

VILLAGE DEVELOPMENT CENTRE - VDC

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Annual Report – 2014 - 2015

Introduction:

Since its inception in 1984, VDC has been mobilising and involving thousands of poor and making them aware, bringing them together, motivating to get empowered. We have succeeded in our endeavours through our planned interventions. Indeed, VDC is a catchy word for many households in the project area. VDC works with children, women, unorganised labourers, small and marginal farmers, landless agricultural labourers, persons with HIV/AIDS, people with different abilities, elders, tribal, widows and destitute women and greeting its partners whose cooperation is lot in its endeavour for the underprivileged and marginalised. We have long-standing association and constructive relationship with our partner communities.

Legal Entity:

- VDC is registered as a Society under Tamilnadu Societies Registration Act 1975 vide registration number 94/1984 dated 29th December 1984.
- VDC is registered with Income Tax Department under Section 12A No: C. No. 2039 (167) TNV / 94-95 dated 30.11.95,
- All contributions to VDC are exempt Tax under Section 80(G) of Income Tax Act 1961. No: C. No. 6162E (107)/2007-08/CIT –I / TRY dated 19.08.2008
- VDC's Income Tax Permanent Account AAA TV0152C
- VDC Registered with Home Ministry, GoI, with No: 076040142 dated 14th October 1992.

Vision:

“Establishment of sustainable social order with equality and justice by protecting basic human rights through lawful means and eco friendly people's participation”

Project Area:

Country : India

State : Tamilnadu,

District : Tamilnadu,

Blocks : Mannachanallur, Musiri, Turaiyur, Lalgudi, Thottiam and T. Pet blocks.

Activities, Achievements and Impact:

1. Rural Artisans Social Security Development Programme:

VDC implemented “Socio, Economic Empowerment of Rural Artisans (Artificial Gem Workers) Project” from 1995 to 2009 with partnership of *Trocaire, Ireland*. Through the project we have promoted community based organisations for the Artificial Gem Polishing workers and other rural artisans and ensured their social security rights. We helped them to enrol and access the social security scheme benefits from the “Tamilnadu Manual Workers Social Security Scheme”. Rural peripheral workers are benefiting through this scheme.

2. Women Empowerment Programme:

2.1. SHPI – Promotion of Women Self Help Groups:

NABARD Financial Services Ltd, Banagalore a subsidy wing of NABARD sanctioned a project to promote 50 women self help groups (SHG) in Tiruchirappalli district. Under this project, VDC has promoted 15 women self help groups in Manachanallur block. The Animator and Representatives were given training on SHG Management. Further we have organised the village level training to the newly formed women groups at village level.

2.2. Micro Credit for Income Generation Activities (IGP) - RMK:

With the support of *Rastriya Mahila Kosh - RMK*, a wing of Women and Child Department, Government of India undertaking, VDC supported micro credit to women SHG to establish their micro enterprises for self-employment and income generation. Through RMK revolving loan scheme, we have supported 23 women groups for their IGP activities. The supported women established their own trades like petty shop, house hold utensils renting for functions, mini hotels, cattle farm, milk vending, readymade garments, artificial gem polishing, tailoring, hollow block production, vegetable vending, education and agricultural development activities. It was remarkable that majority of the women who undertake loans are utilized for their livelihood development and repaid the loan promptly. We honour and respect every woman for their proper utilization of loans and repayment. We trained them on

It is important that the women group members should equip with knowledge and skills on SHG management continuously. So, we have organised training on SHG management on 15th May 2015, 21st September 2014 and 13th October 2014 at Manachanallur. In each training programme average 35 women were participated. The training input was;

- ✓ Basic Concept of Women Self-Help Groups,
- ✓ Importance of Savings and Credit activities,
- ✓ Roles and responsibilities of group members,
- ✓ Internal lending, recovery, Accounting and Book Keeping
- ✓ Writing the records of SHGs
- ✓ Conflict resolution methods,
- ✓ Insurance and social security rights,

- ✓ Bank account opening system & Bank linkages,
- ✓ Approaching the government departments for welfare schemes,
- ✓ Financial literacy,
- ✓ Skills in identifying the income generation trades,

This training programme helped the group leaders to maintain their group records on their own and to avail Government Schemes.

Further, we have organised skill training on artificial jewel making for the women group members on 22nd and 23rd February 2015 at our office, Manachanallur in which 23 women were participated. Mrs.T. Lilly Prabha, Homely Beauty Clinic & Craft Centre, Mannachanallur gave the training for the whole training period. She trained the women on making Single stone with spring, Neck wears, ear rings, Kolusu, hand wears, ear wears and bracelet. After the training, the trainees are making the ornaments and selling locally at micro level. Further we have celebrated the Women's Day at Manachanallur on 15th March 2015 in which 150 women were participated. It was mass gathering of SHG women to build rapport among themselves and share their achievements.

2.3. Income Generation – Direct Credit to SHGs by NABFINS:

VDC is a Business Correspondent (BC) in NABARD Financial Services Ltd (NABFINS), Banagalore a subsidy wing of NABARD, Government of India. They are providing micro credit directly to the women groups promoted by VDC. During the reporting period, NABFINS supported micro credit to 58 women self groups worth Rs. 1.66 crore through their regular group rating process. The women groups are utilizing the loan amount promptly and repaying the loan amount in time. Thanks to NABFINS for their support to women groups for their economic empowerment.

To avail the credit from NABFINS, the groups should function properly. Then only they can able to avail credit from the Banks and NABFINS. To equip the women group leaders and members, we have organised SHG management training. We organised this training at Kalpalayam on 23rd May 2014 in which 32 women were participated and we organised on 24th and 25th February 2015 at Irungalur and Purathakudi respectively. This training helped them to improve their skill in book keeping.

3. Joint Liability Groups (JLG):

NABARD sanctioned a project to promote 50 Joint Liability Groups in the project area. VDC identified the beneficiaries and discussed with them on various income generation opportunities. It formed 13 JLGs each consisting of 5 to 7 members both for men and women. The beneficiaries selected cow rearing, goat rearing, petty shops, mini hotels and agricultural activities for promotion of their income. Bank of Baroda, Manachanallur Branch kindly agreed to extend its financial support to the JLGs.

4. Children Empowerment Programme:

4.1. Child Labour Special Schools:

Since 1995, VDC has been working for the elimination of child labour in the project area. Every year we have undertaken a survey and identify the new dropout

children and admitted them in our special school. It continues the Special Schools for the Child Labourers in Sirugambur village, under the National Child Labour Elimination Programme (NCLP) with the Support of the CHEERS, Collector's office, Tiruchirappalli headed by the District Collector. During the reporting period 25 child labourers were enrolled in our special school and 12 children were mainstreamed.

The children in the special schools were given mid-day meals, school books and monthly stipend Rs. 150/- per student by the project. We are regularly organizing health screening camps with support of the Primary Health Centre, Sirugambur. The children those who are need further medical support are referred to the Government Hospital, Trichy. We are also organizing quarterly meeting for parents' and counseling them for enrolment of their children in regular schools. Further we have organized special events, games for the children.

4.2. Children Clubs:

VDC organised 30 Children Clubs with 800 children in the project area. We have organised leadership training, learning skills trainings, cultural trainings for the children at village level. The children clubs meet once in three months and discussed their education, health, sanitation and environmental development of their villages. There is no any grant for this project and so we need financial support to continue the project.

4.3. Food and nutrition support for MR Child:

Mr. Lakshmi Narayanan is working in Singapore, sponsored for food and nutrition support for a MR Child for a period of six months. VDC provide the fund to Master. Shree Yaswanth Sheshathiree, a 7 years old boy residing at Kumaran Nagar, Trichy. This project was completed in September 2014.

5. Tribal Development Programme:

We are working with the tribal community in Pachamalai Hills, Tiruchirappalli and Salem districts. We have organised village level meeting to promote their livelihoods in the area through tree plantation, promotion of minor millets and promotion of children education. The discussion is going on. We are also working with the tribal in the plain area at Manachanallur and Thirupanjeeli villages among *Malaikuravar* community. VRDP, Salem is supporting for this project under the coalition of "Tribal Association for Fifth Schedule Campaign - TAFSC".

Further we have established contacts with *Narikuravar* a nomadic tribe community at Pitchandarkovil to enhance their skills in artificial jewel making, children education, and health and sanitation aspects. They erect temporary tents on temple lands and living their more than 40 years. VDC is trying to find resources to provide shelter for 60 families, education for children and skills to women & youth.

6. Micro Insurance for the Rural Artisans:

Many of our women group members are working in peripheral sector and it is risky one. So, they need social security for their live. We enrolled 148 women under ABJY insurance scheme of LIC.

7. Field work training for social work students:

VDC is adopting the college students those who are studying Social Work. During the reporting period 4 students from Holy Cross College and Srimad Andavan College, Tiruchirappalli were trained on community development programmes. They learned the skills in organizational systems, community development programmes, group work, case study etc.

8. Networking Activities:

VDC have membership with the following credible networks and supported for the common action programme for the community development.

Coalition for Climate Justice	- CCJ
Tribal Association for Fifth Schedule Initiatives	- TAFSI
Tamil Nadu Coalition Post 2015	- TNCP - 2015
Campaign Against Child Labour	- CACL
Credibility Alliance	- CA

9. National and International Travel:

There is no any national and international travel by the board members, staff and volunteers of VDC.

10. VDC Board Meetings:

- The minutes of the meetings are recorded, read, approved and circulated to all the board members.
- The board approved the programmes, budget, annual activity report and audited financial statements of accounts.
- No remuneration or salary is paid to the board members. TA and DA paid for their participation in the board meetings.
- The Secretary of the VDC is appointed as the Project Director of VDC and paid monthly Rs. 6,500 as consolidated travel to visit the working villages, monitoring SHGS, monitoring the Credit programme, documentation work in the organisation and financial mobilization for the organisation.

11. Honorarium & benefits to staff

Rs. Per month	Male	Female	Total
Less than Rs. 3,000	0	2	2
Rs. 3,000 – Rs 6,000	0	3	3
Rs. 6,000 – Rs 9,000	0	1	1
Total	06	6	6

Highest Honorarium Paid Rs. 8000. Lowest Honorarium paid Rs. 1000.

12. Auditor:

Mr. S. Kalaimani, Chartered Accountant (M. N. 019199), Tiruchirappalli has been appointed as Auditor for the period 2012 to 2015. The accounts of our organisation are constructed on “Cash Basis”.

13. Our Bankers:

Bank of Baroda & State Bank of India, Mannachanallur, Canara Bank, Thirupanjeeli and ICICI Bank, Trichy

14. Our Partners:

We acknowledge our partners, Water for Humanity Fund-USA, Trocarie-Ireland, VRDP-Salem, NABFINS-Bangalore, NABARD, Tiruchirappalli, Mr. Lakshmi Narayanan-Singapore, RMK-New Delhi, PEACE Trust-Dindugal, Canara Bank, Thirupanjeeli, Bank of Baroda, Manachanallur and Cheers-Tiruchirappalli for their kind support.

Conclusion:

We express our sincere thanks to our board members, donors, networks, NGOs, Government Officials, CBOs for their priceless support. We expect the same in coming years too.

Place : Mannachanallur

Signature

Date : 30.06.2015

(K.R.Raju, Secretary, VDC)

Balance Sheet of VDC for the Year 2014-2015			
Receipts		Payments	
Opening Balance	35204.67	By Salaries, Travel & Benefits	386000
To Government Grant	450807	By Programme Expenditure	346711
To Foreign Grants	66456	By Interest & Loan Repayment	1110500
To Local Grants	28310	By Loan to Women SHG	3625000
To Interest and Loans	4967583	By Office Support	31233
To Bank Interest	422	By Closing Balances	49338.67
Total	55,48,782.67	Total	55,48,782.67
Expenditure		Income	
To Salaries, Travel & Benefits	386000	By Govt. Grant	450207
To Programme Expenditure	337211	By Foreign Grants	66456
To Interest and Loans	204816	By Local Grants	28310
To Office Support	31233	By Interest Received	503555
To Depreciation	34453.78		
To Excess of Income over Exp	54814.22		
Total	10,48,528	Total	10,48,528
Liabilities		Assets	
Capital Fund	692985.88	Fixed Assets	209963.21
Loans	2668291	Advances & Deposits	232000
		Loans to SHGs	2869975
		Closing Balance	49338.67
Total	33,61,276.88	Total	33,61,976.88