



LIVELIHOOD IMPACT PARTNERS

Ensuring small producers are 3 times more profitable.

Annual Report 2018-2019



About us:

Vrutti is a not for profit organization registered under the Karnataka State Societies Registration Act 1960. We have been in the social impact space for more than 23 years as part of the Catalyst Group and made a difference to the lives and livelihoods of over a million poor and marginalized individuals and households. We work through an ecosystem approach integrating and delivering end to end services that empower small producers and marginalized grow their way out of poverty and uncertainty and to be 3 times more profitable.

OUR VISION

Enhancing People's Wellbeing through Knowledge, Innovations and Transformative Actions.

OUR MISSION

Building Wealth and Resilience of Small Producers and Vulnerable Communities through Transformative Livelihoods Solutions.



Coverage



Vrutti engages with more than 12,80,00 farmers and 21,000 fisherfolk across 8 states of India.

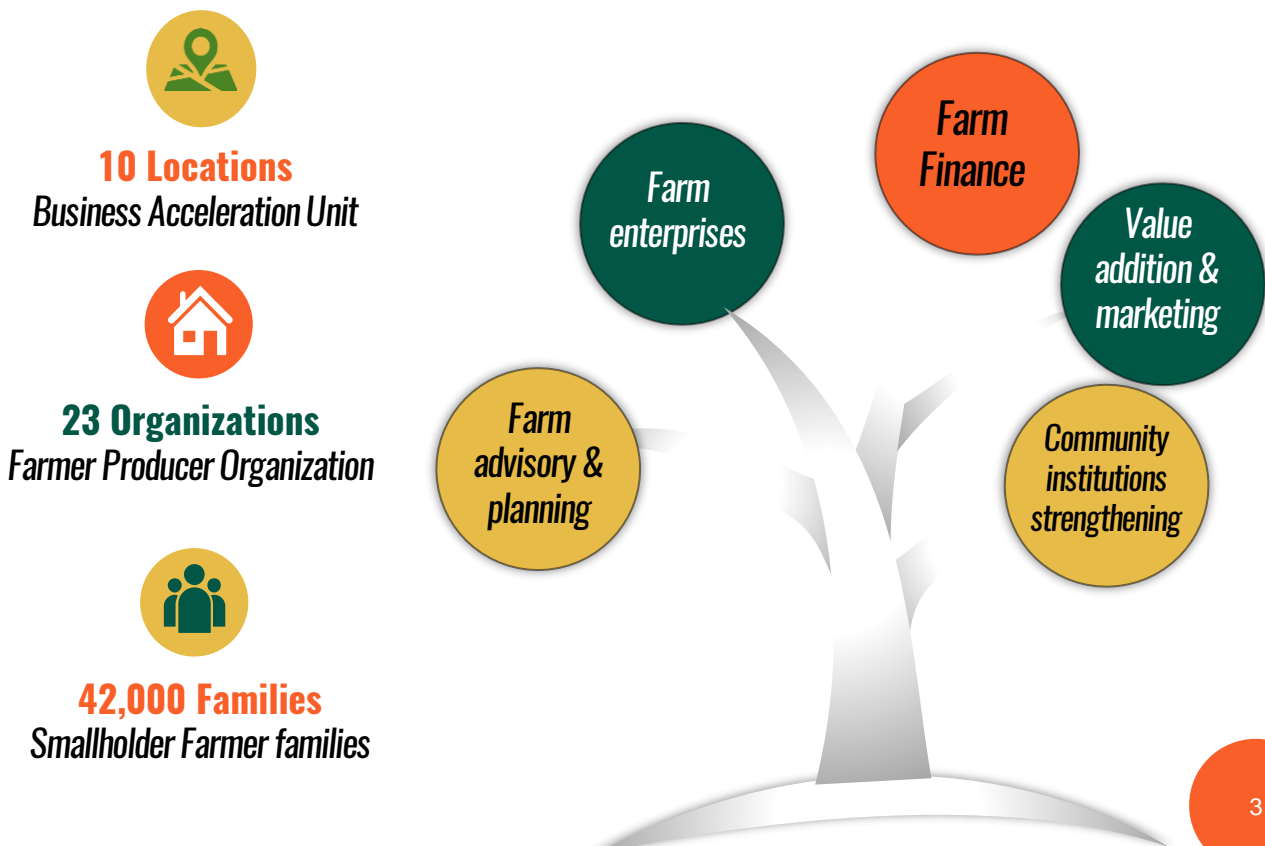
- Karnataka
- Tamilnadu
- Andrapradesh
- Telangana
- Kerala
- Maharashtra
- Madhya Pradesh
- Chhattisgarh

3Fold model

Our flagship programme, 3Fold is about building wealthy, resilient and responsible farmers – making them successful entrepreneurs and sustained job creators having their income increased by three times. It believes in the empowerment of farmers and their entrepreneurship orientation/potential and nudging the same to achieve the impact.

The 3Fold model is built on the key approach of promoting and facilitating an entrepreneurship-led ecosystem in agriculture, sustained through strong farmer producer institutions.

The model was initiated in 10 locations across 5 states covering 42000 farmers since January 2016. The 3Fold model aims at improving the resilience and wealth of smallholder farmers by at least 50% in these locations.





Progress of our model

25,636
Farmers

About **25,636** farmers were provided with at least one farm advisory services during the year across all the 10 BAU locations. Training programs have been conducted on various packages of practices covering from land preparation to post harvest techniques. Demonstrations and Farmer Field School have been conducted on cultivation practices of new varieties, techniques such as SRI, Zero tillage method, soil and water conservation practices. Demonstration also included preparation of organic bio inputs such as Vermicompost, Vermi wash, enriched farmyard manure, Panchagavya, Jeevamrutha to reduce the cost of production, improve productivity and protect soil health and environment.

Farm Advisory

322 new and 188 existing enterprises

were supported to diversify the livelihood resources of farmers across the BAUs through an additional income generation activity. Promotion and strengthening of enterprises have been initiated at Farmer, ABA, Group and FPO levels. The types of enterprises include Allied, Bio inputs, Market and value addition and Non-farm enterprises. The enterprises were provided support on identification and feasibility appraisal, technical and market linkages. Financial and credit linkage facilities were provided to promote and strengthen the enterprise units under the respective project funds in each of the BAUs. Credit linkages were also made through Syndicate bank under KCC, and other financial institutions enabling the farmers to transform as entrepreneurs.



**Farm
Enterprises**

Progress of our model



51.76 Crores
Crop loan & KCC
Benefited by
1487 Farmers

Progress of our model

90 SHGs
1.57 Crores
Credit



The key focus was to enhance the awareness on financial inclusion, linking individuals, SHGs, FIGs and FPOs with banks for credit support, credit facilitation through convergence for enterprise and business development activities. The BAUs have reached out to farmers on financial literacy highlighting the importance of opening bank accounts, health insurances, Kisan Credit Card (KCC) and its benefits. Linkages have been established with Syndicate Bank for KCC. Facilitation of farm financing has been done at farmer level, Group level and FPO level.

Farm Finance

Marketing & Value addition

The FPOs with support from the project have facilitated procurement and marketing of various commodities that include Paddy, Black gram, Redgram, Green Gram, Groundnut, Maize, Vegetables, flowers, Coconut, Coconut oil, Millet flour, Custard apple, Mushroom, Vermicompost, Bio pesticides, Poultry and Milk for 12,499 farmers. These initiatives have not only benefited the facilitating FPOs to make profits but also helped farmers to get an additional income through better price.



Progress of our model



Marketing

12499 Farmers

sold through various market channels

61.82 Crores

Turnover

**Farmer get
Profit of
20%**



Institution Development support

Progress of our model

The 3Fold model is built on the key approach of promoting and facilitating an entrepreneurship-led ecosystem in agriculture, sustained through strong farmer producer institutions. A total of 23 FPOs have been promoted across the BAU locations which remain instrumental in delivery of services to the farming community under the 3Fold model. The BAUs have undertaken various capacity building efforts to strengthen the farmer institutions and its leaders. Periodical training programs were conducted for BoDs and first level leaders to build their capacities on importance of governance, business plans and marketing, statutory compliance, PICAT, KCC, Share mobilization, financial literacy and management of FPOs. Systems are established in each FPO to track and monitor the business and also statutory compliance. The FPOs have been linked with various stakeholders such as KVKs, Govt. line departments, financial Institutions and market players for sustained support services on knowledge, programme leverage, credit linkage and market facilitation.

Projects

Sustainable improvements in the quality of lives

The JSW Steel partnered with Vrutti in July 2018 to implement the project for a period of three years till June 2021 for sustainable improvements in the quality of lives of 2000 families. The initiative covers 10 villages across 2 panchayats in and around JSW plant in Mecheri block of Salem District



Regular awareness meetings were conducted across the villages and farmers have been aggregated into Farmers Interest Groups (FIG). A total of 30 FIGs have been promoted and 22 of them are linked with banks for formal financial transactions. The Mecheri Farmer Producer Company Ltd. incorporated on 21st February 2019. The FPO presently has 600 shareholders with a paid-up share capital of Rs.6,00,000. Linkages have been established with various stakeholders towards the sustainability of the FPO.

Enabling Start-Ups through Value Chain Approach for Underutilized Crops of Arid Region

The project focuses on establishment of start-ups through value chain improvements for underutilized crops in Pudukkottai district with primary objectives of doubling farmers income which is the vision 2022 set to achieve, exploiting the advantages of probiotic and functional food market and achieving overall sustainability and rural empowerment through an economically viable business model. The project is being funded by the Department of Biotechnology (DBT) and implemented by Indian Institute of Food Processing Technology, Thanjavur (IIFPT) and Vrutti jointly for a period of three years from Jan 2019 to Jan 2022. The project focuses on Jackfruit, Cashew and Palm in the intervention clusters with the following objectives

- Establishing at least three women and youth managed food processing enterprises viable through credit linkages, capacity building, market linkages and handholding.
- Facilitate women Managed enterprises and Farmer Producer Companies to utilize infrastructure facilities available
- Develop good practices document, compiling the experiences, learning and success stories of the rural enterprises and disseminate through print and electronic publications.

Capacity Building to Dairy Farmers on Best Practices in Cattle and Feed Management

The **Creamline Dairy Products Ltd. (CDPL)** engaged with Vrutti to build the capacities of **1800 farmers** on best practices in cattle management and animal feed with an aim to increase the quality and productivity of milk. The project implementation covering 1800 farmers across 69 villages in 4 locations around CDPL Chilling Centres (CC) commences in October 2019. The program started with the identification of 7 Master trainers and continued with the baseline study during the initial stage. A total of **72 batches** of training were conducted during the implementation period which ended on 21st March 2019. A midline study and an Endline study were conducted after 15 and 45 days respectively from the beginning of each batch.



Capacity Building Support to 5 FPOs in Kalaburagi



Friends of Women's World Bank (**FWWB**) came forward to Improve capacities of BODs & Staff to run FPOs effectively and able to provide continued services to the members in Kalaburagi BAU. FWWB provided grant to Vrutti for building the capacities of FPO leaders and office bearers of 5 FPOs in Kalaburagi, Karnataka for a period of one year starting from June 2018 to September 2019. Training on Governance, basics of financial management and operational management for BoDs and key staff members were conducted since the inception of the capacity building program. Training on Producer Institution Capacity Assessment Tool (PICAT) was provided to Activators and CEOs of the producer companies. The following 5 FPOs covered under the program are **Bala Bheemasena, Kagina, Krishikabandhu, Nisarga and Rohini.**

Swetadhar

IDFC Foundation in association with Vrutti initiated a program in Pipariya and bankhedi blocks of Hoshangabad District in Madhya Pradesh to provide **Artificial insemination, feed, credit and Management service at doorstep of dairy farmers.** The five years engagement started in May 2018 and will continue to serve the community till 2023.



Two Dairy Vikas Kendras (DVK) have been established and services are provided through these centres. Each DVK covers 5000 cattle population and services are being provided by Gram Sakhis and each gram Sakhi caters 100 households or one village in the cluster. A total of 65 Swetadhara groups have been promoted till now. Under these two DVKs 8 cattle breeding centres have been promoted. Since the inception of the project a total of 455 training and meetings were conducted to the benefit of 10373 livestock owners. Animal camps are being conducted at regular intervals and 494 animals benefited in 64 camps till now. A total of 2817 Artificial Inseminations (AI) are done and 862 Confirm Pregnancy (CP) are reported.

Better Cotton Initiative

Vrutti in association with Ginners initiated collaborative engagement for Better Cotton Initiative (BCI) in Chhindwara district of Madhya Pradesh. Vrutti partnered with Kailash Industries and Paliwal Ginning and pressing factory to promote Better Cotton Initiative System among cotton growing smallholder Farmers in Chhindwara. The 10 months program started in June 2018 covering Sausar and Pandhurna clusters. Formation of groups among the cotton growers was done and a baseline survey conducted to assess the opportunities. Training on BCSS and cotton agronomic aspects, decent work aspects were conducted during the period. Women and workers were also provided training for their betterment. Procurement of cotton was initiated and completed successfully during the intervention period.

Holistic Rural Development Program

HDFC partnered with Vrutti to implement its Holistic Rural Development Program (HRDP) under its CSR initiatives in Pipariya of Hoshangabad District in Madhya Pradesh. The objective is to create economic resilience in 8 villages by reducing vulnerability and enhancing means livelihood by improving farming practices of both agricultural and livestock and promoting self-employment. The program started in 2017 and covered 2906 beneficiaries across 8 villages in Pipariya block.

44 EG/FIG have been promoted and 27 SHGs are being supported. Training, demonstrations and exposures were conducted on farming, animal husbandry and micro irrigation. Kitchen garden, nurseries, Vermi beds and Azola cultivation were promoted. Rainwater harvesting structures were established and hand pumps were renovated. The farmers benefited with distribution of sprinkler pipe sets, water wheels, solar lamps, biomass chulhas. Health camps were conducted and health kits distributed to the beneficiaries. Toilets have been renovated and training conducted for adolescent girls across the intervention villages.



Health & Wealth of Farmer families

Vrutti has been implementing its flagship programme, the 3fold model jointly with Green Foundation in Kanakapura BAU since 2016. Presently, Swasti's 'Invest for Wellness (i4We)' model is layered into the 3fold model to improve the health and well being of 1500 farmers and their families. The 3Fold model combined with the 'i4we' model forms a framework for targeting the improvement of both livelihood and health. Together, the partnership offers farmers and their families the wealth (3-fold income) with the health component layered on the livelihood interventions and strategies.



Vrutti Livelihood Impact Finance Enabler



Enabler

This Enabler provide access to a range of institutional financial services (Savings, Pensions, Insurance, Credit & Remittance) that are affordable to individuals (farmers, entrepreneurs, other marginalized communities) and community organisations (JLGs, FIGs, SHGs, FPOs, Enterprise Groups, etc) to promote sustainable livelihoods leading to improved well-being. Vrutti will be an Enabler and will not be a Provider of financial services.

6.64 Crores
benefited
1709 Farmers

Finance Enabler

Kisan Credit Card (KCC) program supported by Syndicate Bank which was initiated in Bagepalli and Chhindwara BAU locations during 2017.

The Bagepalli BAU provided KCC loans worth of Rs. 5.74 crores to the benefit of 1409 farmers.

In Chhindwara, 299 farmers were benefited to a worth of Rs.85 lakhs. Due to lack of support from the bank and the organisation decision to withdraw from the cluster as well necessitated the closure of the KCC program.

SHG Lending with Sanghamitra Finance

Credit linkages have been established for SHGs in Kalaburagi and Kanakapura BAUs towards enterprise promotion. A total of 48 FIGs in Kalaburagi and 15 in Kanakapura were facilitated to the worth of Rs.93.78 lakhs and 45.95 respectively.

Support to FPOs on access to credit & other services

Market Risk Fund

Krishikabandhu FPCL, Gulbarga became the first FPO to get enrolled for Vrutti's Market Risk Fund facility.

Livestock Loans to FPOs

Partnership with FWWB for providing livestock loans for farmers through FPO has been established. Pilot initiative will start in 3 FPOs in Pudukkottai BAU from April 2019 with each FPO will receive a credit of RS.10.50 lakhs.

Rose Malar Multi State Cooperative

Vrutti along with other Catalyst Group Organisations will be working with Rose Malar Multi State Cooperative (MSC) for providing financial services to our communities. Agreement in principle is in place for establishing branches of Rose Malar MSC in our working areas.



FISHMARC

FishMARC, the division of Vrutti, has extensive contacts with fishing community groups & organisations in the three project locations. It also has prior relationships with other NGOs which work with the fishing community in these locations.

FISHMARC

Capacity Building on Coastal Regulation Zone

This year 3 workshops on capacity building organized for traditional panchayat leaders on Coastal Regulation Zone (CRZ). Database on 2500 women fish vendors is under compilation to map fish vending activities. Tamil translation of the SDGs (17 goals and 169 targets).

Developing Operational Manual for Fish Marketing Societies

The IFAD PTSLP project in TN had invited Vrutti to develop an operational manual for the fish marketing societies and federations under SIFFS. The work started in September 2018 and two teams undertook a weeklong field visit in Kanyakumari and Nagai districts and compiled information. The work could not be completed as planned due to the Gaja Cyclone. An extension of time has been provided by IFAD.

Livelihood plight of migration fishermen

A Study on migration of fish workers in Kanyakumari and Cuddalore Districts of TN, was undertaken in collaboration with University of East Anglia. The study results were presented in October 2018. Gaps in the information collection on the All-India mapping of fishermen migration was completed. A Short documentary film on the Irula (tribal) fishermen of Killai village in Cuddalore district to highlight their livelihood plight was produced based on the study findings.

Fish4Food - Low value fish became fish meal

Phase I of the three years project completed. The dangers of converting low value fish meant for the poor into fish meal was seen as an important issue. In phase 2 of the project Fish MARC will take up some development activities among fish vending women of Chennai and Nagai to improve their livelihoods.

Livelihood enhancement of fish vending women in Mumbai, Chennai and Trivandrum

Ford Foundation has sanctioned Rs. 2 crore project for three years to support fish vending women in Mumbai, Chennai and Trivandrum. Preliminary planning meetings were held in these locations with local partners to develop detailed plans for implementation.



V-EMPOWER

The opportunity to focus specifically on women entrepreneurs as a group for livelihoods promotion was realised through Walmart's Women Enterprise Development Programme (WEDP). Now the Impact Model is called V-EMPOWER

V-Empower provides capacity building, mentoring and networking services to WoB and currently working with **94 Women Entrepreneurs** in the cities of **Delhi, Bangalore** and **Hyderabad**. Facilitation of financial linkages was achieved to 1st batch WOB members. Two WOB members are connected to the bigger Markets through IDOBR. New start ups training programs were organized on the Women enterprise development. Background information on Government Schemes compiled for help desk for women entrepreneurs in Karnataka and Tamil Nadu.

Platform for Inclusive Entrepreneurship



Platform for Inclusive Entrepreneurship (PIE) is a producer-centric digital platform, a transformative systemic solution being built on the Societal Platform approach to improve the incomes (3-10 times) and resilience of small producers; helping them to access all key services in their livelihood journey. The initiative is in progress with substantial traction on the field by a collaboration of three passionate partners Vrutti, Mindtree and Industree with complementary skills (farmers, artisans, technology) building on the livelihoods models of partners





Vrutti - Rebranding

- ❑ From being a 'livelihood resource centre' the organization has evolved to be a 'livelihood impact partners' - much more than a place where resources are available to being a partner who does what it takes to achieve impacts
- ❑ The evolution of the organization - in multiple ways - is reflected in the way the brand and the logo is now defined and depicted
- ❑ The role that Vrutti Livelihood Impact Partners plays is unique - we have the capability and capacity to lead, collaborate, support or implement interventions that make a small producer be more relevant and competitive (in relation to large producers)
- ❑ Our journey continues, with a new beginning; Vrutti Livelihood Impact Partners will continue to work with small producers to ensure that the promise of enabling them to be 3 times more profitable becomes a reality
- ❑ As part of Vrutti Rebranding, Vrutti's new logo was introduced to the external world on 15th Jan, 2019 the auspicious day of 'Pongal'

On November 16, 2018

the Cauvery delta districts of Tamil Nadu-Nagapattinam, Pudukottai, Thanjavur and Thiruvavur - were caught in the destructive pathway of the cyclone 'Gaja', the worst cyclone to hit the region in the past 25 years. The cyclonic storm paralyzed the normal life of millions of people and caused heavy damage to agriculture and infrastructure of the region. Lakhs of people were affected and thousands of victims in desperate need of relief supplies.

Vrutti has been working with 2,500 farming families in Pudukkottai and covering 15500 fisherfolk community through Fishermen Federation in Nagapattinam in addition to the 1398 Special Community members (Women in sex work) through Community Organisation In Thanjavur district. Most of the Families that we were engaged with were severely affected by the cyclone, losing most of their possessions and struggling to meet their basic needs of food and water.



Relief

Vrutti swung into action immediately with a senior team reaching Pudukottai on 21 November 2018 to assess the damage and plan for immediate relief. The team developed a package of materials to be supplied to affected households that would take care of upto 15-20 days of their needs. This package included food staples, toiletries and sanitary products, and other essentials like bed sheets, umbrellas and pots at a cost of Rs. 2,100 per package. The packages were provided to the most affected farmers, fishermen and special communities households with the support of volunteers in Madurai for procurement and transportation of relief packages to the affected locations. Vrutti mobilized support from donors and volunteers towards relief materials for all the 3 locations.

With relief provided and communities returned back on their feet to secure their basic necessities, Vrutti has now shifted the focus to 'Building Back Better' through rehabilitation and long term development measures.

31.87 Lakhs
Relief Materials
1535
Families

Our Sincere thanks to

Edelgive Foundation

Goonj

FWWB

Thaipurachi Iyakkam,

Mr.Somasundaram,

Local Volunteers

Relief Work in response to "GAJA" Cyclone

FPO Enterprise: Banana Fibre Basket Making

On November 16, 2018 the Cauvery delta districts of Tamil Nadu- Nagapattinam, Pudukkottai, Thanjavur and Thiruvavur - were caught in the destructive pathway of the cyclone 'Gaja', the worst cyclone to hit the region in the past 25 years. As the Gaja Cyclone devastated the coastal districts the 3 FPO clusters in the Pudukkottai BAU were among the severely affected zones. The smallholder farmers and the landless lost their crops, animal husbandry, houses and their belongings and were totally shattered. Vrutti swung into action immediately and provided the much needed relief support to the farming community.

As a rehabilitation measure to provide regular income to the women in the post cyclone scenario Vrutti joined hands with Bangalore GreenKraft (BGK) to facilitate regular income sources for the women from the affected households. The BGK provided 3 day skill training for 27 women in Madurai on Basket making out of Banana barks. Apart from the training support BGK agreed to provide raw materials and procure the finished goods for marketing.

On sensing the immediate opportunity to generate regular income for the women shareholders The Ambuliaaru APCL and the Mukkanicholai APCL decided and started the basket making units in December 2018 and January 2019 respectively. As agreed the BGK supported the enterprise with supply of raw materials and procurement of finished goods on conducting quality checks at regular intervals. The FPOs have invested to start the enterprises and continue to pay wages to the women on a weekly basis. The women are able to earn a minimum of Rs.200 and above per day based on their performance.

Overall this initiative at the FPO level provided an average **monthly income of Rs. 5200/- for the 39 women** and the FPOs are also benefited with a profit for their sustainability. The women shareholders of the FPOs feel benefitted and **secured at the time of distress due to the Gaja cyclone.**





Rejuvenation of Penuamale pond

Penuamale Village had been facing the problem of water scarcity. There was a lake which was completely closed and filled with waste plants & bushes. During Feb-2019, as a water conservation activity, the project team rejuvenated the pond covering 1.5 acres (removal of bushes, desilting, deepening) and revived with a storage capacity of 10,00,000 litres. Total Investment made for the pond rejuvenation was Rs.2.3 lakhs by the project.

Now the pond is filled with water to its full capacity and it would help at least 50 farmers covering 75 acres for at least 1 crop season. Additionally 10 borewells in that region have been recharged.



My annual income has increased to Rs.60,000 in 2 crop cycles and intends to do more vegetable cultivation and started doing more diversified activities for the betterment of my livelihoods

Farshu Ram Komara's Story

I am a smallholder farmer of Tarasgaon village and has 3 acres of land as a source of his livelihood. The farming activities failed to support the farmer due to poor yield and high cost of cultivation and thus the family used to get engaged in daily wages for their income. The whole family was put to many hardships with an average annual income of Rs.15000. I attended the awareness meetings conducted by the Vrutti and become a member in the Self Help Group under the 3-Fold activities.

The ABA (Agri Business Accelerator) offered me the farm advisory and introduced the concept of SRI (System of Rice Intensification) method of paddy cultivation. I understand the benefits of adopting the SRI technique and I ventured into adoption of SRI method of cultivation for paddy cultivation in 1 acre.

The ABA established the linkage with the department of agriculture and facilitated the bore well and installation of solar pump at free of cost to the farmer under the government scheme

Adoption of this new technique has reduced the cost of land preparation and irrigation which ultimately resulted in reduced cost of cultivation by Rs.1140 as compared to the regular cultivation method. The SRI technique has doubled the yield and gained an additional yield of 15 quintals as compared to my traditional method of cultivation practices. The total increase in yield has fetched an additional income of Rs. 24390 and Rs. 1140 by means of reduction in cost of cultivation.

In the post-harvest scenario I got awareness on crop rotation with the available water resources to generate more income. The ABA encouraged me to venture into vegetable cultivation and provided the handholding support from land preparation to market linkage for the different vegetables (Brinjal, Pumpkin, Tomato, Cowpea, Bottle gourd, Chilli and leafy vegetables). On successful harvest of each i was able to sell my produce profitably through different sources.

Financial status

Vrutti

No.25, 2nd floor, AECS Layout, Ashwathnagar, Bangalore - 560094

Notes forming part of Consolidated Income & Expenditure Account

| | (Amt in ₹) | |
|--|---------------------|---------------------|
| | 31-03-2019 | 31-03-2018 |
| Income | | |
| Note 8 | | |
| Grant Income - FCRA | | |
| Network Engagement & Support | 87,03,388 | 9,89,894 |
| Enterprise Development & Employment Generation | - | 3,41,407 |
| Financial Inclusion & Social Protection | 6,88,001 | 1,04,16,132 |
| Agriculture Extention Activities | 18,29,691 | 4,25,763 |
| Studies Reserach and Training | 2,83,64,613 | 1,45,62,758 |
| Water Management | | |
| Fisheries Extension Activities | 13,45,903 | |
| Interest Income | 3,47,264 | 2,05,898 |
| Other Income | 5,53,948 | 4,81,384 |
| Grant Income - Local Account | | |
| Enterprise Development & Employment Generation | | |
| Financial Inclusion & Social Protection | | |
| Agriculture Extention Activities | 7,89,08,252 | 6,74,55,380 |
| Studies Reserach and Training | 37,37,459 | 71,67,279 |
| Interest Income | 4,88,336 | 7,58,176 |
| Other Income | 42,73,342 | 2,97,057 |
| Donations | 14,04,739 | |
| | 13,06,44,936 | 10,31,01,128 |
| Expenses | | |
| Note 9 | | |
| Grant Expenses - FCRA | | |
| Network - Engagement and Support | 86,35,000 | 7,31,958 |
| Enterprise Development and Employment Generation | - | 6,83,141 |
| Financial Inclusion and Social Protection | 6,26,000 | 94,68,610 |
| Agriculture Extention Activities | 18,29,691 | 4,25,763 |
| Studies Reserach and Training | 2,58,98,007 | 1,32,90,998 |
| Fisheries Extension Activities | 12,22,330 | |
| Gaja Cyclone Relief Expenses | 14,07,500 | |
| Grant Expenses -Local Account | | |
| Studies Reserach and Training | 39,16,671 | 86,51,564 |
| Agriculture Extention Activities | 7,60,35,695 | 5,66,69,265 |
| Health and Livelihoods Implementation | 1,36,000 | 1,06,585 |
| | 11,97,06,894 | 9,00,27,884 |



Financial status

Vrutti

No.25, 2nd floor, AECS Layout, Ashwathnagar, Bangalore - 560094

Notes forming part of Consolidated Income & Expenditure Account

| | | (Amt in ₹) | |
|---|------------------|------------------|------------|
| Administrative Expenses - FCRA | | 31-03-2019 | 31-03-2018 |
| Note 10 | | | |
| Office Rent | 12,600 | - | |
| Audit Fees | 64,900 | 1,11,312 | |
| FCRA Renewal Charges | 16,713 | 17,700 | |
| Office Maintenance | 2,89,100 | 3,86,799 | |
| Printing & stationary | 13,158 | 198 | |
| Local Travel expenses | 24,920 | 1,07,095 | |
| Bank & Finance charges | 9,149 | 12,268 | |
| Communication charges | 60,460 | 46,281 | |
| Write back of Interest Receivable | | 9,16,761 | |
| Write back of sundry receivables | 2,07,833 | | |
| Business Development expenses | | 30,070 | |
| Reparis & Maintenance | 2,962 | - | |
| Professional fees | 3,47,512 | 10,03,890 | |
| Other Expenses | 1,01,520 | 1,06,200 | |
| Exchange loss | | - | |
| Computer Maintenance | | 79,060 | |
| Society filing fees | 34,930 | 30,213 | |
| | 11,85,757 | 28,47,847 | |
| Administrative Expenses - Local Account | | 31-03-2019 | 31-03-2018 |
| Note 10 | | | |
| Audit fees | 64,900 | 1,30,980 | |
| Bank Service Charges | 20,505 | 4,608 | |
| Communication expenses | 4,01,712 | 2,22,721 | |
| Admin Support Expenses | 7,63,648 | 8,97,773 | |
| Office Rent | 8,91,715 | 5,21,568 | |
| Membership Fees | 42,807 | 5,609 | |
| Interest on Vehicle Loan | 17,705 | 45,144 | |
| Printing and Stationery | 64,737 | 1,65,886 | |
| Professional Fees | 6,39,223 | 21,33,110 | |
| Rates & Taxes | 76,337 | 58,914 | |
| Society Registration Renewal Fees | 93,812 | 76,625 | |
| Travel & Conveyance | 77,446 | 7,66,942 | |
| Meeting Expenses | 4,821 | 1,78,586 | |
| | 31,59,368 | 52,08,466 | |
| Total of Administrative Expenses | 43,45,125 | 80,56,313 | |



Financial status

Vrutti

No.25, 2nd floor, AECS Layout, Ashwathnagar, Bangalore - 560094
Notes forming part of Consolidated Income & Expenditure Account

(Amt in ₹)

| Expenses on employment - FCRA | 31-03-2019 | 31-03-2018 |
|--|------------------|------------------|
| Note 11 | | |
| Salaries | 26,24,171 | 32,86,553 |
| Staff Welfare | | 20,997 |
| Insurance | 16,789 | 9,000 |
| | <u>26,40,960</u> | <u>33,16,550</u> |
| Expenses on employment - Local Account | 31-03-2019 | 31-03-2018 |
| Note 11 | | |
| Salary | 18,11,665 | 57,95,022 |
| Staff Welfare Expenses | 2,21,573 | 2,11,248 |
| Insurance Cost | 56,971 | 1,143 |
| | <u>20,90,209</u> | <u>60,07,413</u> |
| Total of Expenses on Employment | <u>47,31,169</u> | <u>93,23,963</u> |



VRUTTI

No.252nd floor AECS Layout Ashwathnagar Bangalore - 560094
Receipts & Payments Account for the year ended 31st March 2019-Consolidated

(Amt in ₹)

| Particulars | 2018-19 | 2017-18 |
|--|---------------------|---------------------|
| Opening Balance: | | |
| Cash on Hand | | 71,328 |
| Cash at Bank | 4,42,01,804 | 2,07,46,302 |
| Fixed Deposits | 50,09,810 | 1,50,04,728 |
| | <u>4,92,11,614</u> | <u>3,58,22,358</u> |
| Add: Receipts | | |
| Donations & Grants | 9,52,51,893 | 12,87,76,873 |
| Other Receipts | 62,32,029 | 7,78,441 |
| Movement of Assets | | |
| Interest | 8,35,600 | 9,64,074 |
| | <u>10,23,19,522</u> | <u>13,05,19,388</u> |
| Less: Payments | | |
| Change in Current Assets Loan and Advances | (97,49,644) | 84,58,918 |
| Change in Current Liabilities and Provisions | (45,04,019) | 10,01,141 |
| Purchase of fixed assets | 59,974 | 2,61,910 |
| Expenses for the year and other utilities | 12,87,83,186 | 10,74,08,163 |
| | <u>11,45,89,497</u> | <u>11,71,30,132</u> |
| Closing Balance(A+B+C) | <u>3,69,41,639</u> | <u>4,92,11,614</u> |
| Cash on Hand | | |
| Cash at Bank | 3,69,41,639 | 4,42,01,804 |
| Fixed Deposits | - | 50,09,810 |
| | <u>3,69,41,639</u> | <u>4,92,11,614</u> |

For Vrutti

Dr. C. Vijayalakshmi
Chairperson

Pranesh Kumar Gupta
Secretary



Balakrishnan.S
Treasurer

As per our report of
even date annexed
For R V K S And Associates
Chartered Accountants
Firm No.008572S

R.Mohan
Partner
M No.203911



Date: 21/09/19
Place: Bangalore



Ensuring small producers are 3 times more profitable.

Office Address:

Vrutti Livelihood Impact Partners

Raghavendra Nilaya, 25, 2nd Floor, 1st Main Rd, AECS
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