

Mahila Abhivridhhi Society, Andhra Pradesh

Annual Report 2016-17



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Message from CEO

I feel extremely happy and privileged to present the 16th Annual Report of APMAS to all our partners. It has been really an incredible journey over the past sixteen years in building social capital and empowering communities of the poor and the marginalized. Our first step was supporting women SHG movement in the erstwhile Andhra Pradesh in 2001 and journeyed across several states in the country. In sixteen years of our journey, we have established our credibility not only in strengthening SHG movement but also in the livelihoods sector.

We made a good progress in 2016-17 in establishing partnerships with large corporations to access CSR funds for model villages and expanding our livelihoods portfolio with a major focus on promotion and sustaining Farmers Producer Organisations (FPOs) through Value Chain approach. The report 2016-17 presents our work under three major thematic areas; **Rural & Urban SHGs, Livelihoods and Model Villages**. The year has also seen ups and downs and a number of challenges such as delayed fund releases from the government, lack of affirmative action from the government, political interference in the field, restricted autonomy to the people's institutions, etc. In spite of the constraints and challenges, we were able to sail with our crew due to the exemplary guidance received from the Board and to remain relevant in the context of changing development scenario. We have also received unconditional support from senior Government Officials like Mr. SP Tucker, Mr. Jayesh Ranjan, Mr. Rajasekhar and Ms. Vijayalakshmi which enabled us in dealing with the major challenges.

We gratefully acknowledge support from our donors and partners. With committed and dedicated professional staff, particularly with the recruitment of new staff from professional institutions, strong partnerships with diverse stakeholders, academic & training institutions, clear policy direction from the Board and strong institutional systems and processes, we aim to achieve new heights in the years to come. We have to evolve our niche and remain focused to realize our vision and mission. Besides, we need to play a strategic role as a third sector to meet the systemic challenges and constraints. We are undoubtedly committed and passionate in playing a strategic role in the years to come and making our paths democratic and participatory leading to the empowerment of underprivileged communities and ensuring inclusive development. Such a journey is definitely possible with the guidance from our learned and eminent Board members, support from our efficient staff and cooperation from our development partners and most importantly our communities. Over the next 5-10 years we propose to further strengthen our efforts to support SHG, SHG Federations and FPOs following innovative approaches.

With warm personal regards

CS Reddy

CEO, APMAS

Board of Directors

#	Name	Position	Affiliation
1	Mr. K. Madhava Rao, IAS (Retd.)	Chairperson	Ex. Chief Secretary to Govt. of AP
2	Ms. Mahpara Ali	Vice Chairperson	Former CGM, SBI
3	Mr. Jayesh Ranjan, IAS	Members	Principal Secretary IT, E & C, Govt. of TS
4	Mr. Chiranjiv Choudhary, IFS		Commissioner of Horticulture and Ex-Officio Secretary to Govt. of AP
5	Ms. Mukti Bosco		CEO, Healing Fields Foundation
6	Mr. P. Mohanaiah		Former Chief General Manager, NABARD
7	Ms. Savita Mahajan		Former Dy. Dean, ISB
8	Mr. N.V. Ramana		Former BASIX and ITC
9	Prof. C. Shambu Prasad		Professor, IRMA
10	Dr. Sujatha Surepally		Head & Principal, University College of Arts, Social Sciences and Commerce, Karimnagar
11	Mr. P. Radha Krishnan	Ex-Officio Members	CGM, NABARD, Telangana
12	Mr. Vinay Verma		General Manager (RP&D), Andhra Bank, Telangana
13	Ms. Grace Saroja		Director, Planning Dept, Government of Telangana
14	Ms. Safiya		ZS President, Nizamabad, Telangana
15	Ms. Suvarna		TLF President, Adilabad, Telangana
16	Ms. Y. Adilakshmi		TLF President, Srikakulam, AP
17	Ms. T.Nagadurga		ZS President, East Godavari, AP
18	Mr. T. CS Reddy		Managing Director & CEO, APMAS
19	Ms. A. Kalamani		Executive Director & COO, APMAS
20	Mr.N.Madhu Murthy		Programme Director, Model Villages & Livelihoods, APMAS

Partners in Development

List of Abbreviations

APDPIP	Andhra Pradesh District Poverty Initiatives Project
APMAS	Mahila Abhivruddhi Society, Andhra Pradesh
APRLP	Andhra Pradesh Rural Livelihoods Project
ATW	Any Time Water
BFTW	Bread for the World
CBMFI	Community Based Microfinance Institutions
CLF	Cluster Level Federation
CSR	Corporate Social Responsibility
CRP	Community Resource Person
CWQM	Community Water Quality Monitoring
EU	European Union
FCRA	Foreign Contribution and Regulations Act
GHMC	Greater Hyderabad Municipal Corporation
GIC	Green Innovation Centre
GOI	Government of India
GRS	Grama Rythu Samakhya
GST	Goods and Services Tax
G4	Go Green Grow Green
HR	Human Resources
HMWS&SB	Hyderabad Metro Water Supply and Sanitation Board
IFS	Integrated Farming systems
IWMP	Integrated Watershed Management Program
JLG	Joint Liability Groups
KCPS	Kamareddy Cluster Paryavekshana Samakhya
MACS	Mutually aided Co-operative Societies Act
MANAGE	National Institute of Agriculture Extension Management
MNCH	Maternal Neo-Natal Child Health
MOU	Memorandum of Understanding
MPDO	Mandal Parishad Development Office
MS	Mandal Samakhya
NABARD	National Bank for Agriculture and Rural Development
NREGA	National Rural Employment Guarantee Scheme
NRLM	National Rural Livelihoods Mission
NRM	Natural Resource Management
PRP	Professional Resource Person
SERP	Society for Elimination of Rural Poverty
SDG	Sustainable Development Goals
SF	Sadhikaratha Foundation
SHPI	Self Help Promoting Institutions
SPUR	Support Program for Urban Reforms
TOT	Training of Trainers
UD&HD	Urban Development and Housing Department
ULB	Urban Local Body
UP	Uttar Pradesh
VO	Village Organisation
WBSRLM	West Bengal State Rural Livelihoods Mission

Touching Lives....



Reddappa, a small farmer from Reddypalli village, Ramasamudram Mandal, Chittoor district suffered huge debt burdens and forced to migrate as a daily wage labour. With APMAS undertaking IWMP interventions in his village, he decided to capitalize the opportunity and undertook dry land horticulture and cultivation of eucalyptus in his dry barren lands. Currently he earns around one lakh rupees per harvest. He is an active member of the watershed committee. He also benefits from the G4 project by practicing diversified farming and alternate livelihoods. The family currently earns around Rs. 7,66,000/- per annum from various interventions. He is currently a “**Demo Farmer**” and farmers from his and neighbouring villages draw inspiration.

Water is the most basic of necessities. A clean supply of drinking water is most essential for living. Identifying the need for supply of clean drinking water in Gagillapur, a model village in Medchal-Malkajgiri district of Telangana, APMAS along with Hoermann group and with the support of the Village Development Committee undertook the task of reviving the water plant. The revived water plant uses reverse water osmosis technology to supply clean drinking water at affordable prices at the families’ door step. “Any Time Water” machine was installed at the plant premises which discharges water cans at Rs. 5 per 20 litres. Now the community has a reassurance that they will get an assured supply of clean drinking water.



A Journey of 16 Years.....

Mahila Abhivruddhi Society, Andhra Pradesh had its humble beginning with the need recognised for an autonomous state level Institution to strengthen SHGs and provide technical assistance to NGOs, government and banks involved in SHG promotion. Over these 16 years APMAS has learnt and grown from its diverse experiences. A small overview of the journey through its key achievements is as follows:

2001-2005

- ✓ Partnership with APRLP and APDPIP for quality assessment, research & advocacy
- ✓ Developed rating tools for SHGs & SHG Federations
- ✓ Birth of 'Mahila Sadhikaratha' a monthly magazine in Telugu
- ✓ Prepared guidelines for formation of Rythu Mithra Groups in collaboration with MANAGE and Agriculture Department
- ✓ Partnership with SERP for strengthening SHGs and SHG federations
- ✓ Initiation of EU funded SCALE project
- ✓ Facilitated GO-NGO collaborations in AP
- ✓ Developed five-year strategy for 2006-2011

2006-2010

- ✓ Policy delegation to Germany to learn on self-regulation and cooperative sector
- ✓ Promoted and anchored ENABLE network
- ✓ Association with Government of Bihar for promotion & strengthening of SHG Federations
- ✓ Expansion to UP for building the capacities of SHPIs in strengthening SHG institutions
- ✓ Piloting of SOC concept in Kamareddy, Telangana
- ✓ Planning Commission support received for office building cum training centre
- ✓ MSDF support for Initiation of water and sanitation program in urban areas
- ✓ Implementation of six mega watersheds two each in Adilabad, Ananthapur & Chittoor districts
- ✓ Independent review on the support provided to SERP by Shri. Deep Jhosi
- ✓ Support to Mission Governance, Gol and Mission Shakti, Odisha

2011-2017

- ✓ Signed MoU with WBSRLM and BRLPS to strengthen SHG federations
- ✓ Promotion of 4000 SHGs in Bihar with the support of NABARD
- ✓ Promotion of Sadhikaratha Foundation – a non-profit company
- ✓ Conduct of two-week Certificate Course on CBMF in partnership with Coady & SF
- ✓ Promotion and strengthening of Farmer Producer Organisations
- ✓ Implementation of SPUR in Bihar as APMAS-SF consortium in 45 towns
- ✓ Strategic support to Swachh Bharat & SMART village flagship initiatives of AP
- ✓ CSR support for promotion of model villages in Telangana and AP

Vision

A Sustainable Self-Help Movement in India

Our Mission

Promote and strengthen women Self-Help Groups (SHGs) and SHG federations, Farmer Organizations and Village Development Committees to realize their full potential for achieving sustainable development and inclusive growth

Our Values

- Self-reliance
- Concern for quality
- Continuous learning
- Transparency and accountability
- Gender equality and social inclusion
- Promotion of participation and democracy

Operational Areas, Activities and Supporters

State	Operational Areas	Activities	Supporters
Andhra Pradesh	Tirupati & Ongole towns in Andhra Pradesh	Maternal, Newborn and Child Health (MNCH) – Action Research	BMGF
	Nallamada (M) in Ananthapur, V.Kota & Ramasamudram (M) in Chittoor districts	<ul style="list-style-type: none"> Integrated Watershed Management Programme Promotion of integrated farming practices & farm-based livelihoods for rural poor 	<ul style="list-style-type: none"> Government of AP Bread for the World, Germany
	Ramasamudram, Madanapalle, Nimmanapalli & Palamaner mandals in Chittoor district	Green Innovation Centre (GIC)	GIZ, Germany
	Peyyalapalem, Nellore district	Model Village	Aurobindo Pharma Ltd.,
Telangana	Kamareddy district	Sector Own Control	DGRV, Germany
	GHMC, Hyderabad	Community Water Quality Monitoring	HMWS & SB
	GHMC, Hyderabad	Maternal, Newborn and Child Health (MNCH)	BMGF
	Gagillapur village, Medchal-Malkajgiri district	Mission Gagillapur	Hörmann KG, Germany
	Borapatla village, Sangareddy district	Model Village	Aurobindo Pharma Ltd.,
Bihar	Dighwara & Garkha blocks, Saran district	Promote and Strengthen SHGs and their Federations	E & Y Foundation
	Muzaffarpur, Madhubani, Khagaria, Gaya, Purnia & Nalanda districts	Strengthening of Cluster Level Federations of SHGs and State level support to BRLPS	BRLPS
	45 towns (Urban Local Bodies)	Promotion of 45 SHG Federations at town levels & one state level federation	SPUR (Support program for Urban Reforms)
Across India	Research, consultancy assignments and capacity building events		

APMAS

- A Society under the Andhra Pradesh (Telangana Area) Public Societies Registration Act, 1350 Fasli (Act 1 of 1350 F), Reg No.: 3800 dated 14.6.2001
- Registered under Foreign Contribution Regulation Act (FCRA) on 28 -10-2002 (No.010230543) and renewed till 31 October 2021
- 12A Certificate: F. No. Hqrs./ 12A/ 99/ 01-02/DIT(E) dated 28.11.2001
- 80 G Certificate: 80 G/99/01-02 dated 23.12.10
- Profession Tax No. 36854473379; Provident Fund No. AP/HYD/42721 & Gratuity No. - GGCA / 514803 & GST Registration: 36AAATM6859M1ZW dated 29.06.2017

What We Do.....

APMAS has come a long way over these 16 years with its fair share of bouquets and brickbats. Starting with strengthening the SHG movement in AP and other states, beginning 2001, we have expanded geographically and programmatically manifolds. Currently we have direct field presence in the states of Telangana, Andhra Pradesh & Bihar and through SHPIs in Rajasthan, Uttar Pradesh & Maharashtra. Our capacity building initiatives and research & advocacy activities spread across several states and in few developing countries. Our ongoing programmes are categorized under the following three major streams:

Rural and Urban SHGs

Sector Own Control (SOC)

Objective: Develop self-reliant, self-managed and sustainable self-help institutions covering 8 MSs, 279 VOs, 6337 SHGs in 8 Mandals in Kamareddy and up-scaling across the country

Community Water Quality Monitoring

Objective: To access safe drinking water through testing of residual chlorine in 107 sums of GHMC covering about one lakh population

Promotion of SHGs

Objective: Empower the rural poor to access entitlements through promotion & strengthening of 2000 SHGs, 100 VOs & 6 CLFs in two blocks, Saran district, Bihar

Support Program for Urban Reforms

Objective: Empower the urban poor community to access increased resources and livelihood opportunities through promotion & strengthening of 9000 SHGs, 45 CLFs & one state level federation in 45 towns, Bihar

Maternal & New Born Child Health

Objective: Develop and explore the efficacy & cost effectiveness of community-based models for improving MNCH outcomes of urban poor through women SHGs

Livelihoods

Integrated Watershed Management Programme

Objective: Harnessing, conservation and development of degraded natural resources, introduction of multi-cropping & diverse agro-based activities; promotion of sustainable livelihoods and increasing household incomes covering an extent of 15647 hectares in Anantapur & Chittoor districts Andhra Pradesh

Promotion of Integrated Farming and Farm based Livelihoods

Objective: Sustainable livelihoods to rural poor through promotion of integrated farming and farm based enterprises covering 2500 farming families and 500 landless families in Anantapur & Chittoor districts, AP

Green Innovation Centre

Objective: Enhance the production, productivity & profitability of farmers across the tomato value chain through promotion and strengthening of FPOs with special focus on women & youth covering 4000 farmers in Chittoor district in Andhra Pradesh

Kamareddy FPO

Objective: Sustainable increase in incomes of small landholders through FPOs focusing on value-chains covering

Model Villages

Model Villages

Objective

To transform the village into a 'Model' through a community-led process towards an inclusive & holistic development

Outreach, Gagillapur Village : 804

Households covering 1916 population (M-967, F-935)

Outreach, Borapatla Village : 578

households – Village Population- 1817 (M-882 & F- 937)

Outreach, Peyyalapalem Village: 292 households; Village Population 961 (M-470 & F-491)

Annual Progress 2016-17

1. Rural and Urban SHGs

1.1. Sector Own Control

Backdrop: 'Self-Regulation is the best form of Regulation,' with this belief, APMAS has been making best efforts to consolidate and up-scale **Sector-Own-Control (SOC)** within Telangana, Andhra Pradesh and other parts of the country. During the year, substantial progress has been made in supporting four **SHPIs** in adopting SOC concept in their respective work areas. The Community Resource Persons have played a key role in strengthening SHGs and SHG federations in other states. The contribution of KCPS and CRPs has been truly inspiring. It is still a long way to go before declaring this intervention as a complete success.

Achievements

- KCPS supported three Maha Samakhyas (Warangal, Mahabubnagar & Khammam) are currently implementing community audit system successfully
- 106 community auditors trained on SHG auditing in six batches are undertaking regular audits of SHGs and providing necessary feedback for further strengthening
- KCPS as a state level resource agency recognised by SERP is promoting & strengthening SHGs & their federations in other states very efficiently
- Trained intensively five senior CRPs and 15 PRPs for 100 days (residential) and currently deployed in other states for promotion & strengthening of SHG institutions
- Deputed 15 PRPs and 60 CRPs to West Bengal, 30 Senior CRPs to Bihar and 20 CRPs to APMAS operational area in Digwara & Garkha blocks, Bihar
- Till date KCPS facilitated 94 **exposure visits** for 1834 members and the SOC concept has been gaining popularity



1.2. Community Water Quality Monitoring

Backdrop: The initiative was launched in May 2011 with the participation of SHG community members in testing the residual chlorine sample of piped water at the time of water release in slums, which is supplied by Hyderabad Metro Water Supply and Sewerage Board (HMWS & SB). Self-help group members were trained and provided suitable equipments for testing at their locality along with a small honorarium of Rs.1500/- per month currently. About 100 SHG members monitor the water quality in different parts of GHMC and send results through SMS on a daily basis once testing is done. The complaints are attended immediately by the Water Board however at times, the action is not immediate.

Achievements

The project has been achieving the desired results year after year leading to subsequent renewal of the project. This year too the project has successfully accomplished its objectives.

- 100 volunteers are engaged in checking the water quality & performing their duties efficiently and ensuring that the households access safe drinking water in 107 slums
- Increased awareness among the slum communities on water due to intensive water awareness campaigns organised in 15 allotted slums & 107 regular slums
- Celebrated World Water day on 22 March 2017 and the felt-need for access to drinking safe water became high among the slum communities



1.3. Promotion and Strengthening of SHGs

Backdrop: APMAS has been working in Bihar since 2007 in partnership with Women Development Corporation, NABARD, SDTT & BRLPS to support the SHPIs in strengthening existing SHGs, promoting new SHGs and their federations to ensure that sustainable institutions of the poor have access to microfinance and livelihood services. APMAS has directly promoted and strengthened 500 SHGs in Kaler block of Arwal district and 4000 SHGs in four blocks of Saran district through field NGOs. Support has also provided to BRLPS in promoting and strengthening cluster level federations (CLFs) in six districts of Bihar (Muzaffarpur, Madhubani, Khagaria, Gaya, Purnia & Nalanda). APMAS has faced many challenges and constraints in its course of work with many stakeholders. In spite of the hurdles, APMAS was keen and committed to contribute towards strengthening the SHG movement in the state. In this backdrop, APMAS partnered with Ernst & Young Foundation to promote and strengthen SHGs and their Federations in two blocks of Saran district.

Achievements

There are inherent hurdles in opening bank accounts and creating credit linkage for the SHGs and strengthening the VOs and CLFs. Due to combined best efforts, the following were the achievements during the year.

- 624 SHGs have their own bank accounts
- 99% achievement in promotion of VOs
- VOs promoted School Monitoring Committee for monitoring school activities in their respective villages
- 5718 members availed government schemes and benefited
- 5904 SHG graded and suggestions given for improvement



1.4. Support Program for Urban Reforms

Backdrop: The Urban Development and Housing Department (UD & HD), Government of Bihar with the support of Department for International Development (DFID) is implementing the Support Programme for Urban Reforms (SPUR) in Bihar. The broad contours of the interventions include empowering the poor and socially excluded community to access increased urban resources and livelihood opportunities through community mobilization and participation. This includes organizing communities, formation and nurturing of self help groups and their federations at the slum, town and state levels. The consortium of APMAS and Sadhikaratha Foundation was awarded a contract through bidding, and the agreement was signed on 4 March 2014. The overall objective of the project is to promote and strengthen 9000 women SHGs, 45 CLFs and one state level federation in 45 towns of Bihar.

Achievements

Most of the targets have been achieved except very few. APMAS-SF was keen to undertake an extension and accomplish the remaining targets. However, an extension could not be obtained and the project will be wound up by 19 May 2017.

- Strengthened 6558 SHGs in SPUR towns out of overall target of 6000 SHGs
- Formed 2931 SHGs in Non- SPUR towns out of overall target of 3000 SHGs
- Graded 5904 SHGs and provided necessary suggestions for improvement
- Formed 39 CLFs out of 45 and need to be further strengthened
- Formed 425 ALFs
- Provided skill trainings to 2744 SHG members
- Linked 5718 SHG members to government schemes as against 10000 members
- Taken up value chain studies for four types of economic activities



1.5. Maternal and New born child health

Backdrop: APMAS in partnership with Institute for Human Development (IHD) and with the support from BMGF initiated the evaluation, learning and action research project, 'Understanding, Designing and Testing the Effectiveness of Urban Self Help Groups (SHGs) for Improved MNCH Outcomes'. The action research project has three distinct phases to ensure scientific design of the project, systematic implementation by documenting lessons learnt and research based evidence for wider dissemination of the results. This project will be implemented in GHMC, Telangana and Ongole & Tirupati towns in Andhra Pradesh. The project began in August 2016 and the formative phase activities were initiated.

Achievements

The project has begun the formative phase activities. The sheer uniqueness of the project and the initial activities have looked very progressing till now, however this being an action research project, much more thinking and coordination is required among the participating agencies. The initial rapport has been established with GHMC, MEPMA and health departments. The three locations were identified based on development index, and slums were identified for explorative studies. An advisory committee has been constituted to advice and give direction to the project. The literature review and two explorative studies were completed during January-February 2017. The study reports and the literature review will be presented in the national consultation and the advisory committee. Based on the findings, the implementing strategies will be finalised. BCC materials have been collected and need to be collated and capacity building plan needs to be worked out in coming days.



2. Livelihoods

2.1. Integrated Watershed Development Programme

Backdrop: APMAS as a Project Implementing Agency has been currently implementing four mega watersheds two each in Anantapur and Chittoor districts. One of the watersheds in Nallamada has come to an end by March 2017. An asset register was prepared and handed over



to the concerned gram Panchayat Presidents and MPDO in the presence of MPDO and Panchayat Secretary on the occasion of Watershed Vijayothsava Sabha. The remaining three watersheds are going on. Our experience in watershed programme has provided a base to conceptualise and strategize interventions to work with the farmers in a more focused way by mobilising them into institutions for enhancing their production and productivity and undertaking value addition activities.

Achievements: All the institutions promoted in IWMP were converted as Rythu Sangams through the G4 and GIC projects. Massive scale of Pantasanjeevini (farm ponds) activities was taken up to harvest surface water, storing and recharge of ground water for which both IWMP and NREGS have given priority. Other major activities taken up were DOPs, construction of check walls, gabion structures, repairs of check dams, existing percolation and mini percolation tanks, avenue

plantations, dry land horticulture, fodder development and construction of cattle tubs etc worth 362 lakhs. Under production system improvement, an amount of 46.52 lakhs was spent through village organisations for dairy development and purchase of 600 tarpaulins and 200 Knapsack Sprayers. The IWMP beneficiaries are also linked to agriculture and horticulture departments for availing seeds, sprayers, and mulching sheets at subsidised rates. Four Taiwan sprayers were



provided in Ramasamduram with the support of horticulture department. All the works are geo tagged by using Bhuvan software. Social audit was done in Nallamda watershed and General Accounts Audit was completed in all four watersheds.

2.2. Go Green Grow Green (G4 Project)

Backdrop: The G4 Project supported by the **Bread for the world (BftW)** was conceptualised based on various NRM interventions and soil/water conservation measures taken up through **IWMP (Integrated Watershed Management Programme)** by APMAS. It was felt that the watershed plus farm-based activities need to be implemented so that the livelihoods of the small and marginal farmers are brightened. The phase 1 was implemented during April 2014 to March 2017 and focused on mobilization of farmers and promotion of integrated farming systems & farm based livelihoods and phase II will focus on collective procurement and marketing related activities across agricultural value chains.

Achievements

- Mobilised 2601 farmers into 209 Rythu Sangams & 501 landless into 40 Sakthi Sangams. Promoted 23 farmer clubs (Grama Rythu Samakyas - Nallamada 8, V.Kota 8 and Ramasamudaram 7) and 3 FPOs (one in each mandal) with 32% and 30% women respectively.
- Conducted livelihood mapping and value chain analysis for groundnut, pulses, mango, tomato and potato and the findings were incorporated in the interventions.
- IFS practiced in 1432 acres of land as against planned 2000 acres and 454 families supported with various farm based activities
- 1293 families got benefited with 840 works (lakh 221.10) under IWMP
- 90% of the plants survived; 100% success of six bore wells recharged
- 58 landless families enhanced their skills through trainings on honey collection and basket weaving
- Nadep compost units mobilised from IWMP worth of Rs.47.10 lakhs
- Support leveraged from agriculture and horticulture departments



2.3. Green Innovation Centre

Backdrop: Green Innovation Centre is an ambitious project for the agriculture and food sector in 13 countries, amongst them India, established by The **One World – No Hunger initiative** of the German Federal Ministry for Economic Cooperation and Development (BMZ) which aims at addressing poverty and hunger. The objective is to leverage innovations to increase the incomes of small-scale farmers, increase employment and an improved regional food supply. To reach this objective, new ways of cooperation, such as farmer groups/ associations, will be promoted to improve the productivity, processing and marketing. The project is implemented in four mandals of Chittoor district along the tomato value chain currently.

Achievements

- Formed 26 GRSs and registered 7 under APMACS Act in Ramasamudram. The FPO in Ramasamudram Mandal is formed and to be registered soon.
- Conducted Farmer Field Schools, trainings and exposures for 504 farmers, staff and Rythu Mithras on production techniques, irrigation methods, organic farming, nursery management, pheromone traps, tomato value chain, governance, business plan etc.
- Two GRS have undertaken collective marketing of nine tons of tomato with terminal market in Chennai and farmers benefited Rs.6 per crate in spite of downward price.
- Graded 39 tomato Nurseries and training organised to the nursery owners; promoted one model nursery and efforts are underway to promote more model nurseries
- Package of practices from land preparation to soil and water conservation, irrigation techniques, production improvement techniques are being adopted by the demo farmers and progressive farmers in each mandal
- Farmer Resource Centre is established at Madanapalle Tomato Market Yard in collaboration with Agriculture marketing department. The centre provides bulk SMS services on tomato prices in the district to 1800 farmer members
- Established partnership with the World Veg Centre as a technical agency for necessary support in tomato nursery management and production techniques and also with DGRV, Germany to enable farmers institutions as self-reliant organizations



2.4. Farmer Producer Organizations in Kamareddy

Backdrop: APMAS has successfully implemented SOC pilot in Kamareddy and it was felt necessary to promote and strengthen farmer organisations on the same principle. Besides, the situation of small landholders is also most vulnerable in the newly formed district of Kamareddy. APMAS has initiated discussions with the farmers and started working since January 2017.



Achievements: A village identification survey was done and five villages identified (Padmajiwadi, Kalwaral, Modegav, Thukojiwadi & Thimmojiwadi in Sadasivam mandal). An agreement was entered with KCPS for their necessary support to ensure SOC concept is adopted by farmer institutions. Five Rythu Mithras were selected and oriented on their role and responsibilities. Village level meetings were held in all five villages and oriented on the importance of having farmer groups. The focus for coming months would be mobilisation of farmers into Rythu Sangams and strengthening them on production improvement and value addition activities.



3. Model Villages

Backdrop: APMAS with the support of the Corporate funding has initiated work with the objective of transforming villages into models by adopting community driven sustainable model. We are currently working in three villages; Gagillapur (Mechal-Malkjigiri district, Telangana), Borapatla (Sangareddy district, Telangana) and Peyyalapalem (Nellore district, Andhra Pradesh). The opportunity was considered vital keeping in view of the flagship initiatives such as SMART Village SMART WARD and Swachh Bharat and also to gain an experience in working with Corporate Sector. The prime focus is building social capital and making the communities take ownership in bringing transformation in their villages.



Achievements - Gagailapur Village

- Community participation and ownership ensured through formation and strengthening of VDC and Sub Committees
- Awareness created through wall writings, exposures, meetings and celebration of important events
- MoU signed with the district administration for support and leverage resources
- With the support of Malla Reddy Medical Institutions, two health camps were organised with the special focus on pregnant and lactating women
- Revived the RO plant and ensured the supply of safe drinking water in the village

- Awareness created on cleanliness and ODF through Swachh Gagillapur campaigns resulting in planning for solid waste management and completion of IHHL constructions
- Provision of infrastructure such as benches, books, bags and shoes coupled with efforts on improvement in quality education resulted in students developing interest in studies and enhancement in their learning levels
- Installed LED lights to save energy and reduce the expenses for the Gram Panchayat
- Community Managed Resource Centre serves as strategic place for the communities to share their views and seek suggestions or support in availing various entitlements
- Preparation of vision document clearly laying down the sectoral interventions and the role and responsibilities of various stakeholders

.Achievements – Borpatla & Peyyalapalem Villages

- MoU signed with the district administration for support and to leverage resources
- Community participation and ownership ensured through formation and strengthening of VDC and Sub Committees, SHG institutions,
- Awareness created through wall writings, exposures, meetings and celebration of important events
- Construction of compound wall and provision of benches, bags, notebooks, play materials, celebration of various events, competitions, appointment of education volunteers etc resulted in students developing interest in studies
- Established RO plant in Peyyalapalem and revived the plant in Borpatla ensuring safe drinking water to the households, schools and anganwadi centres
- Peyyalapalem is declared as ODF village and received Janma Bhoomi Maa Ooru award from the District Administration
- Achieved 100% institutional deliveries and 100% retention in schools
- Started digital classes in the Government High School which enhanced the interest of the students in studies
- Installed 20 LED street lights in the streets in Borpatla
- Twenty girl children taken on an exposure visit through Kasturba Gandhi Balika Vidyalaya
- Dump yard construction began and sanitation staff are engaged by the VDC for door to door garbage collection
- Planted 5500 plants in Borpatla & 500 in Peyyalapalem
- SHG training and auditing conducted resulted in improvement of SHG grades
- CC roads laid in the Peyyalapalem and is under progress in Borpatla
- Peyyalapalem is declared as liquor free village by banning the belt shops



Research and Advocacy

Research and Advocacy has been an integral part of APMAS focus areas since inception. The team primarily conducts in-depth research studies on various aspects of the self-help movement and development initiatives. The results of the studies help us identify issues for advocacy besides shaping our implementation activities in the field particularly in the areas of quality

enhancement and livelihood promotion. The research findings are widely disseminated to all stakeholders - government agencies, NGOs, bankers, researchers, academicians, etc. The main instruments of dissemination are publications, website, and the monthly newsletter **Mahila Sadhikaratha** in Telugu. APMAS hosts policy dialogue and actively participates in such dialogues organized by other institutions at the national and state level.

During the year the research team has conducted three significant studies; **Impact and Sustainability of SHG Bank Linkage Program in India**; **Impact of Social Security Programs in Telangana** and a **Diagnostic Study of SHGs promoted by Coastal Gujarat Power Ltd**. Studies were also undertaken by the interns from various academic institutions.

Impact and Sustainability of SHG Bank Linkage Program in India: The study was commissioned by NABARD to assess the status of SHGs promoted by various SHPIs and compare the quality standards and best practices and develop strategic and policy recommendations. The study was conducted covering 432 SHGs, 864 women from 40 blocks in 12 districts of 6 states. The study also covered 35 bank officials, 16 government officials and 17 NGO chief functionaries and used a mix of quantitative and qualitative techniques. The major findings of the study were; policy guidelines to be issued to dissuade interest free loans to SHGs; promote need based lending; institutional platforms required for partnerships and promote FPOs through linkages with SHGs and federations.

Impact of Social Security Programs: The study was conducted in July 2016 to know the status of social security programs across the state of Telangana. The study tried to understand the problems and issues in implementation and provide suggestive measures. The study covered all four regions of the Telangana state and a quota sampling method was used whereby 120 villages covering six mandals from four districts (Adilabad, Mahbubnagar, Nizamabad and Waranagal) were identified for the study. The key recommendations were; VO sub committees are to be restructured and necessary capacity building is to be provided to help them in implementing the measures; and streamline the procedures and documents making it uniform across the states and to revamp the procedure for insurance services.

Diagnostic Study of SHGs promoted by Coastal Gujarat: The study was commissioned by Coastal Gujarat Power Ltd and the main objective was to understand the constraints and potential of SHGs promoted by CGPL in Kutch region of Coastal Gujarat to support the livelihoods of members. The study covered nine villages in two blocks of Kutch district in Gujarat and used a mix of quantitative and qualitative techniques. The major findings were: The SHGs experienced an increase in credit access from formal financial institutions, however these SHG were not able to influence or achieve the desired impact due to reasons like social systems, lack of capacity building & self-confidence, lack of measure to consolidate the existing SHGs and increase the focus towards building social capital, capacity building and financial literacy.

Capacity Building Initiatives: APMAS as a national level technical resource institution is known for its capacity building programs and trainings offered. On an average, during the last five years, the numbers of participants trained stand around 53,000 a year. In the current year alone, APMAS training centre has hosted 20 trainings and served 377 participants. Fifty percent of the trainings have been conducted on disseminating the **“Self-regulation”** concept in other states to the Board members of the federations and the staff of SHPIs (Chaitanya of Maharashtra, RGMVP of Uttar Pradesh, PEDO and Rajeevika of Rajasthan).

Certificate Course on CBMF: APMAS in collaboration with COADY International Institute, Canada and Sadhikaratha Foundation conducted a two-week Certificate Course on Community Based Microfinance for Financial Inclusion during December. The course focused on savings-

led, member-owned models, such as savings groups, village savings and loan associations (VSLAs), self-help groups (SHGs) and their federations, financial cooperatives, producer companies and credit unions with an objective of developing an in-depth understanding of the underlining values & principles of CBMFIs; building knowledge and skills in community-based approaches; microfinance and livelihoods for financial inclusion; and to understand governance, management, systems and processes in CBMFs to achieve sustainability.

Up scaling of Self-regulation in other States: As part of up-scaling SOC in other states, APMAS has made MOUs with Chaitanya of Maharashtra state, RGMVP of Uttar Pradesh and Rajeevika of Rajasthan to promote self-regulation system in their respective SHPI field areas. For strengthening the movement, APMAS has conducted seven training cum exposures, and two flagship programmes to the Executive Committee members of the Federations and SHPI staff. The training program details are below:

#	Programme	SHPIs	States	Participants
1	Flagship programme on self regulation	1. BRLPS	Bihar, Karnataka, Maharashtra, Rajasthan, Tamil Nadu and Uttarakhand	12
2	National level training on SHG Federations	2. Chaitanya 3. CMF 4. Reliance Foundation 5. Shepherd 6. World vision		8
3	Training cum exposure	Chaitanya	Maharashtra	20
4		RGMVP	Uttar Pradesh	23
5		RGMVP	Uttar Pradesh	23
6		Orugallu, Palamuru, Stambadri MSs & KCPS	Telangana	25
7		Peoples Education and Development Organisation (PEDO)	Rajasthan	19
8				22
9				26
10		Rajeevika	Rajasthan	20

Human Resources

During the year, our human resources has undergone certain fluctuations wherein in total, there were 131 staff members out of which 67 were regular staff, 9 consultants & interns and 55 watershed assistants / Rythu Mithras. About 25 staff members (10 female and 15 male) joined and 17 staff (4 female and 13 male) resigned from the organization. APMAS staff details as on 31 March 2017 are as given below in the table:

#	Position – regular employees	Male	Male %	Female	Female %	Total
1	Management	1	50	1	50	2
2	Directors & Joint Directors	4	100	0	0	4
3	Managers	12	75	4	25	16
4	Officers	19	70	8	30	27
5	Pogramme Support teams	6	86	1	14	7
6	Office Assist. & Driver	11	100	0	0	11
	Total	53	79%	14	21%	67

#	Position	Male	Male %	Female	Female %	Total
1	Consultants	6	86	1	14	7
2	Interns	2	100	0	0	2
3	Watershed Assistants & Others	40	73	15	27	55
	Total	48	75%	16	25	64
	Grand Total	101	77%	30	23%	131

Volunteers and Interns

A volunteer Len Macdonald, from Canada worked with us from 2 October to 15 December 2016 and documented case studies from the field. About 23 interns from various institutions worked on various projects during the year and the details are below:

#	Student	Institution	Project & Location
1	Mandem Nishanth	TISS, Hyderabad	Baseline Survey, Borpatla and Gagillapur
2	Mahati Gandhi		
4	Rashmi Chauhan		Documentation - Journey of KCPS, Kamareddy
4	Vinay Kore Kumar		Case Studies of FPOs, Madanapalle, Chittoor
5	K. Bhavitha	SPMU, Tirupati	MIS for G4 & GIC projects at V.Kota, Ramasumdaram & Madanapalle, Chittoor
6	A. Jyotheeswaramma		
7	S. Manjula Vani		
8	M. Sukanya		
9	K. R. Sandhya		Baseline Survey, Peyyalapalem, Nellore
10	H. M. Ambika		
11	Priyank Aranke	Future Kids, Hyderabad	Documentation, Gagillapur village
12	Anay Kumar Mishra	IRMA, Gujarat	Potato Value Chain Analysis, Chittoor district
13	Abhinav Kumar		Value Chain study for selected livelihoods in Urban, Bihar,
14	Aishwarya Sagar		
15	Om Prakash		
16	Pranava Pallavi Pervela	LSR, New Delhi	G4 - Project, Case Studies & Reports, Ramasamudram, Chittoor
17	Lubna Shaheen	IRMA, Gujarat	Develop strategies in promotion of tomato processing hybrids in Chittoor District
18	Sushant Kumar	DMI, Patna	Development Immersion at KCPS villages, Kamareddy District
19	Amritansh Chaubey		
20	Deepu Kumar		
21	Muttu Swapna	KSRM Bhubaneswar	Study on Urban SHGs in addressing MNCH issues in GHMC and Tirupati
22	Kumari Sadhana		
23	K. Swetha Sharanya & Repaka Sandhya	NIRD & PR, Hyderabad	A Study in Sadasiva Nagar Mandal, Kamareddy

Finances

The abstract and key features of the financials during the year 2016-17 are given below. The annual audited statements of accounts are uploaded in the website (www.apmas.org).

Particulars	March 2017	March 2016
Income		
Grants	698.59	422.05
Contribution Received	20.94	82.32
Interest Income	11.42	6.28
Other Receipts	42.16	17.06
Total Income	773.11	527.71
Expenditure		
Direct Program Expenses	462.11	295.17
Program Support Expenses	160.00	120.60
Adjustment for WIP	-	20.72
Total Expenditure	622.11	436.48
Surplus/(Deficit)	151.01	91.23
Committed Funds	177.81	57.62
Uncommitted Funds	(26.81)	33.61

- There is an increase of 65.5% in **grant funds** compared to previous year due to funds received from BMGF, Aurobindo Pharma Foundation & Pravesha Industries Ltd
- The Society **earned an income** of Rs.12.60 lakh from its training centre and the income from grants rose by 65.5% whereas the income from contributions fell by 74.56%
- **Expenditure** incurred during the year was Rs. 622.11 lakh. It has increased by 42.5% as compared to last financial year on account of increase in grant expenditure.
- The **uncommitted funds** fell during the year due to writing off bad debts and excess amount spent on projects which were no longer recoverable as well as reduced consultancy income.
- **New assets** such as 3 four wheelers, 3 two wheelers, generator, ACs, computers and laptops worth Rs.68.27 lakhs were purchased from donor funds and sale of old vehicles.
- **Current Liabilities:** The current liabilities as on 31 March 2017 was Rs. 260.63 lakh as against Rs. 127.14 lakh of the corresponding period which was mainly due to unspent grants.
- **Provisions:** The gratuity and leave encashment provisions have gone down by Rs. 4.52 lakh during the FY 2016-17.
- **Investments:** The funds are invested in fixed deposits as stipulated by the IT Act, 1961 and the increase in investments by Rs. 59.96 lakh due to investment of unutilized grant amount in term deposits (increase by 108.94%)
- **Current Assets:** The current assets as on 31 March 2017 were Rs.184.13 lakh as compared to Rs. 152.10 lakh.
- **Cash and Bank Balances:** The cash and bank balances have gone down by 6.47% due to increase in grant expenditure.
- **Donor Audits:** There was a donor audit by Mr. Ganesh on behalf of Hoermann KG and an internal audit by E&Y. Audited donor reports were sent to BFTW and E&Y as per the donor agreement. No adverse remarks were received from the donors.

INDIAN INCOME TAX RETURN ACKNOWLEDGEMENT

[Where the data of the Return of Income in Form ITR-1 (SAHAJ), ITR-2, ITR-3, ITR-4, ITR-5, ITR-6, ITR-7 transmitted electronically with digital signature]

Assessment Year

2017-18

PERSONAL INFORMATION AND THE DATE OF ELECTRONIC TRANSMISSION	Name			PAN		
	MAHILA ABHIVRUDDHI SOCIETY ANDHRA PRADESH			AAATM6859M		
	Flat/Door/Block No	Name Of Premises/Building/Village		Form No. which has been electronically transmitted	ITR-7	
	PLOT NO - 11 AND 12	POKALAWADA VILLAGE				
	Road/Street/Post Office	Area/Locality		Status AOP/BOI		
	TANESHA NAGAR	TANESHANAGAR, MANIKONDA JAGIR				
	Town/City/District	State	Pin/Zip Code	Aadhaar Number/Enrollment ID		
	RANGAREDDY DISTRICT	TELANGANA	500089			
	Designation of AO(Ward/Circle)			Original or Revised		
	DDIT(EXEMPTIONS)-II			ORIGINAL		
E-filing Acknowledgement Number			Date(DD/MM/YYYY)			
267233381291017			29-10-2017			
COMPUTATION OF INCOME AND TAX THEREON	1	Gross total income			1	0
	2	Deductions under Chapter-VI-A			2	0
	3	Total Income			3	0
	3a	Current Year loss, if any			3a	0
	4	Net tax payable			4	0
	5	Interest payable			5	0
	6	Total tax and interest payable			6	0
	7	Taxes Paid	a	Advance Tax	7a	0
			b	TDS	7b	414220
			c	TCS	7c	0
			d	Self Assessment Tax	7d	0
			e	Total Taxes Paid (7a+7b+7c +7d)	7e	414220
	8	Tax Payable (6-7e)			8	0
9	Refund (7e-6)			9	414220	
10	Exempt Income	Agriculture		10	0	
		Others	0			

This return has been digitally signed by T CHANDRA SEKHAR REDDY in the capacity of CEO AND MANAGING DI

having PAN ACHPT2431M from IP Address 183.83.241.151 on 29-10-2017 at HYDERABAD

Dsc SI No & issuer 2358612338950590906CN=SafeScript sub-CA for RCAI Class 2 2014,OU=Sub-CA,O=Sify Technologies Limited,C=IN

DO NOT SEND THIS ACKNOWLEDGEMENT TO CPC, BENGALURU

For Mahila Abhivruddhi Society

Authorised Signatory

MAHILA ABHIVRUDDHI SOCIETY, ANDHRA PRADESH

BALANCE SHEET AS ON 31 March 2017

		31-Mar-17	31 Mar 2016
Sources of funds	Reference	Total (Rs.)	Total (Rs.)
Loan fund	Sch-1	3,50,00,000	3,50,00,000
APMAS-Building grant	Sch-2	-	-
APMAS General fund	Sch-3	1,45,51,592	2,05,27,167
Asset acquisition fund	Sch-4	2,71,72,836	2,15,80,314
Short-term loan from bank		40,00,000	19,00,000
Current liabilities	Sch-5	2,69,76,504	1,27,14,070
Provisions	Sch-6	42,75,531	47,27,850
Total		11,19,76,463	9,64,49,402

Application of funds	Reference	Total (Rs.)	Total (Rs.)
Land & building	Sch-11	6,46,78,081	6,38,68,779
Furniture, fixtures and other assets	Sch-11	59,14,421	11,31,203
Investments in Term Deposit	Sch-7	1,15,00,000	55,04,141
Current assets	Sch-8	1,93,27,379	1,52,10,362
Deposits & advances	Sch-9	45,11,934	42,99,464
Cash & bank balances	Sch-10	60,44,648	64,35,453
Total		11,19,76,463	9,64,49,402

Accounting Policies

Sch-13

Notes to Accounts

Sch-14

Schedules 1-15 form an integral part of these accounts.

For V. Nagarajan & Co.

Chartered Accountants

Firm Regn No.: 004879N

AV Rajan

Director- Finance

T C S Reddy

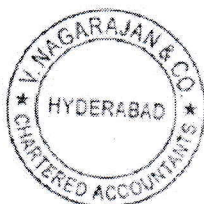
CEO & Managing Director

A.G. Sitaraman

Partner/M. No.: 017799

Date: September 23, 2017

Place: Hyderabad

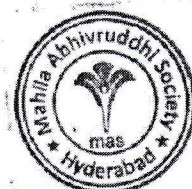


Mahpara Ali

Chairperson-Audit committee

K. Madhava Rao

Chairman



For Mahila Abhivruddhi Society

Authorised Signatory

MAHILA ABHIVRUDDHI SOCIETY, ANDHRA PRADESH
INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 MARCH 2017

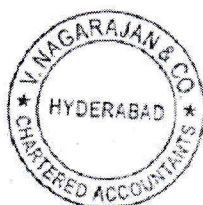
	Ref.	31-Mar-17 Total (Rs.)	31-Mar-16 Total (Rs.)
INCOME			
Grants	Sch-12	6,98,59,143	4,22,04,797
Interest from savings account	Sch-12	2,36,921	1,55,676
Interest from term deposits	Sch-12	9,04,921	4,72,686
Profit on Sale of Assets	Sch-12	10,73,493	76,994
Rental Income	Sch-12	2,58,300	2,46,000
Contribution Received	Sch-12	11,50,487	82,31,842
Sale of Publications and Magazines	Sch-12	1,932	18,263
Work in Progress - SPUR	Sch-12	12,15,460	-
Other Income	Sch-12	26,11,922	13,65,110
Total		7,73,12,580	5,27,71,368

	Ref.	Total (Rs.)	Total (Rs.)
EXPENDITURE			
A. Direct program expenses	Sch-12		
Programme- BFTW		64,30,884	49,38,097
Programme- BMGF		93,92,560	
Programme- DGRV		68,41,987	54,64,254
Programme- GIZ		61,77,992	37,86,277
Programme - Hormann KG		29,45,953	5,12,511
Programme- VANI		1,24,033	19,967
Program - MEPMA		-	28,63,542
Program - Informed Advocacy		-	20,01,771
Program - Quality Enhancement		-	11,14,008
Program - SPUR		11,17,737	11,52,989
Program - Bihar Rural Livelihoods Promotion Society		-	2,85,899
Program - West Bengal State Rural Livelihoods Mission		-	37,236
Program - National Bank for Agriculture and Rural Development		-	10,29,262
Program - IWMP		24,81,972	32,36,281
Program - E&Y		46,88,417	18,65,495
Program - G4 Contribution		5,76,930	50,483
Program - NABARD Study		-	41,143
Program - Shakti Hormann		3,34,169	-
Program - Pravesha (Pedaputtedu)		52,904	
Program - Aurobindo (AP)		36,40,899	-
Program - Aurobindo (TS)		14,13,198	-
Programme- Elliott		-	11,17,804
Sub total		4,62,19,635	2,95,17,019

For V. Nagarajan & Co.
Chartered Accountants
Firm Regn. No.: 004879N

A.G. Sitaraman

A.G. Sitaraman
Partner/M. No.: 017799
Place: Hyderabad
Date:- September 23, 2017



AV Rajan
AV Rajan
Director- Finance

Mahapara Ali

Mahapara Ali
Chairperson - Audit Committee

T C S Reddy
T C S Reddy
CEO & Managing Director

K. Madhava Rao

K. Madhava Rao
Chairman



For Mahila Abhivruddhi Society

[Signature]
Authorised Signatory

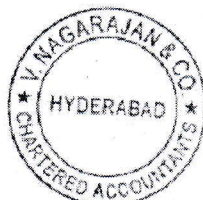
MAHILA ABHIVRUDDHI SOCIETY, ANDHRA PRADESH
INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 MARCH 2017

	Ref.	31-Mar-17 Total (Rs.)	31-Mar-16 Total (Rs.)
B. Program support expenses	Sch-12		
Human resource Cost- Salary		36,71,840	23,71,346
PF contribution by employer		2,31,714	1,57,802
Gratuity		1,32,771	4,46,096
Leave Salary		6,96,655	(4,51,913)
Honorarium		9,61,460	20,000
Managerial Remuneration		22,42,158	19,16,465
Meetings and Conferences		4,03,432	1,05,209
Board Meeting Expenses		1,08,267	-
Travelling and Conveyance		17,79,209	1,19,938
Statutory Audit Fees		1,16,150	1,05,000
Vehicle Maintenance & Insurance		1,71,341	55,517
Vehicle Running cost		2,15,960	5,840
Consultancy Charges (Incl. Professional Fees)		6,83,922	2,32,100
Printing and Stationery		6,17,108	21,259
Postage, Stamps And Telegrams		45,009	13,985
Telephone & Internet Expenses		1,24,857	1,79,539
Rent		19,000	18,000
Stipend		3,44,578	9,185
Hospitality Expenses		38,076	76,871
Bank charges		17,270	8,986
Insurance Premium		2,55,715	1,84,010
Newspaper and Magazine		2,940	2,488
Water and Electricity		2,49,877	3,93,780
Computer consumables		52,625	12,045
Office Maintenance		5,21,657	7,01,715
Recruitment Expenses		14,890	5,130
Staff Development		59,550	-
Interest on Short Term Loan		2,53,732	1,97,910
Software		48,990	48,848
General Expenses		28,983	33,704
Rates and Taxes		1,92,743	2,150
Bad Debts written off		15,58,234	-
Water plant maintenance		68,251	94,564
Incentives		15,076	14,633
Interest on TDS		602	3,16,786
Office Electricals & Fittings		6,462	5,636
Generator Maintenance		19,960	-
Lift AMC		28,663	-
Grants written off		-	46,34,974
Adjustment for WIP		-	20,71,771
Sub total		1,59,99,727	1,41,31,369
C. Total Expenditure (A+B)		6,22,19,362	4,36,48,388
Excess of Income/(Expenditure) over Expenditure/(Income)			
Committed		1,77,72,549	57,61,622
Uncommitted		(26,79,330)	33,61,358
		1,50,93,219	91,22,980
Total		7,73,12,580	5,27,71,368

Accounting Policies Sch-13
Notes to Accounts Sch-14
Schedules 1-14 form an integral part of these accounts.

For V. Nagarajan & Co.
Chartered Accountants
Firm Regn. No.: 004879N

A.G. Sitaraman
Partner/M. No.: 017799
Date: September 23, 2017
Place: Hyderabad



AV Rajan
Director- Finance

Mahpara Ali
Chairperson - Audit Committee

T C S Reddy
CEO & Managing Director

K. Madhava Rao
Chairman



For Mahila Abhivruddhi Society

MAHILA ABHIVRUDDHI SOCIETY, ANDHRA PRADESH
Schedules forming part of Financial Statements for the year ended 31 March 2017

	31-Mar-17	31 Mar 2016
	Total (Rs.)	Total (Rs.)
Schedule - 1: General and Donor Funds		
Loan fund		
Loan fund balance brought forward	3,50,00,000	3,50,00,000
Add: Receipts during the year	-	-
Total	3,50,00,000	3,50,00,000
Less:- Principal repaid during the year		
Loan fund balance carried forward	3,50,00,000	3,50,00,000
Schedule - 2: APMAS Building fund (Capital grant)*		
Balance brought forward	-	50,00,000
Add:- Receipts during the year	-	-
Less:- Transfer to Assets acquisition fund	-	50,00,000
Total	-	-
Schedule - 3: APMAS General Fund		
Balance brought forward	2,05,27,167	1,95,23,164
Add: Additions during the year	(26,79,330)	33,61,358
Less :Transfer to/(from) Assets acquisition fund	32,96,245	23,57,355
Total	1,45,51,592	2,05,27,167
Schedule - 4: Assets acquisition fund		
Balance brought forward	2,15,80,314	1,67,31,904
Add: Allocated during the year	68,26,844	77,15,535
Less: Assets deleted during the year	8	6
Less: Depreciation on assets till 31 March 2017	12,34,314	28,67,119
Total	2,71,72,836	2,15,80,314
Schedule - 5: Current liabilities		
a) Statutory liabilities		
Provident Payable	1,89,368	2,06,587
Profession Tax Payable	9,300	7,100
Service tax payable	-	1,04,825
TDS payable	34,369	1,76,695
Total	2,33,037	4,95,207
b) Outstanding expenses		
Expenses payable	42,03,467	22,47,980
LTC payable	2,23,897	3,20,932
Audit Fees payable	1,41,324	1,09,725
Salary Payable	69,023	91,917
Travel expenses payable	5,50,536	2,34,053
Total	51,88,247	30,04,606

For Mahila Abhivruddhi Society

Authorised Signatory

MAHILA ABHIVRUDDHI SOCIETY, ANDHRA PRADESH
Schedules forming part of Financial Statements for the year ended 31 March 2017

	31-Mar-17	31 Mar 2016
	Total (Rs.)	Total (Rs.)
c) Other liabilities		
Grants - unutilised	2,06,57,154	80,96,922
Interest on Short Term Loan	1,01,332	3,72,633
Security deposit repayable	7,70,735	7,70,735
Rental Deposit	26,000	26,000
Contribution received in advance		
Total	2,15,55,221	92,66,290
Grand total	2,69,76,504	1,27,66,103

Schedule - 6: Provisions

For Gratuity	31,77,938	40,73,402
For Leave salary	10,97,593	6,54,448
Total	42,75,531	47,27,850

Schedule - 7: Investments

Term deposits with Scheduled Bank

Anonra bank (includes Rs. 15 lacs earmarked against bank

guarantee)	15,00,000	15,00,000
Axis Bank	20,00,000	6,00,000
State Bank of Hyderabad	80,00,000	34,04,141
Total	1,15,00,000	55,04,141

Schedule - 8: Current assets

Grant Overspent	3,43,767	
Grant Receivable	54,10,016	
Receivables - Sadhikaratha Foundation	78,58,154	28,72,808
Receivables - others	23,63,254	1,00,06,313
Pre-paid expenses	4,50,343	3,89,117
CENVAT credit receivable	59,298	2,30,608
Interest accrued on fixed deposit	5,87,851	7,24,313
Work in progress	22,54,696	10,39,236
Total	1,93,27,379	1,52,62,395

Schedule - 9: Deposits and advances

TDS recoverable	11,46,020	22,03,379
Other advances	9,88,599	5,86,149
Advance with LIC for Gratuity and Leave Salary	20,88,078	12,53,828
Deposits	2,32,558	1,68,522
Advances to staff	56,679	87,586
Total	45,11,934	42,99,464

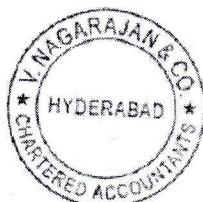
Schedule - 10: Cash and Bank Balances

Bank balances in current and savings accounts	60,08,053	64,29,406
Cash in hand	36,595	6,047
Total	60,44,648	64,35,453

For V. Nagarajan & Co.
Chartered Accountants
Firm Regn. No.: 004879N

AV Rajan
Director-Finance

T C Reddy
CEO & Managing Director



A.G. Sitaraman
Partner/M. No.: 017799
Date: September 23, 2017
Place: Hyderabad

Mahpara Ali
Chairperson-Audit committee

K. Madhava Rao
Chairman



For Mahila Abhivruddhi Society

MAHILA ABHIVRUDDHI SOCIETY, ANDHRA PRADESH
Schedules forming part of Financial Statements for the year ended 31 March 2017

Schedule - 11: Fixed Assets

Amount in Rs.

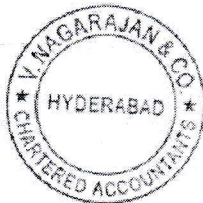
Domestic							
S No.	Particulars	W.D.V as on 01.04.16	Additions	Deletions	Total	Rate Depreciation	W.D.V. as on 31.03.17
Land & Building							
1	Land	2,16,01,500	-	-	2,16,01,500		2,16,01,500.00
2	Building	4,22,67,279	8,09,302	-	4,30,76,581	5%	4,30,76,581.00
	Total	6,38,68,779	8,09,302	-	6,46,78,081		6,46,78,081.00
Other assets							
1	Furniture & fixtures	18,987	1,56,408	-	1,75,395	20%	1,50,657.00
2	Office equipments	2,75,928	2,62,218	-	5,38,146	20%	2,21,356.00
3	Computers & peripherals	1,27,070	1,54,348	-	2,81,418	33%	1,56,593.00
4	Vehicles	16	3,43,338	4	3,43,350	20%	3,34,551.00
5	Generator	-	4,53,000	-	4,53,000		3,70,839.00
6	Solar water heating system	1	-	-	1	20%	1.00
7	Solar power system	-	-	-	-	20%	-
8	Interiors	3	-	-	3	33%	3.00
	Total	4,22,005	13,69,312	4	17,91,313		12,34,000.00
	Grand Total	6,42,90,784	21,78,614	4	6,64,69,394		6,59,12,081.00

FCRA

S No.	Particulars	W.D.V as on 01.04.16	Additions	Deletions	Total	Rate Depreciation	W.D.V. as on 31.03.17
1	Furniture & fixtures	10,103	94,703	-	1,04,806	20%	96,453.00
2	Office equipments	1,60,998	7,15,881	-	8,76,879	20%	8,34,060.00
3	Computers & peripherals	3,08,924	10,10,288	-	13,19,212	33%	10,94,742.00
4	Vehicles	2,29,170	28,27,358	4	30,56,524	20%	26,55,165.00
5	Interiors	1	-	-	1	33%	1.00
	Total	7,09,196	46,48,230	4	53,57,422		46,80,421.00
	Grand total	6,49,99,980	68,26,844	8	7,18,26,816		7,05,92,502.00

For V. Nagarajan & Co.
Chartered Accountants
Firm Regn. No.: 004879N

A.G. Sitaraman
Partner/M. No.: 017799
Date: September 23, 2017
Place: Hyderabad



AV Rajan
Director- Finance

Mahpara Ali
Chairperson - Audit Committee



T. S. Reddy
CEO & Managing Director

K. Madhava Rao
Chairman

For Mahila Abhivruddhi Society
Authorised Signatory

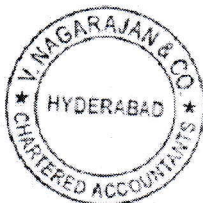
Schedules forming part of Financial Statements as at 31 March 2017
Program-wise Income and Expense Matrix -Schedule-12

ITEM	Program (APMAS-FC)	Program (BFTW)	Program (BMGF)	Program (DGRV)	Program (GIZ)	Program (Hormann KG)	Program (VANI)	Total Program (FC)
INCOME	FC	FC	FC	FC	FC	FC	FC	FC
Ear-marked Funds								39,81,085
Project Grant from Donor (BFTW)		39,81,085						1,77,79,421
Project Grant from Donor (BMGF)			1,77,79,421					91,07,391
Project Grant from Donor (DGRV)				91,07,391				1,00,30,139
Project Grant from Donor (GIZ)					1,00,30,139			32,42,532
Project Grant from Donor (Hormann KG)						32,42,532		72,000
Project Grant from Donor (VANI)							72,000	22,06,060
Project Grant from Donor (Welthunger)	22,06,060							4,64,18,628
Grant Income:	22,06,060	39,81,085	1,77,79,421	91,07,391	1,00,30,139	32,42,532	72,000	1,59,645
Interest from savings account		66,041			93,604			6,88,500
Interest from term deposits	91,380		2,48,339	1,70,095		1,78,686		5,63,497
Profit on Sale of Assets	5,63,497							
Rental Income								
Contribution Received								
Sale of Publications and Magazines								94,470
Other Income	94,470							4,79,24,740
Total Income	29,55,487	40,47,126	1,80,27,760	92,77,486	1,01,23,743	34,21,218	72,800	
EXPENDITURE								9,07,190
Programme Cost					6,30,788	2,76,402		1,15,90,023
Human resource Cost- Salary	3,82,419	21,29,390	17,44,704	22,59,686	33,29,769	16,64,771	79,284	5,98,144
PF contribution by employer	28,936	1,00,937	84,070	1,29,957	1,61,918	86,050	6,276	
Gratuity								
Leave Salary								10,70,365
Honorarium	1,53,760			22,765	8,33,840	60,000		15,10,984
Managerial Remuneration	18,202	2,18,472	2,18,456	3,82,290	4,09,569	2,63,995		60,80,685
Meetings and Conferences	19,139	24,17,333	29,169	35,23,417	85,331	6,296		2,885
Board & MC Meeting					2,885			19,34,696
Travelling and Conveyance	4,91,456	2,92,029	3,32,502	4,18,307	2,79,804	1,19,817	781	87,934
Audit Fees				40,000	47,934			1,78,224
Vehicle Maintenance & Insurance	35,800	38,245	12,681	11,904	78,114	1,480		2,96,844
Vehicle Running cost	10,210	61,600	18,676	57,547	1,11,149	37,662		15,32,943
Consultancy Charges (Incl. Professional Fees)	3,01,706	6,07,248	1,26,289	92,000	1,08,600	2,97,100		5,89,869
Printing and Stationery		2,57,028	18,532	1,79,285	41,630	93,394		87,317
Postage, Stamps And Telegrams	26,537	17,462	640	37,636	4,701	171	170	2,92,421
Telephone & Internet Expenses	1,133	1,10,847	32,131	36,108	56,058	49,222	6,922	2,37,176
Rent		60,900	7,500		95,550	73,226		3,36,754
Stipend	59,344	81,952	15,000	5,000	41,129	1,04,329	30,000	1,29,675
Hospitality Expenses	512	33,638	18,472	22,421	36,194	18,438		27,776
Bank charges	11,737	3,747	3,532	2,896	3,908	1,356	600	1,40,976
Insurance Premium	20,137	41,237	8,349	21,884	34,606	14,763		17,539
Newspaper and Magazine		1,684			15,855			74,844
Water and Electricity	54,066	10,103			10,425	250		2,09,756
Computer consumables	24,100	1,26,554	4,750	12,720	28,392	13,240		2,55,244
Office Maintenance	74,679	30,534	20	789	1,26,848	22,374		27,162
Recruitment Expenses	9,090	2,272	11,900		3,900			1,12,600
Staff Development	55,550	1,500			55,550			
Interest on Short Term Loan								64,903
Software	48,990	3,183	3,183	3,182	3,183	3,182		12,143
General Expenses	1,113	650	10,000		50	330		69,10,460
Rates and Taxes								
Subgrant			69,10,460					
Bad debt written off								
Loss on sale of Assets								60,351
Waterplant maintenance	58,251			2,100				
Lift AMC								
Generator Maintenance								495
Interest on TDS	390	105						700
Library					700			
Office Electricals & Fittings								5,189
Incentives		706		2,383		2,100		
Total Expenditure	18,87,257	66,49,356	96,11,016	72,64,277	66,38,360	32,09,948	1,24,033	3,51,84,266

For V. Nagarajan & Co.
Chartered Accountants
Firm Regn. No.: 004879N

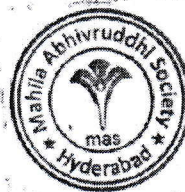
A.G. Sitaraman
Partner/M. No.: 017799

Place: Hyderabad
Date: September 23, 2017



AV Rajan
Director- Finance

Mahpara Ali
Chairperson - Audit Committee



T. S. Reddy
CEO & Managing Director

K. Madhava Rao
Chairman

For Mahila Abhivruddhi Society
Authorized Signatory

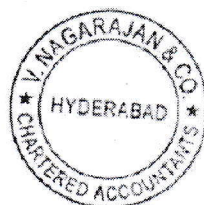
MAHILA ABHIVRUDDHI SOCIETY
Schedules forming part of Financial Statements as at 31 March 2017
Program-wise Income and Expense Matrix -Schedule-12

ITEM	Program (APMAS-IG)	Program (SPUR)	Program (IWMP)	Program (E&Y)	Program (Shakti Hormann)	Program (Pravesha - Pedaputtedu)	Program (Aurobindo- AP)	Program (Aurobindo- TS)	Total Program (Domestic)
INCOME	Domestic	Domestic	Domestic	Domestic	Domestic	Domestic	Domestic	Domestic	Domestic
Ear-marked Funds									
Project Grant from Donor (HMWS)	6,58,301								6,58,301
Project Grant from Donor (IWMP)			27,47,112						27,47,112
Project Grant from Donor (E&Y)				48,00,000					48,00,000
Project Grant from Donor (G4 Contribution)									
Project Grant from Donor (NABARD Study)	22,12,608								22,12,608
Project Grant from Donor (Shakti Hormann)					4,05,354				4,05,354
Project Grant from Donor (Govt. of Telangana)	13,00,000								13,00,000
Project Grant from Donor (Pravesha)						15,00,000			15,00,000
Project Grant from Donor (Aurobindo AP)							53,97,490		53,97,490
Project Grant from Donor (Aurobindo TS)								44,19,650	44,19,650
Grant Income:	41,70,909	-	27,47,112	48,00,000	4,05,354	15,00,000	53,97,490	44,19,650	2,34,40,515
Interest from savings account	69,342	-	7,934	-	-	-	-	-	77,276
Interest from term deposits	1,61,752	-	-	24,249	-	2,137	15,641	12,642	2,16,421
Profit on Sale of Assets	5,09,996	-	-	-	-	-	-	-	5,09,996
Rental Income	2,58,300	-	-	-	-	-	-	-	2,58,300
Contribution Received	11,50,487	-	-	-	-	-	-	-	11,50,487
Interest on Electricity Deposit	7,286	-	-	-	-	-	-	-	7,286
Sale of Publications and Magazines	1,932	-	-	-	-	-	-	-	1,932
Interest on LIC deposits - Gratuity & Leave Salary	1,13,146	-	-	-	-	-	-	-	1,13,146
Interest on IT refund	1,44,995	-	-	-	-	-	-	-	1,44,995
SHG Group	12,60,024	-	-	-	-	-	-	-	12,60,024
Work in progress - SPUR		12,15,460	-	-	-	-	-	-	12,15,460
Other Income	9,92,001	-	-	-	-	-	-	-	9,92,001
Total Income	86,40,170	12,15,460	27,55,046	48,24,249	4,05,354	15,02,137	54,13,131	44,32,292	2,93,87,839
EXPENDITURE									
Programme Cost	5,76,930	-	-	2,08,364	3,32,854	-	15,85,930	5,19,912	32,23,990
Human resource Cost- Salary	32,89,421	5,56,884	12,32,388	13,17,803	-	40,743	9,80,323	5,92,192	80,09,754
PF contribution by employer	2,02,778	37,648	86,889	63,860	-	2,415	48,359	38,285	4,80,234
Gratuity	1,32,771	-	-	-	-	-	-	-	1,32,771
Leave Salary	6,96,655	-	-	-	-	-	-	-	6,96,655
Honorarium	8,07,700	-	3,67,630	18,89,072	-	-	18,000	30,000	31,12,402
Managerial Remuneration	2,13,026	97,723	-	2,40,300	-	27,300	1,05,550	47,275	7,31,174
Meetings and Conferences	3,84,293	8,592	13,900	40,123	-	-	-	1,601	4,48,509
Board & MC Meeting	1,05,382	-	-	-	-	-	-	-	1,05,382
Travelling and Conveyance	12,87,753	2,91,745	2,01,251	2,96,031	-	9,166	1,53,068	39,190	22,78,204
Statutory Audit Fees	28,216	-	-	-	-	-	-	-	28,216
Vehicle Maintenance & Insurance	19,5541.00	42,124.00	31,249.00	530.00	0.00	0.00	400.00	14,032.00	2,23,876
Vehicle Running cost	20,5750.00	53,400.00	54,733.00	4,000.00	465.00	500.00	500.00	22,319.00	3,41,667
Consultancy Charges (Incl. Professional Fees)	38,2216.00	0.00	17,809.00	12,3661.00	0.00	0.00	57,050.00	40,150.00	7,81,175
Printing and Stationery	61,7108.00	5,913.00	18,003.00	60,2418.00	450.00	40.00	61,666.00	20,073.00	13,25,671
Postage, Stamps And Telegrams	18,472.00	2,946.00	865.00	1,903.00	0.00	40.00	11,34.00	90.00	25,450
Telephone & Internet Expenses	12,3724.00	27,061.00	49,728.00	39,653.00	0.00	0.00	32,215.00	22,124.00	2,94,505
Rent	19,000.00	0.00	73,800.00	55,900.00	0.00	0.00	22,000.00	10,000.00	1,80,700
Stipend	28,5234.00	0.00	92,800.00	0.00	0.00	0.00	54,223.00	39,180.00	4,71,437
Hospitality Expenses	37,564.00	18,299.00	29,801.00	4,561.00	400.00	0.00	7,527.00	2,250.00	1,00,402
Bank charges	5,533.30	17.25	11,61.58	0.00	0.00	0.00	172.00	72.00	6,956
Insurance Premium	23,5578.00	24,176.00	0.00	17,269.00	0.00	0.00	4,151.00	4,126.00	2,85,300
Newspaper and Magazine	2,940.00	10,58.00	17,16.00	15,76.00	0.00	0.00	4,890.00	1,600.00	13,780
Water and Electricity	19,5811.00	17,965.00	28,869.00	3,703.00	0.00	0.00	9,67.00	1,500.00	2,48,815
Computer consumables	28,525.00	20,50.00	34,500.00	4,550.00	0.00	0.00	12,710.00	3,150.00	54,435
Office Maintenance	44,6978.00	27,829.00	15,640.00	11,168.00	0.00	0.00	29,86.00	3,619.00	5,08,220
Recruitment Expenses	5,800.00	0.00	0.00	2,272.00	0.00	0.00	0.00	0.00	8,072
Staff Development	4,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,000
Interest on Short Term Loan	25,3732.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,53,732
Software	0.00	0.00	0.00	0.00	0.00	0.00	3,182.00	3,183.00	6,365
General Expenses	27,870.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	27,870
Rates and Taxes	19,2743.00	30.00	0.00	0.00	0.00	0.00	0.00	0.00	1,92,773
Subgrant	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-
Bad debt written off	15,58,234.00	-	-	-	-	-	-	-	15,58,234
Loss on sale of Assets									
Waterplant maintenance	10,000	-	-	-	-	-	5,89,446	4,550	6,03,996
Lift AMC	28,663	-	-	-	-	-	-	-	28,663
Generator Maintenance	19,960	-	-	-	-	-	-	-	19,960
Interest on TDS	212	-	-	-	-	-	-	-	212
Library	-	-	-	-	-	-	-	-	-
Office Electricals & Fittings	6,462	-	-	-	-	-	-	-	6,462
Incentives	15,076	-	-	-	-	-	-	-	15,076
Total Expenditure	1,25,87,651	12,15,860	24,81,972	49,28,717	3,34,169	80,204	37,46,449	14,60,473	2,68,35,095

For V. Nagarajan & Co.
Chartered Accountants
Firm Regn. No.: 004879N

A.G. Silaraman
Partner/M. No.: 017799

Place: Hyderabad
Date: September 23, 2017



AV Rajan
Director- Finance

Mahpara Ali
Chairperson - Audit Committee

TCS Reddy
CEO & Managing Director

K. Madhava Rao
Chairman

For Mahila Abhivruddhi Society



MAHILA ABHIVRUDDHI SOCIETY, ANDHRA PRADESH,

SCHEDULES TO ACCOUNTS FOR THE YEAR ENDED MARCH 31, 2017

SCHEDULE 13: Significant accounting policies adopted by the Society in the preparation of Financial Statements

ACCOUNTING POLICIES:

1. Basis of Preparation of Financial Statements and Method of Accounting:-

The Financial statements are drawn up based on mercantile basis of accounting except for grants which are accounted for on cash basis in accordance with the generally accepted accounting principles in India with due regard to fundamental accounting assumptions of going concern, consistency and accrual.

2. Fixed Assets and Depreciation:

(i) The Fixed Assets are shown at the realistic value after adjusting the depreciation which is provided for on the basis of estimated life of the assets. Depreciation on additions/deletions during the period is calculated pro rata from /to the date of additions/deletions. Depreciation is calculated and shown as adjustment in the Balance Sheet from Fixed Assets and Assets Acquisition Funds and no entries for depreciation are passed through Income and Expenditure Account.

(ii) The rates adopted for calculating depreciation are as follows:

Nature of Fixed Assets	Estimated Use life	Rate of Depreciation
Building	20 Years	5%
Furniture	5 Years	20%
Computer & peripherals	3 Years	33.33%
Office equipment	5 Years	20%
Vehicle	5 Years	20%
Interiors at leased Premises	3 Years	33.33%

(iii) Straight Line Method is adopted to calculate depreciation.

(iv) In respect of the assets acquired out of the Assets Acquisition Fund, depreciation calculated as above is charged off to the Grant so capitalized.

3. **Employee Benefits:** - Retirement and other benefits to employees comprise of payments under defined contributions like Provident Fund and payments under defined benefit scheme like Gratuity and Leave Encashment. Payments under defined contribution plans are charged to revenue on accrual basis and payments under defined benefits are provided based on actuarial valuation.

4. Revenue recognition:-

4.1 All revenue Grants and Donations received during the financial year are recognized as income for the current period in the Financial Statements, thereby some of the surplus shown in the Income and Expenditure Account includes unutilized grant money to be used in future.

4.2 Grants received for procurement of fixed assets are credited to Assets Acquisition Fund in the Balance Sheet.

4.3 Interest income on deposits with banks is recognized on time proportion accrual basis taking into the account the amount outstanding and rate applicable.

4.4 All the transactions in Foreign Currency are recognized at the exchange rate prevailing on the date of the transaction.

5. Joint venture:-

In respect of joint venture contracts, which are in the nature of jointly controlled operations, the assets controlled, liabilities incurred, the share of income and expenses incurred are recognized in the agreed proportions under respective heads in the financial statements.

6 **General:** - Accounting policies not specifically referred to above are consistent with the generally accepted accounting principles followed in India.

For V. Nagarajan & Co.,
Chartered Accountants,
Firm Regn. No.: 004879N

T.C.S. Reddy
Chief Executive Officer

K. Madhava Rao
Chairman

(A.G. Sitaraman)
Partner

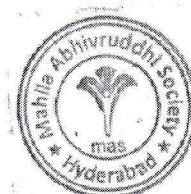
M. No.: 017799

Date: September 23, 2017

Place: - Hyderabad.

Mahpara Ali
Chairperson-Audit Committee.

A.V. Rajan
Director-Finance



For Mahila Abhivruddhi Society

Authorised Signatory

MAHILA ABHIVRUDDHI SOCIETY, ANDHRA PRADESH,

SCHEDULES TO ACCOUNTS FOR THE YEAR ENDED MARCH 31, 2017

SCHEDULE 14:

NOTES TO ACCOUNTS:

- Capital commitments: Rs.Nil (Building) (Previous Year Rs. 4,87,000)
- Contingent liabilities:
 - Counter guarantee issued to banks: Rs. 58.98 lacs
 - Interest accrued on Loan fund till 31-03-2016(Previous Year: Rs.157.05 lacs): Rs.190.30 lacs.
- The funds received from BFTW, DGRV, IWMP, HORMAN, GIZ, Ernst & Young Foundation,, Bill and Melinda Gates Foundation, and NABARD are against specific programme activities for execution of their projects.
- Managerial remuneration and governance expenses have been accounted under various heads, break up of which is given below.

Particulars	31-Mar-16(Rs.)	31-Mar-16(Rs.)
Salary to CEO	21,84,158	18,69,965
Sitting fees to Board members	58,000	46,500
5. The Society has kept all the unspent balance of funds in investments, which is in conformity with section 11(5) of the Income Tax Act, 1962.		
6. Loan Fund		

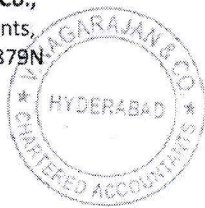
- The unified Government of Andhra Pradesh had sanctioned a total assistance of Rs. 5,00,00,000 towards establishing SHG training Center cum APMAs office under Additional Central Assistance of the Central Government scheme. The breakup of the assistance is 70% by way of loan and 30% by way of Grant. Thus the Planning Department of the unified Andhra Pradesh Government had released Rs. 3,50,00,000 by way of loan and Rs. 1,50,00,000 as Grant for the project.
 - The loan is to be repaid by way of forty half yearly installments along with interest @9.5% after moratorium period of five years. The repayment of loan along with interest should have commenced from April, 2015 onwards. However, due to bifurcation of the State of Andhra Pradesh into Telangana and Andhra State has resulted in postponement of the repayment of loan.
 - Moreover, APMAS has also made representations at various levels with the two State Governments to convert the loan into Grant in view of the charitable nature of the organization and also due to inability to mobilize separate funds for the repayment of the loan. Hence the matter is under consideration of the Governments to convert the loan into grants. However the interest due on the loan till 31ST March, .2017 is Rs. 1,90,30,949 which is being shown as contingent liability in Notes to Accounts.
7. Short Term loan from State Bank of Hyderabad
- The Society had took a short term loan of Rs. 24,00,000 for meeting the operating expenses by pledging the Fixed Deposits bearing numbers 62467747619, 6287747653, 62467747733 on 22/09/2016 and (b)
 - Rs. 16,00,000 against Fixed Deposits bearing numbers 62501324866 and 62501324946 on 9th March, 2017. The interest rate agreed was 2% higher than the rates on the fixed deposits pledged. The loan is still outstanding as on 31st March, 2017 and the interest due as on 31st March, 2017 was Rs. 2,53,732/-.
- The Society is registered under the A.P. (Telangana Area) Public Societies Registration Act, 1350 Fasli (Act 1of 1350F) as a non-profit Society and also has registration u/s 12 (A) and u/s 80G of IT Act, 1961 designating it as Charitable Society. Hence no provision of Income Tax is considered necessary.
 - The society entered Memorandum of Understanding with Sadhikaratha Foundation on February 24, 2014 for implementing jointly SPUR (Support Programme for Urban Reforms) project of Government of Bihar titled "formation and establishment of separate town (45) & state level federations for Self-Help-Groups (SHGs)" for a term of three years. The Society recognized its share of income and expenses in its income and expenditure statement as per AS 27 'financial reporting of Interests in Joint ventures'.
 - Disclosure required under AS 27 are as follows:
 - Contingent liabilities (Counter guarantee issued to banks): 58.98 lacs
 - Capital commitments (society's share): Nil
 - Income recognized: Rs. Nil (Previous Year Rs. 12.22 181)
 - Work in progress: Rs. 12.15,460
 - Audit fee excluding service tax: Rs.1,16,150(Previous year: Rs. 105,000)
 - Figures of the previous year are reclassified/regrouped to conform to the current year's classification.

As per our report of even date

For V. Nagarajan & Co.,
Chartered Accountants,
Firm Regn. No.: 004879N

(A.G. Sitaraman)
Partner

M. No.: 017799



T.C.S. Reddy
Chief Executive Officer

Mahpara Ali
Chairperson-Audit Committee.



K. Madhava Rao
Chairman

A.V. Rajan
Director-Finance