meet evolving customer preferences, the company developed and introduced 30 new designs over the year, keeping product offerings fresh and aligned with market trends.

Capacity Building and Technological Upgrades

Vamshadhara invested significantly in capacity building and training for its members and staff. Training sessions covered production techniques, dyeing processes, ERP system management, Tally software usage, voucher preparation, financial reporting, and

marketing. Importantly, an Enterprise Resource Planning (ERP) system was introduced, with an investment of ₹20 lakhs, to digitize and streamline production, sales, and administrative processes, thereby improving efficiency and transparency.

Community Development and Member Benefits

The company's membership expansion strategy effectively integrated 217 weavers into formal production and marketing networks, providing stable livelihoods that extend beyond traditional wage labor. Outreach activities in surrounding villages resulted in 21 new members joining the cooperative. Members also benefited from regular bonuses and an 11% interest on their deposits, as well as distribution of essential household items as festival gifts, strengthening community ties and financial security.

Challenges

Despite the year's achievements, Vamshadhara Weavers Producers Company faced several challenges:

- 1 COVID-19 Disruptions:** There were temporary halts in production due to lockdowns and safety restrictions that impacted the continuity of operations and income flow for members.
- 2 ThereMarket Fluctuations:** Changes in consumer demand and buying behavior, influenced by the pandemic and broader economic factors, affected sales consistency.
- 3 Financial Pressures:** Working capital constraints and delayed payments occasionally strained the company's liquidity, requiring efficient cash flow management.
- 4 Competition from Power Looms:** Increased competition from mass-produced fabrics, particularly in urban markets, posed challenges to maintaining market share for traditional handloom products.

- 5 **Supply Chain Coordination:** Logistics challenges, including raw material procurement and timely delivery, required additional planning to avoid delays.

Looking Ahead

- 1 **Production Expansion:** Targeting ₹2.88 crores in production value with an estimated output of 1,60,380 meters of fabric.

- 2 **Sales Growth:** Aiming for ₹3 crores in total sales through a combination of local sales, online channels, exhibitions, and institutional order.

- 3 **ERP System Strengthening:** Further rollout of the ERP system to improve production planning, inventory management, and financial tracking.

- 4 **Establishment of a Khadi Unit:** Setting up a dedicated Khadi production unit to diversify product offerings and tap into new markets.

- 5 **New Sales Outlets:** Opening two additional sales outlets in Hyderabad and Vizag to broaden market reach and enhance customer accessibility.

- 6 **Capacity Building:** Continuing training programs for members, staff, and board members to strengthen governance, technical skills, and marketing capabilities.

- 7 **Product Diversification:** Introducing at least 40 new designs to cater to evolving customer preferences and maintain market relevance.

- 8 **Community Engagement:** Sustaining member benefits, including bonuses, interest on deposits, and festival gifts, to reinforce community **support and loyalty**.

9

Quality Assurance: Maintaining the “Zero-Bleed” standard and ensuring product quality to protect the brand’s reputation and meet buyer **expectations**.

Performance Snapshot

Key Indicator	2019–20	2020-21
Members	102	217
Annual Production (in Metres)	74,655	33,430
Production Value	₹1.47 crores	₹56.97 lakhs
Sales Value	₹1.92 crores	₹1.36 crores
Net Profit	₹21.94 lakhs	₹12.81 lakhs
Rejection Rate	0%	0%

Godavari

Godavari Women Weavers Services Producer Company continued its mission of empowering women weavers by scaling up production, diversifying products, and enhancing member support. By March 31, 2021, the company had grown to 380 members, up from 372 in the previous year.

Key Activities in FY 20-21

Production Performance

During 2020–2021, Godavari Women Weavers Services Producer Company maintained a steady commitment to traditional craftsmanship and high-quality output, despite the operational challenges posed by the pandemic. The company produced a total of **31,580 meters of fabric**, valued at approximately **₹41.30 lakhs**. The product mix focused on popular and high-value sarees such as Kuppadam and Jamdani, aligning with both domestic and emerging market demands. Emphasis was placed on natural dyeing processes using the HTHP method, enhancing both product quality and eco-friendliness. By branding their offerings as “Zero-Bleed,” the company reinforced its commitment to quality and sustainability, ensuring that the colors remain vibrant and fast even after repeated washes.



Sales and Marketing

Sales performance during the year reflected the company's resilience and adaptability. Godavari generated total sales revenue of ₹1.90 crores, a notable increase from the previous year despite disruptions. Local sales networks were strengthened, with a focus on introducing new design combinations and color palettes to attract and retain customers. Participation in exhibitions and targeted marketing campaigns helped maintain visibility and customer engagement during a challenging period.

Capacity Building and Training

Recognizing that technical skills and governance are key to long-term success, the company invested in extensive training initiatives. Sessions were organized for board members and staff on production planning, dyeing combinations, ERP system usage, GST compliance, and accounting. Partnerships with external organizations enabled further training in governance, leadership, and quality management. Importantly, the company implemented an ERP system, digitizing key processes to enhance transparency, efficiency, and accountability in production and sales management.

Challenges

- 1 **COVID-19 Disruptions:** Intermittent lockdowns and safety measures disrupted production schedules and affected members' earnings.
- 2 **Raw Material Volatility:** There were price fluctuations in cotton and silk yarn that added pressure to production costs and margins.

- 3 **Transportation Hurdles:** Inconsistent transport services and supply chain delays occasionally hampered raw material procurement and timely order fulfillment.
- 4 **Digital Adaptation:** While ERP implementation improved efficiency, many members required ongoing support to adapt to new technologies.
- 5 **Supply Chain Coordination:** Logistics challenges, including raw material procurement and timely delivery, required additional planning to avoid delays.

Looking Ahead

- 1 **Production Growth:** Scaling up production to over 60,000 meters with an expanded range of high-value products.
- 2 **Market Diversification:** Strengthening online sales platforms and exploring collaborations with national retailers.
- 3 **Technology Integration:** Deepening ERP usage through additional training, helping members adopt digital tools seamlessly.
- 4 **Product Expansion:** Launching new product lines including stoles, dupattas, and home furnishings to cater to diverse customer segments.
- 5 **Member Empowerment:** Enhancing financial literacy and entrepreneurial skills among members to build leadership and ownership.

Performance Snapshot

Key Indicator	2019-20	2020-21
Members	372	380
Annual Production (In Metres)	66,044	31,580
Production Value	₹1.47 crores	₹41.30 lakhs
Sales Value	₹1.41 crores	₹1.90 crores
Net Profit/(Loss)	₹2.21 lakhs	(₹35.65 lakhs)

Access Livelihoods Artisans Foundation (Chitrika)

In 2018, ALAF (then Chitrika) launched the Chitrika Artisan Producer Company in Narayanpet, Telangana to revive traditional weaving practices. Most weavers did not own looms and had exited the profession. ALAF reintroduced traditional designs, centralised dyeing, and established work sheds.

Key Activities and Highlights

Production Performance

In 2020-2021, Narayanpet Weavers Producers Company sustained and scaled up its operations, producing 4,164 sarees, totaling 37,074 meters of fabric, worth approximately ₹6 lakhs. The company focused on high-demand products like Dobby sarees and custom designs. Notably, the company transitioned almost entirely to chemical-free dyes using HTHP dyeing techniques, enhancing product quality and environmental sustainability. Additionally, by branding its sarees as "Zero-Bleed," the company ensured its products met strict quality standards, reinforcing buyer confidence.



An important step was the establishment of pre-loom units within the same workspace, which provided an accessible, centralized platform for weavers to prepare materials. This not only improved efficiency but also reduced downtime between dyeing and weaving activities.



Sales and Marketing

Total sales revenue reached **₹54.81 lakhs**, a significant increase from the previous year's figures. This success was driven by a multi-channel marketing strategy that included:

- ▶ Direct orders from major buyers like FabIndia, which placed orders worth **₹9,77,151**.
- ▶ Exhibition sales totaling **₹1.56 lakhs**.
- ▶ Local sales and online platforms, including the Shopify ecommerce platform, which contributed significantly (₹22.53 lakhs).
- ▶ Continued efforts to introduce **25 new saree designs**, ensuring product diversity and sustained customer interest.

Member Support and Welfare

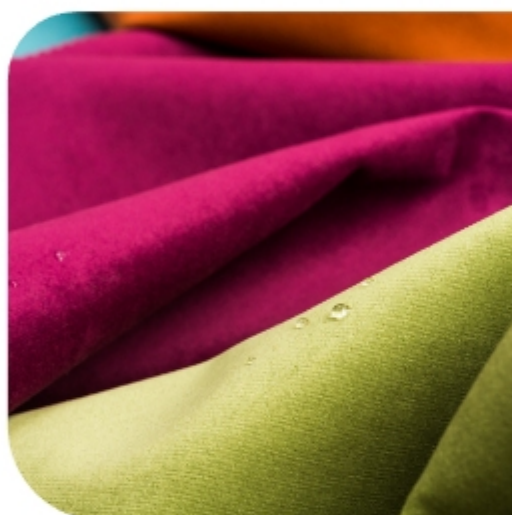
Throughout the year, the company prioritized member well-being by ensuring consistent work opportunities even during the pandemic. Members continued to produce sarees safely, following health protocols, and were supported with essential goods worth ₹2,059 each during COVID-19 lockdowns.

The company's efforts to maintain steady wages (₹9.23 lakhs disbursed) contributed to financial stability for its members, who averaged 10 sarees (63 meters) each per month.

Capacity Building and Training

Extensive training initiatives were implemented for staff and members. Key areas included:

- Dyeing and color combinations.
- ERP system usage.
- Accounting and bookkeeping.



Challenges

- 1 Pandemic Disruptions:** COVID-19 restrictions temporarily halted production and logistics, requiring quick adaptation to new health and safety protocols.
- 2 Raw Material Procurement:** Sourcing quality yarn and dyes was occasionally delayed due to supply chain disruptions, affecting production timelines.

- 3 **Technology Integration:** While ERP was introduced to enhance management, many members required additional support to effectively adopt the system.

- 4 **Market Expansion:** Heavy reliance on local sales limited access to higher-value markets, highlighting the need for stronger digital marketing and diversified sales channels.

Looking Ahead

- 1 **Production Expansion:** Aiming to produce 44,415 meters of fabric with a continued focus on high-quality, sustainable **products**.

- 2 **Market Growth:** Targeting total sales of ₹3 crores through a combination of exhibitions, local sales, and online platforms.

- 3 **Technology Strengthening:** Investing in ERP training to help members fully leverage digital systems for production and sales management.

- 4 **Product Diversification:** Planning to develop 40 new designs to keep the product range competitive and appealing to a wider customer base.

Performance Snapshot

Key Indicator	2019-20	2020-21
Members	102	107
Production Value	₹16.69 lakhs	₹6.00 lakhs
Annual Production (Meters)	8,909	37,074
Sales Value	₹16.69 lakhs	₹54.81 lakhs
Net Profit	₹0.02 lakhs	₹0.37 lakhs

Shareholders

Equity Share Capital

#	Shareholder's Name	Shares (#)	Total Shares (%)
1	Budida Chandra Sekhar Rao	1,000	10
2	Batta Lakshmana Rao	1,000	10
3	Nalla Rajeswara Rao	1,000	10
4	Tuta Venkata Ramana	1,000	10
5	Nalla Bheemaraju	1,000	10
6	Kommana Sankararao	1,000	10
7	Chittamsetti Veera Basavesavari	1,000	10
8	Asapu Kanakamahalakshmi	1,000	10
9	Rudhrakshula Chandra Kanta Kumari	1,000	10
10	Saala Chitti Kottamma	1,000	10
Total		10,000	100

Access Livelihoods Learning Foundation

ALLF, a constituent of the Access Livelihoods Group, was established in 2017 (as a division, spun off as a separate entity this year) with a focus on making managerial and leadership training accessible to underserved communities like marginalized youth and women from villages and towns. The Academy also works towards developing a cadre of management professionals who will establish or work with community and social enterprises. This is enabled by:

- 1 Inculcating high-quality professional skills through a curriculum based on Kolb's experiential learning cycle
- 2 A focus on self-transformation - developing an entrepreneurial mindset and skills
- 3 Developing trusteeship – responsibility towards creating a better world for everyone



Self
Transformation



Entrepreneurial
Mindsets



Entrepreneurial
Skills



Enterprise
Excellence

Based on these key principles, the academy has designed and implemented four key programmes, which are running under the umbrella of the Transforming India Initiative (TII):

#	Programme	Programme Details	Partners	Number of Participants Enrolled
1.	Women Business Leaders Programme	A 6-month programme to equip rural women with leadership and managerial skills to contribute effectively to making village enterprises and cooperatives more profitable.	UNDP-DISHA and MANAGE	203
2.	Agriculture Entrepreneurship Programme	A 60-day programme to promote agricultural development by enabling the educated rural youth to create gainful opportunities for self-employment and provide support services to farmers.	MANAGE	219
3.	Agri Intrapreneurship Programmes	A 45-day programme to enable educated youth to provide technical guidance to the farmers in their locations as cluster managers of a larger enterprise.	Coromandel	168
4.	Social Entrepreneurship Programme	A 2-year post-graduate programme is a pre-incubation for the youth to attain pivotal skills and mindset through experiential learning to become successful Social Entrepreneurs or Intrapreneurs	IRMA & TISS	25

ALLF is experienced in curriculum development through the conduct of multiple initiatives: Transforming India Initiative, Agri Business Enterprise Incubation Program, Women Entrepreneur Programs, and other Skill Development Training programmes. For curriculum development, we involve consultations with senior academicians, industry experts, and our own internal subject matter experts. AL Group has worked with IRMA, TISS, PJTSAU, ICRISAT, CRIDA, NABARD, etc, on curriculum development and the conduct

of training programmes. ALLF's curricula for entrepreneurs are based on the four pillars of Self Transformation, Enterprise Mindset, Entrepreneur Skills, and Enterprise Excellence.

List of Sanctioned Projects

#	Entity	Project Title	Client Type	Client Name	Project Value (INR)
1	ALLF	Implementation of SEP (26 fellows)	Program Revenue	SEP Fellows	₹ 68,37,600.00
2	ALLF	Implementation of AIP programme	Program Revenue	Coromandel International	₹ 40,00,000.00
3	ALLF	Engage a service provider to implement and mentor the field components of the Business Enterprise Leadership and Management Programme	INGO	UNDP	₹ 98,83,750.00
4	ALLF	Proposal for WEP for GIZ	INGO	GIZ	₹ 3,59,87,602.50

Operation Butterfly

Operation Butterfly is an Access Livelihoods program to make higher education accessible to the next Billion. Operation Butterfly aims to use affordable higher education to transform the 80 per cent self-employed and informally employed workforce into entrepreneurs or intrapreneurs. We are accomplishing this by designing and executing 6 months to 1-year training programs that target women and youth from rural and urban marginalized communities, tribal groups, artisans, small farmers, fishing communities, etc.

Operation Butterfly aims to achieve its goals by targeting potential micro-entrepreneurs with aspirations to make it big and introduce innovative models in the stagnant primary sectors and use centuries-old technology. We strive to ensure that India's primary producers use 21st-century technology, such as GPS in



in agriculture and fisheries. We also ensure environment-friendliness and conscious use of resources by devising solutions that consider the environment, and thus we focus on enterprises working in organic farming and handloom weaving. Presently, Operation Butterfly consists of a generic program (the Women Entrepreneurship Program) and targeted programs for small and marginal farmers, youth, and weavers. We also have a two-year post-graduate Social Entrepreneurship program and a one-year Reimagine Responsible Enterprises Fellowship program. We plan to expand the reach of Operation Butterfly by offering executive education for seasoned entrepreneurs and targeting tribal groups, urban marginalized groups, micro and small entrepreneurs, and internally displaced people, among other vulnerable groups.

WEP

The Women Entrepreneurship Programme is a unique attempt to provide holistic, high-quality and relevant training & support to marginalised rural women. The programme covers both pre-incubation and incubation phases of enterprise development, uniquely structured on the four pillars of Self Transformation, Enterprise Mindset, Enterprise Skills and Enterprise Excellence and spread across 16 courses.

WEP is designed to open up the possibility of rural micro-entrepreneurship as a practical option for women from rural geographies. Focussing on women-led enterprises can improve socio-economic growth in the rural sector, and the women will be able to live a respectful and dignified life. As entrepreneurs, these women will create livelihood opportunities for youth, migrants, and other women.



The programme will also demonstrate that women with limited formal education can set up, run and excel at their own enterprises. Through this project, Chitrika, a constituent of the Access Livelihoods Group (AL Group), proposes to design & implement a unique entrepreneurship programme focused on incubating women-led micro agri-enterprises across 2 states.

The Women Entrepreneurship Programme was conducted over 6 months in Munshiganj, Amethi District, Uttar Pradesh this year in partnership with International Rice Research Institute (IRRI), and local NGO Rajiv Gandhi Mahila Vikas Pariyojna (RGMVP) for implementation support. The course comprised of one travel cum facilitation workshop, five facilitation workshops, six reflection workshops, twelve practicums and one refresher workshop, with the first travel workshop in lucknow and the rest of the workshops in Amethi.

Thirty candidates were accepted with a conversion rate of 43% for the programme. Their education ranged from Class 8 to graduation, with 67% of the candidates having passed their Class 12. MANAGE, National Institute of Agricultural Extension Management conducted the third-party assessment and passed 29 students, with 1 being unable to attend due to COVID outbreak in her area.

The creation of an alumni group was also undertaken with 200+ women rural entrepreneurs spread across six states who had participated in the Women Entrepreneurship Programme. This would enable the candidates to learn best practices from each other.

SEP

TRANSFORMING INDIA INITIATIVE: COHORT 4



The fourth cohort of the Transforming India Initiative started on June 29th, 2020, with 26 seekers. The seekers were aged 21- 30 years, 50% female, and came from across the country from various states like Andhra Pradesh, Assam, Jharkhand, Nagaland, Haryana Bihar, Rajasthan, Maharashtra etc., and diverse educational backgrounds like Engineering, Liberal Studies, Economics, Psychology, Law, Company Secretary etc. The majority of the seekers had relevant experience in the field of entrepreneurship.

Facilitated Learning Module

The Transforming India Initiative programme began with the six-month-long facilitated learning module. All seekers receive the basic skills, exposure and mindset training required to start their work on the ground. They were equipped with the confidence and capacity to tackle the enterprises' challenges for the 18-month practicum.

The six-month facilitated learning module covered six courses in each of the four components of the curriculum: **Self-Transformation, Enterprise Mindsets, Entrepreneurial Skills and Enterprise Excellence**

Self Transformation	Enterprise Mindsets	Entrepreneurial Skills	Enterprise Excellence	Integrated Learning Activity
Visualizing Purposeful Life	Moving Beyond Immediate	Enterprise Finance and Accounting	Visualizing Enterprise Design	Social Entrepreneurship Saturdays
Personal Empowerment Tools	Leadership Influence and Power	Creating Consumer Value	Sustaining Impact Enterprises	Sunday Engagement Activity
Aligning Performance Metrics	Commitment to Lasting Partnerships	Nurturing Human Resources	Reliable Operations Management	Physical Fitness Activity
Building Business Trusteeship	Deciphering Enterprise Lifecycle	Program and Project Excellence	Designing Futuristic Enterprises	Collaborative Task Time
Material and Environmental Consciousness	Comprehending Developmental Challenges	Legal and Regulatory Environment	Communication for Stakeholder Synergy	Sharing Circles
Sculpting Inner Self	Enterprise Principles and Practices	Enterprise Economics and Statistics	Deciphering Lifecycle of an Entrepreneur	

Evaluation and Status of Courses

The six-month facilitated learning module covered 24 courses across four components. Each course had 15 sessions of 90 minutes duration. The seekers' portfolio projects and classroom assignments were used to evaluate their performance. Each project or assignment was only qualified if 80% was attained. Given below is the weightage distribution of the five-point evaluation criteria each project has to pass through:

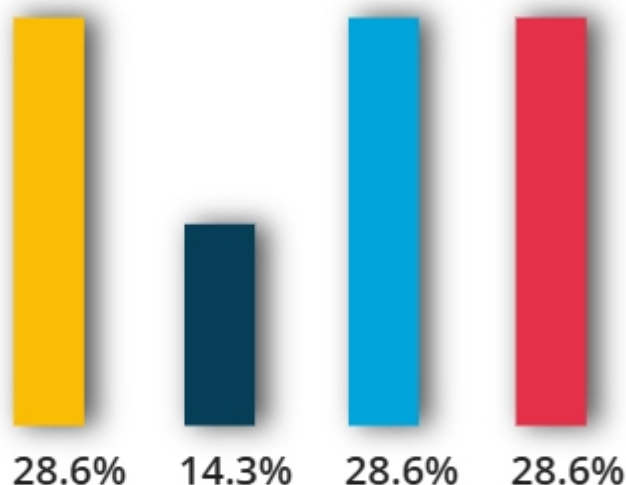
Integrated Learning Activities

a) Social Entrepreneurship Saturdays

The seekers learned about the journey of social entrepreneurs and their enterprises, the business model of the social enterprise, and the successes and failures of social entrepreneurs. They included founders of enterprises at various growth stages from different sectors like livelihoods, disability, health, education, etc. SES Workshops also helped the seekers plan their enterprise across multiple sectors.

Enterprise Stages

- Mature
- Ecosystem
- Established
- Start Up





Poornima Sukumar
Aravani Art Project



Mayank Midha
Garv Toilets



Krishnagopal GV
AL Group



Prashant Kumar
The Apprentice Project

**Prominent
Speakers of the
SES workshops
to date**



Alina Alam
Mitti Café



Srikrishna Murthy
Sattva Consulting



Zubaida Bai
Ayzh Health and
Livelihood Pvt. Ltd.

b) Sharing Circles

Our seekers shared their feelings, experiences, and insights in response to specifically assigned topics in small discussion groups. Sharing Circles were loosely structured, and seekers promoted the goals of being powerful yet vulnerable while assuring trust and confidentiality.

c) Collaborative Task Time

Seekers performed a common task together, which nurtured their team spirit, coordination, delegation, and brainstorming of ideas. Each CTT was 90 minutes, and the seekers were bound to complete the task in time to make it successful.

d) Sunday Engagement Activity

The main idea behind this engagement activity was to explore a new domain of knowledge or interest. The Sunday Engagement activities conducted to date:



e) Physical Fitness Activity

As a part of the curriculum, activities to maintain physical fitness were held in the morning from 6:30 am. It was an hour of training the body with yoga and other activities like martial arts and other stretching exercises that made both the body and mind fresh for a hectic day ahead waiting for them.



Travel Workshops

Due to the Covid situation, we could not begin the programme with the rural immersion workshop as planned. Most travel workshops were scheduled for the year 2021. The seekers participated in a travel workshop on rural immersion before beginning their practicum.

Two-Day Self-Immersion Workshop

As part of the Induction process into the programme, our seekers participated in an online reflective workshop instead of a travel workshop. Through this workshop, they started the process of unlearning by reflecting on their lives and also began building connections with each other.

Auroville Visit

As part of the Self Transformation module in the curriculum design, our seekers visited Auroville to understand their life journeys and identify the fundamental values and passion that drive them. The six-day trip to Auroville allowed the seekers to explore their inner-self and explore the true meaning of their existence.

Highlights of the Workshop

The programme covered the following topics:



AIP

The Agri Retail Management Training Programme was initiated “to provide livelihood opportunities for rural youth (with an educational qualification in Agriculture) in the Agri sector companies by enhancing their technical and managerial skills and personal mindsets”.

The curriculum design focused on development across four key components: Self-Transformation, Enterprise Mindset, Entrepreneurial Skills and Enterprise Excellence.

Having both external and internal faculty handling the courses ensured that the relevant subject matter experts taught each course. We trained 172 students across five batches of the programme in 2020-21, with the majority being graduates and some diploma holders and post-graduates.

Additionally, we conducted extra classes for the students whenever needed, thus the reason for the longer duration of Batches 8 and 9.

Some relevant statistics:

Batch (#)	Duration	Students (#)
8	43	40
9	35	33
10	30	44
11	30	37
12	30	18

Shareholders

#	Shareholder's Name	Shares (#)	Total Shares (%)
1	Access Livelihoods Consulting India Ltd	49900	99
2	G V Krishnagopal	100	1
	Total	10000	100

Access Livelihoods Marketing Services

With a 16% share in GDP, India's agriculture gives its farmers a paltry USD 1400 income annually; the situation in the handloom sector is similar where weavers earn a measly sum despite their products being sold at premium prices. Even expert farmers and weavers in favourable conditions do not consistently earn an adequate income. In recent years, male tribals and farmers have increasingly migrated to non-farm work that pays more. This has left agriculture, weaving, and other primary occupations in the hands of women who juggle multiple household responsibilities and take up responsibility for production and maintenance on the farm and in the handloom sector.



However, their efforts go unrecognised, needs unmet, outputs undervalued, and returns reduced. India's primary women producers face impossible odds in pursuing a livelihood. The issues and challenges faced by primary producers in India are manifold, some major ones being;



Intermediaries

There are up to 8 or 9 intermediaries between the producer and the consumer in the supply chain;



Supply Chain Losses

An estimated 40% of the food produced in India is wasted across the supply chain;



Limited Buyer Choice

Location constraints and a lack of free-market restrict the choice of buyers for primary products and handloom;



Manipulated Markets, Inaccessible Market Intelligence

Regulated commodity markets (mandis) take advantage of farmers; farmers' access to market information is limited. Similarly, the handloom market is manipulated by a few companies;



Missing Storage Infrastructure, Little Value Addition

Lack of storage facilities and technical know-how forces producers to sell immediately; producers rarely get into value addition;



Low Share, Daunting Alternatives

Farmers' and weavers' share of consumer rupees is low (could be as low as 28 per cent). They face challenges in reaching the consumers directly due to a lack of capital and technical know-how. This is particularly true for women producers.

In addition, there are no service providers to small producers due to economic viability, small transaction amounts, and a lack of aggregations. ALMS directly partners with women producers and weavers in rural, tribal, and rainfed areas to solve these problems.

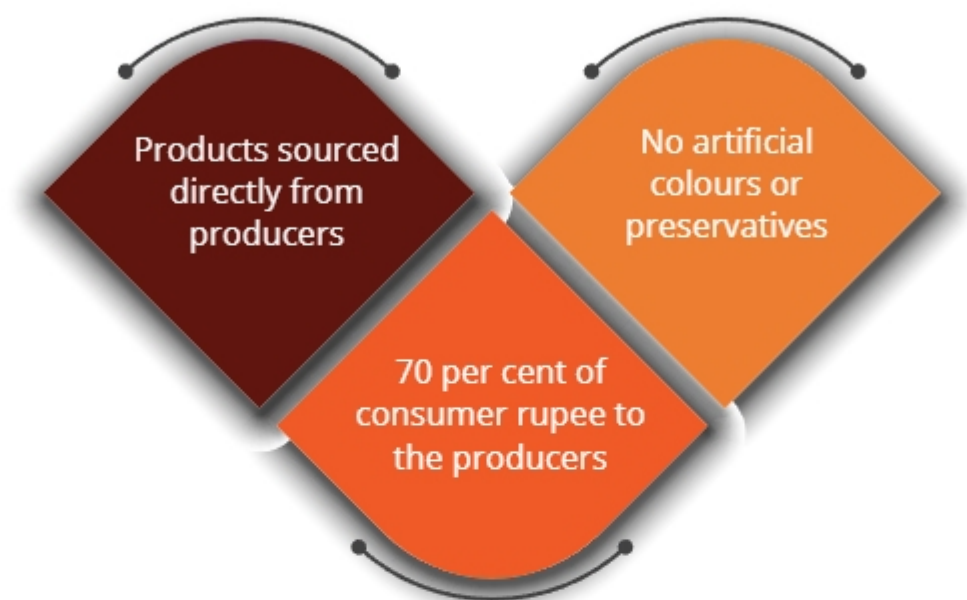
Brand Creyo

ALMS seeks to solve the back-end issues of primary women producers and weavers by improving production practices, building long-term assets, and aggregating thousands of small producers.

ALMS aims to establish a familiar brand presence on the front-end, have diverse products, experience retail stores, and a tech-enabled traceable supply chain. ALMS markets the products of marginal women producers and weavers to provide certain, stable, and remunerative income through a common brand — Creyo.



Creo is a sustainable brand launched with producers and consumers in mind. It enables access to conscious lifestyle products at doorstep delivery, provides a consumer platform for learning and engagement, and ensures sustainable production and operation practices. Creo achieves these objectives by three value promises;



Creo has been piloted across multiple products, i.e., dairy products (cow milk, buffalo milk, curd, shrikhand, ghee, and buttermilk), turmeric powder, cashew nuts, paddy seeds, etc. The brand aims to establish its presence through sustainably sourced products across;

- 1 Staples (Cereals, Pulses, Oils, Spices, Millets etc.)
- 2 Fresh products (Milk and Milk products, Fruits, and Vegetables)
- 3 Clothing (Handloom)
- 4 Inputs (Seeds, Fertilisers, Bio-Concoctions, Feed etc.)
- 5 Rural Retail

An e-commerce platform and a mobile application have been developed and piloted. The brand will have an omnichannel presence but will be focused on a tech-enabled direct distribution channel. The brand's growth will also be supported through experience stores set up in 10 large cities across India and even through existing General Trade & Modern Trade channels.

Brand Creyo holds the potential to dominate India's organic market, estimated at USD 849.5 Million in 2020 with an annual CAGR of over 20 per cent. It could also make substantial strides in the ethical fashion market size, globally estimated to be nearly USD 6.35 billion in 2019.

Brand Manifesto

ALMS seeks to establish a unique brand owned and controlled by women producers and weavers. Even after 75 years of independence, India's women producers barely have any significant brand presence; except for a handful of brands like Lijjat Papad, no brand is associated with women-only producers. **With the Creyo brand, we are on a quest to create a brand focusing on creating a world for everyone – producers and consumers.**

Our traceable supply chain model builds trust with the consumers and ensures that they receive the highest quality unadulterated products. It also ensures that the producers receive a much higher share of the consumer rupee. The ability of a consumer to trace the products back to their origin builds trust. Another uniqueness of our model is to bring a large number of products made by disorganised producers under a common brand umbrella. This allows thousands of producers to access an established and expanding consumer base that trusts them for high-quality products. We provide hyper-local last-mile supply chain linkage between the producer and the consumer. ALMS also controls inputs to ensure safe and authentic products are available to consumers at a competitive price. ALMS works with a federal structure where decentralised women producer collectives join hands with us for their marketing needs and direct link to the consumer.

Revenue Model

ALMS purchases products from women producer companies directly and supplies them to local and urban consumers. ALMS explores several marketing channels to market a variety of products. The marketing channels include General Trade, Modern Trade, Retail Stores and E-commerce/Apps through which the products are sold and distributed across the cities. ALMS also focuses on brand development, technology-related aspects, promotional strategy, and marketing collateral development. ALMS has a dedicated marketing team to achieve the objectives.

Scalability & Sustainability

ALMS supports wealth creation and employment generation in various ways. First, with ALMS' interventions, the income of primary women producers increases significantly, leading to enhanced employment opportunities. Once primary producers realise the potential for income enhancement by collectivising production and unified marketing under a single brand, more and more producers seek to join a collective enterprise. The increased income in the hands of women leads to the creation of long-term assets and significant investments into the health and education of their dependents. Needless to say, this provides for long-term and stable employment opportunities for women producers and their families. Second, with the increased income generated by women producers, the purchasing power of communities increases; the resulting demand for products and services generates employment locally for various goods and services, leading to increasing opportunities for local retail stores, plumbers, electricians, carpenters, and other blue-collar workers. We are currently working with 17,000 women producers and plan to expand to 1,00,000 women producers in the next three years and 10 lakh women producers by 2032.



As previously mentioned, the improvements and innovations undertaken by ALMS are based on a federal structure with thousands of women producers involved in the production of commodities in the dairy, handlooms, agri and related sectors. Currently, businesses do not work directly with producers and have an established producer-to-consumer traceable supply chain. With ALMS' interventions, women producers of primary commodities in India can receive 70 per cent of every consumer rupee spent; it is as low as 28 per cent in the absence of a tech-enabled traceable supply chain operating under a common brand umbrella. With the building up of a brand presence among the first consumer base for products made only by women, ALMS could get significant amounts of impact investment from community-minded organisations leading to an accelerated pace of scaling.

Tech-Enabled Producer- to-Consumer Supply Chain

Designed to resolve issues in the supply chain by providing a premium for producers, increasing access to sustainable food and other primary products for consumers, and establishing lasting relationships between consumers and producers. The P2C Supply Chain is designed to solve the supply chain issues for both the producer and the consumer by:

- Providing a premium for producer
- Increasing access to sustainable food and other primary products for consumers
- Establishing lasting relationships between consumers and producers

The supply chain will utilise technology solutions across all stages, from pre-production planning to consumption. Some of the technological innovations designed for the supply chain include data analytics for individualised crop and input planning, traceability across the supply chain for consumers to track their food, experience stores, and market analytics feeding back into the system. Some of the tech-enabled elements (existing and proposed) are;

- 1 Data Analytics and information planning
- 2 Smart and precision production
- 3 Start of the art production units
- 4 Curated data for market trend and consumer preference
- 5 Mobile App for data analytics and information
- 6 State of the art godown
- 7 Blockchain, Mobile App, and e-commerce platform

Shareholders

#	Shareholder's Name	Shares (#)	Total Shares (%)
1	Access Livelihoods Consulting India Ltd	9999	99.99
2	G Vijaya Switha	1	0.01
Total		10000	100

Access Livelihoods Development Finance

Incorporated in July 2014, Access Livelihoods Development Finance (ALDF) is designed to provide financial products and services aimed at promoting livelihoods, innovate products / platforms / instruments / institutions for livelihood finance for the marginalized, conduct programs, conferences and seminars, and create legal awareness.

Shareholders

#	Shareholder's Name	Shares (#)	Total Shares (%)
1	G V Krishnagopal	2000	20
2	Access Livelihoods Consulting India Ltd	8000	80
Total		10000	100

Annexures – Financials

Access Livelihoods Consulting India Ltd

Balance Sheet

Access Livelihoods Consulting India Limited
Balance Sheet as at 31st March, 2021

(Amount in Rs)

Particulars	Note No	31st March, 2021	31st March, 2020
I. EQUITY AND LIABILITIES			
1 Shareholders' Funds			
(a) Share Capital	2	24,348,790	24,348,790
(b) Reserves & Surplus	3	21,005,961	20,823,865
2 Non-Current Liabilities			
(a) Long-term borrowings	4	153,245,568	137,893,167
(b) Other Long term Liabilities	5	162,347	141,847
3 Current Liabilities			
(a) Trade Payables			
-Total outstanding dues of micro and small enterprises		-	-
-Dues to Others	6	12,109,973	4,861,214
(b) Other Current Liabilities	7	68,709,095	98,116,993
(c) Short Term Provisions	8	560,634	302,602
Total		280,142,368	286,488,478
II. ASSETS			
1 Non-Current Assets			
(a) Property, Plant & Equipment			
(i) Tangible Assets	9	79,214,126	51,774,423
(ii) Intangible assets		213,033	46,517
(b) Non-Current Investments	10	998,990	899,000
(c) Deferred tax Assets (net)	11	1,144,355	-
(c) Long term loans and advances	12	99,598,811	121,416,024
2 Current Assets			
(a) Trade receivables	13	38,534,889	32,775,423
(b) Cash and Bank Balances	14	13,424,565	21,116,194
(c) Short term loans and advances	15	31,036,313	38,854,747
(d) Other Current Assets	16	15,977,286	19,606,150
Total		280,142,368	286,488,478
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.S. Kumar
Partner
M.No:212187

Place: Secunderabad
Date: 29-11-2021



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, 2021

(Amount in Rs)

Particulars	Note No	31st March, 2021	31st March, 2020
I Revenue from Operations	17	51,725,590	77,242,252
II Other Income	18	7,135,483	4,222,047
III Total Revenue (I+II)		58,861,073	81,464,299
IV Expenses			
Employee Benefits Expense	19	7,245,271	13,543,078
Consultants Benefit Expenses & Project Expense	20	22,559,312	33,941,496
Finance Costs	21	22,172,758	17,531,865
Depreciation and amortization expenses	10	2,777,556	3,391,997
Other Expenses	22	3,769,689	11,568,227
Total Expenses (IV)		58,524,586	79,976,663
V Profit / (Loss) Before Tax (III-IV)		336,487	1,487,636
VI Tax Expense			
(1) Current tax		55,865	232,071
Less : MAT Credit Entitlement		(55,865)	(232,071)
Net Tax		-	-
(2) Deferred tax (Net)	10	1,144,355	(774,169)
VII Profit / (Loss) for the year (V-VI)		1,480,842	2,261,805
VIII Earnings per Equity Share (FV of Rs. 10/-)			
Basic	23	8.94	2.34
Diluted		1.31	1.09
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
B.V Suresh Kumar
Partner
M.No:212187

Place: Secunderabad
Date: 29-11-2021



For and On behalf of the Board

G.V. Krishnagopal
G.V. Krishnagopal
Director
DIN : 00621727

G. Sarat Kumar
G. Sarat Kumar
Director
DIN : 03465687



Access Livelihoods Foundation

Balance Sheet

Access Livelihoods Foundation Balance Sheet as at 31st March 2021

	Particulars	Note No.	As at 31 March, 2021 (Rs)	As at 31 March, 2020 (Rs)
I	EQUITY AND LIABILITIES			
1	Shareholder's Funds			
	(a) Share Capital	3	1,00,000	1,00,000
	(b) Reserves and Surplus	4	2,76,327	(1,06,016)
			3,76,327	(6,016)
2	Current liabilities			
	(a) Trade Payables (Includes total outstanding dues of Micro and Small Enterprises Rs.Nil (31 March, 2021 is Rs. Nil)	5	21,68,326	13,76,444
	(b) Other current liabilities	6	73,57,151	29,05,192
			95,25,477	42,81,636
	TOTAL		99,01,805	42,75,620
II	ASSETS			
1	Current Assets			
	(a) Cash and Cash Equivalents	7	13,88,291	26,03,157
	(b) Trade Receivables	8	61,57,850	-
	(c) Other Current Assets	9	23,55,664	16,72,463
			99,01,805	42,75,620
	TOTAL		99,01,805	42,75,620

See accompanying notes forming part of the financial 1-17

In terms of our report attached.

For Swamy & Seshadri
Chartered Accountants
FRN No 003913S

S Pavan Kumar
Partner
M No 242775



Place:

Date: 30 DEC 2021

For and on behalf of the Board of Directors of
Access Livelihoods Foundation

G V Krishnagopal
Director
DIN: 00621727



G V Sarat Kumar
Director
DIN: 03465687

Access Livelihoods Foundation Income and Expenditure Account for the year ended 31 March 2021

Particulars	Note No.	For the year ended 31 March, 2021 (Rs.)	For the year ended 31 March, 2020 (Rs.)
I INCOME			
(a) Contributions / Grant Income	9	1,93,29,368	5,27,19,189
Total Income		1,93,29,368	5,27,19,189
II EXPENSES			
(a) Grant Expenses and Program Expenses	10	1,77,20,183	5,18,44,393
(b) Other Expenses	11	12,25,842	8,50,395
Total expenses		1,89,46,025	5,26,94,788
III Excess of Income over Expenditure before tax		3,83,343	24,401
Tax Expense			
(a) Current tax expense for current year		1,000	-
Excess of Income over Expenditure after tax		3,82,343	24,401
See accompanying notes forming part of the financial statements 1-17			

In terms of our report attached.

For Swamy & Seshadri
Chartered Accountants
FRN No 003913S

Hawan
S Pavan Kumar
Partner
M No 242775

Place:
Date: **30 DEC 2021**



For and on behalf of the Board of Directors of
Access Livelihoods Foundation

G V Krishnagopal
G V Krishnagopal
Director
DIN: 00621727

G V Sarat Kumar
G V Sarat Kumar
Director
DIN: 03465687



Access Livelihoods Artisan Foundation

Balance Sheet

CHITRIKA, HYDERABAD					
BALANCE SHEET AS AT 31.03.2021					
LIABILITIES	Schedule	As on 31.03.2021		As on 31.03.2020	
Capital Fund					
Opening Balance		35,52,314		48,57,539	
Add: Transfer from Laveru - CG		39,342		-	
Less: Transfer to PHF - CG		-1,23,595		-	
Add: Surplus/(Deficit)		47,522	35,15,583	-13,05,225	35,52,314
Earmarked Funds					
CG-PHF		5,06,611		8,96,481	
CG-LAVERU		-		39,342	
CG-FF		-		15,96,609	
CG-GIZ		29,55,588		-	
CG-3IE		1,05,05,580		-	
CG-NABARD		5,81,664	1,45,49,443	8,01,239	33,33,671
Current Liabilities & Provisions					
Loans & Advances	A	16,74,808		11,07,271	
Salary Deposits	B	3,22,746		2,60,443	
Sundry Creditors		-		5,86,042	
TDS Payable		40,759		40,608	
Staff Welfare Payable		-		10,000	
Staff FS payable		1,18,467		-	
Salary Payable		4,50,322	26,07,102	36,836	20,41,200
Total			2,06,72,128		89,27,185

ASSETS	Schedule	As on 31.03.2021		As on 31.03.2020	
Fixed Assets	C		73,415		93,050
Currents Assets, Loans & Advances					
Loans & Advances	D	48,82,107		22,75,695	
Sundry Debtors	E	3,67,778		7,91,902	
Advance to Employees		-		27,199	
TDS receivable		1,85,203		4,02,094	
Deposits	F	20,600	54,55,688	1,11,600	36,08,490
Cash & Bank Balances					
Cash in Hand		-		5,094	
Cash at Bank					
Union Bank of India (FCRA)		1,45,98,952		37,91,810	
Union Bank of India (SBA)		5,08,415		6,70,000	
HDFC Bank (Current)		26,990		7,50,571	
Union Bank of India (Rajam A/c)		8,668	1,51,43,025	8,170	52,25,645
Total			2,06,72,128		89,27,185

For CHITRIKA

TREASURER



SECRETARY

VIDE FOR REPORT OF EVEN DATE

For SWAMY & SESHADRI

Chartered Accountants

(Firm Regn No. 003913S)

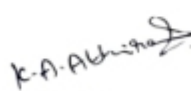


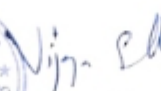
B. KRISHNASWAMY
PARTNER
M.No.019096

P&L Statement

CHITRIKA, HYDERABAD					
INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31.03.2021					
INCOME	Sch	Amount for the year ended 31.03.2021		Amount for the year ended 31.03.2020	
By Project Income					
NABARD		2,19,575		9,16,261	
Ford Foundation		38,59,173		18,45,633	
Paul Hamlyn Foundation		5,13,466		25,00,453	
GIZ		6,70,846		-	
3IE		48,000	53,11,060	-	52,62,347
By Interest Income	1		7,52,858		5,99,883
By Voluntary Contributions			78,41,891		4,40,437
By Consulting Income			-		69,000
By Rental Income			-		3,88,500
By Other Income	2		68,587		22,601
TOTAL			1,39,74,396		67,82,768

EXPENDITURE	Sch	Amount for the year ended 31.03.2021		Amount for the year ended 31.03.2020	
To Project Expenses					
NABARD	3	2,19,575		9,16,261	
Ford Foundation	4	39,79,866		18,45,633	
Paul Hamlyn Foundation	5	5,13,652		25,00,453	
GIZ		6,70,846		-	
3IE		48,000	54,31,939	-	52,62,347
To Cluster Project Expenses					
HR Charges		18,78,267		7,98,118	
Consulting Charges		5,43,414		78,168	
COVID-19 Support expenses		53,14,131		2,53,034	
Transport Expenses		10,643		-	
Design Expenses		1,41,528	78,87,983	78,505	12,07,825
To Administrative Expenses					
Office Maintenance		2,187		43,382	
Staff Welfare		82,806		7,12,434	
Office Rent		2,28,000		6,82,000	
Telephone & Postage		5,453		4,096	
Travelling & Stationery		2,60,740		1,39,607	
Professional Tax		-	5,77,186	4,500	15,86,019
To Financial Charges			10,131		15,353
To Depreciation	C		19,635		16,448
To Surplus/(Deficit)			47,522		(13,05,225)
TOTAL			1,39,74,396		67,82,768

For CHITRIKA

 TREASURER


 SECRETARY

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

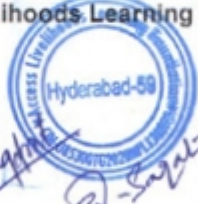
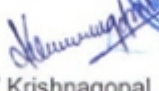

 B. KRISHNASWAMY
 PARTNER
 M.No.019096


Access Livelihoods Learning Foundation

Balance Sheet

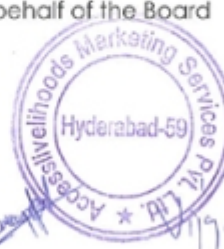
Access Livelihoods Learning Foundation Balance Sheet as at 31st March, 2021		
Particulars	Note	As at March 31, 2021 Rs
EQUITY AND LIABILITIES		
Shareholders' Funds		
(a) Share Capital	3	1,00,000
(b) Reserves & Surplus	4	3,56,675
Current Liabilities		
(a) Other Current Liabilities	5	4,61,311
(b) Short Term Provisions	6	1,89,290
Total		11,07,276
ASSETS		
Current Assets		
(a) Trade Receivables	7	8,18,180
(b) Short Term Loans & Advances	8	1,06,388
(c) Cash and Cash Equivalents	9	29,678
(d) Other Current Assets	10	1,53,030
Total		11,07,276
See Accompanying Notes forming part of the financial statements As per our Report of even date		
For Swamy and Seshadri Firm Regn Number: 003913S Chartered Accountants  S. Pavan Kumar Partner Membership Number: 242775 Place: Hyderabad Date: 6 NOV 2021  For and on behalf of the Board of Access Livelihoods Learning Foundation   G V Krishnagopal Director DIN : 00621727  Sarat Kumar Gorti Director DIN: 03465687		

P&L Statement

Access Livelihoods Learning Foundation		
Statement of Income & Expenditure for the period 30th January, 2020 to 31st March, 2021		
Particulars	Note	Period ended March 31, 2021 Rs.
Income		
Contributions	11	23,37,056
Other Income	12	5,795
Total Income		23,42,851
Expenses		
Other Expenses	13	19,86,176
Total Expenses		19,86,176
Surplus/(Deficit) before exceptional items/tax		3,56,675
Less: Exceptional items		-
Surplus/(Deficit) before tax		3,56,675
Less: Tax expense		
Deferred Tax		-
Current Tax		-
Surplus/(Deficit) after tax		3,56,675
See Accompanying Notes forming part of the financial statements		
As per our Report of even date		
For Swamy and Seshadri Firm Regn Number: 003913S Chartered Accountants  S Pavan Kumar Partner Membership Number: 242775 Place: Hyderabad Date: - 6 NOV 2021  For and on behalf of the Board of Access Livelihoods Learning Foundation   G V Krishnagopal Director DIN : 00621727  Sarat Kumar Gorti Director DIN: 03465687		

Access Livelihoods Marketing Services

Balance Sheet

ACCESSLIVELIHOODS MARKETING SERVICES PRIVATE LIMITED		
BALANCE SHEET AS AT 31 MARCH 2021		
(Amount in Rs.)		
Particulars	Note	As at 31.03.2021
I. EQUITY AND LIABILITIES		
(1) Shareholder's Funds		
(a) Share Capital	2	1,00,000
(b) Reserves and Surplus	3	(7,34,966)
(2) Current Liabilities		
(a) Short-Term Borrowings	4	15,27,471
(b) Other Current Liabilities	5	13,55,278
Total		22,47,783
II. ASSETS		
(1) Current Assets		
(a) Trade Receivables	6	21,55,130
(b) Cash and Cash Equivalents	7	71,860
(c) Short-Term Loans and Advances	8	20,793
Total		22,47,783
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	
 	  	
B.V. Suresh Kumar Partner M.No.212187	G.V. Krishnagopal Director DIN: 00621727	G. Vijaya Switha Director DIN: 08413147
Place : Secunderabad Date: 01-11-2021		

P&L Statement

ACCESSLIVELIHOODS MARKETING SERVICES PRIVATE LIMITED STATEMENT OF PROFIT AND LOSS FOR THE PERIOD ENDED 31ST MARCH 2021			
	Particulars	Note	For the period ended on 31.03.2021
I	Revenue from Operations	9	18,26,381
II	Other Income	10	23,960
III	Total Revenue (I+II)		18,50,341
IV	Expenses:		
	Employee Benefits Expense	11	17,09,032
	Finance Costs	12	61,565
	Other Expenses	13	8,14,710
	Total Expense (IV)		25,85,307
V	Profit/Loss Before Tax (III-IV)		(7,34,966)
VI	Tax Expense:		
	(1) Current Tax		-
	(2) Deferred Tax		-
VII	Profit/(Loss) for the Period (V - VI)		(7,34,966)
VIII	Earning per Equity Share: (F.V. of ₹ 10 /- each)		
	(1) Basic	14	(94.46)
	(2) Diluted	14	(94.46)
	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	
  B.V. Suresh Kumar Partner M.No.212187		  G.V. Krishnagopal Director DIN: 00621727	
Place : Secunderabad Date: 01-11-2021		 G. Vijaya Switha Director DIN: 08413147	

Access Livelihoods Development Finance

Balance Sheet

ACCESS LIVELIHOODS DEVELOPMENT FINANCE PRIVATE LIMITED			
Balance Sheet as at 31st March, 2021			
(Amount in Rupees)			
Particulars	Note	31.03.2021	31.03.2020
EQUITY AND LIABILITIES			
A. Shareholders' funds			
Share Capital	2	10,00,000	10,00,000
Reserves and Surplus	3	(18,62,716)	(11,09,321)
B. Current liabilities			
Short-term Borrowings	4	4,54,048	4,84,645
Other Current Liabilities	5	5,63,465	1,42,055
Short-term Provisions	6	-	11,436
		1,54,797	5,28,815
ASSETS			
A. Current assets			
Cash and Cash Equivalents	7	1,50,721	3,56,469
Short-term Loans and Advances	8	-	1,72,346
Other Current Assets	9	4,076	-
		1,54,797	5,28,815
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	
  B.V. Suresh Kumar Partner M.No.212187		  G V Krishnagopal Director DIN: 00621727	
Place : Hyderabad Date : 01-11-2021		 Sarat Kumar Gorli Director DIN: 03465687	

P&L Statement

ACCESS LIVELIHOODS DEVELOPMENT FINANCE PRIVATE LIMITED			
Statement of Profit and Loss for the year ended 31st March, 2021			
(Amount in Rupees)			
Particulars	Note	31.03.2021	31.03.2020
I. Revenue from operations	10	3,23,172	8,39,981
II. Other income	11	48,340	-
III. Total Revenue (I+II)		3,71,512	8,39,981
IV. Expenses			
Employee benefits expense	12	-	4,75,596
Finance Costs	13	54,486	
Other expenses	14	10,20,421	8,90,898
Total Expenses		10,74,907	13,66,494
V. Profit/(Loss) before tax (III-IV)		(7,03,395)	(5,26,513)
VI. Tax expense:			
Current tax		-	7,654
Deferred tax		-	-
Earlier year taxes		(50,000)	-
VII. Profit/(Loss) for the year (V - VI)		(7,53,395)	(5,34,167)
VIII. Earnings per equity share: (Face value of Rs.100/- each)			
Basic	15	(75.34)	(53.42)
Diluted	15	(75.34)	(53.42)
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



For and on behalf of the Board




G V Krishnagopal
Director
DIN: 00621727


Sarat Kumar Gorli
Director
DIN: 03465687

Place : Hyderabad
Date : 01-11-2021



Access Livelihoods Consulting India Ltd

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

reimagine@alcindia.org alcindia.org

