

# KAUSHALYA Foundation



## **ANNUAL REPORT**

**2014-2015**

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## ABBREVIATIONS

<b>ABC</b>	Agri-Business Centre
<b>ASA</b>	Action for Social Advancement
<b>BEA</b>	Bihar Entrepreneurship Association
<b>BES</b>	Bihar Entrepreneurship Summit
<b>BHKPCL</b>	Barh Kisan Producer Company Ltd
<b>BKPCL</b>	Bakhtiyarpur Kisan Producer Company Ltd
<b>BOD</b>	Board of Directors
<b>BPL</b>	Below Poverty Line
<b>BRLPS</b>	Bihar Rural Livelihood Promotion Society
<b>CII-FACE</b>	Confederation of Indian industry- Food and Agriculture Centre of Excellence
<b>DPR</b>	Detailed Project Report
<b>ESKPCL</b>	Ekgangarsarai Krishi Producer Company Ltd
<b>FIG</b>	Farmers Interest Group
<b>FPC</b>	Farmers Producer Company
<b>FPMT</b>	Farmer Portfolio Management Tool
<b>FPO</b>	Farmers Producer Organization
<b>GOI</b>	Government of India
<b>HKPCL</b>	Harnaut Kisan Producer Company Ltd
<b>HR</b>	Human Resource
<b>IFPRI</b>	International Food Policy and Research Institute
<b>ILRI</b>	International Livelihood Research Institute
<b>IPM</b>	Integrated Pesticide Management
<b>KF</b>	KAUSHALYA Foundation
<b>MIS</b>	Management Information System
<b>NPM</b>	Non-Pesticide Management
<b>PE</b>	Pockets of Excellence
<b>RBH</b>	Rural Business Hub
<b>SOP</b>	Standard Operating Practices
<b>USAID</b>	United States Agency for International Development
<b>ZBNF</b>	Zero Budget Natural Farming

## Message from the Board of Trustees

We derive much pleasure in sharing the annual report of KAUSHALYA Foundation (KF) for the year 2014-15. Embarking upon its mission to empower the poor with skills and other required enabling factors for coming out of poverty, KF presents this report. It is an opportunity to reflect on what has been achieved looking back at which outlines both the shortcomings and the strategies for future action.

Power of organized collectivism for achieving economies of scale has been widely exemplified. Solidarity and cooperative partnerships among the poor can provide them with a robust social capital to capitalize upon. Such a channelized and organized collective force is a potential harbinger of happiness through both social and economic gains.

Hitherto, we have reached a substantial community base of farmers through sensitization and mobilization of more than 10000 farmers while more than 6000 of them have been integrated under the umbrella of Farmer Producer Company (FPC). The FPCs promoted by KF provide end-to-end solutions in agriculture through their respective Agri-Business Centres (ABCs) including advisory, technical and managerial services like soil testing and weather information apart from input-output market integration. The ABC centres are gradually developing into “Rural Business Hubs” around specific commodities.

We are very glad to share that we have expanded our work of promoting another FPC in Pakridayal, East Champaran, Bihar targeting another major crop of Bihar- maize. We have already mobilized 500 farmers in groups there looking ahead for escalation into an organization of more than 1000 farmers. Furthermore, it is a very inspiring privilege to work there as Mahatma Gandhi too had started his *Satyagraha* movement from this very region of Bihar in 1918.

To further encourage and enhance our work, NABARD has put faith in us entrusting KF with the responsibility of promoting another eight Farmer Producer Organizations in the districts Nawada and Nalanda (Bihar, India) around different commodities. KF also continues its researched based studies partnering with ILRI and IFPRI on cottage dairy value chain at Nalanda, Bihar (India) and various agriculture activities in the districts Muzaffarpur, Nalanda, Araria and East Champaran (Bihar, India) respectively. Gathering our experiences in the undertaken tasks, we develop a roadmap for future interventions and strategies.

We aim to mobilize and sensitize one lac farmers regarding best practices in agriculture so as to increase their net returns in agriculture. We are extremely grateful to our partner organizations for their association and assistance through grants and guidance for carrying out the tasks:- *DuPont Pioneer, USAID, Patna; Confederation of Indian industry- Food and Agriculture Centre of Excellence (CII-FACE); International Livestock Research Institute (ILRI); International Food Policy Research Institute (IFPRI); Department of Horticulture, Govt.of Bihar; Small Farmers Agri-business Consortium (SFAC), KVK, Patna; KVK, Nalanda; KVK East Champaran; ATMA, Patna; ATMA, Nalanda; ATMA, East Champaran; Block Agriculture Officer, Ekangarsarai; Block Agriculture Officer, Harnaut; Block Agriculture Officer, Barh; Block Agriculture Officer,*

*Bakhtiyarpur; Block Agriculture Officer, Pakridayal; District Agriculture Officer, Patna; District Agriculture Officer, Nalnada; District Agriculture Officer, East Champaran; District Horticulture Officer, Patna; District Horticulture Officer, Nalnada; District Horticulture Officer, East Champaran; NABARD, Patna; NABARD, Nalanda; NABARD, East Champaran, ICAR Research Complex for Eastern Region- Patna, and other supporters, funders and “friends of KF”.* Without their support we could not have accomplished the milestones which have infused in us a sense of achievement, learnings and inspiration to move ahead.

We invite and welcome them all to forge upon and develop this capital of relationship to further our course of shared vision. We would also like to congratulate and hail the spirit of KF team which has dedicated their lives for the cause of upliftment of the poor with particular affinity for Bihar. I request all the humanitarian hearts from all walks of life to join hands with us in our development efforts. Together we have achieved, and we can achieve more milestones. .

## KAUSHALYA Foundation: An Introduction

A dream of prosperity in many keen eyes of SMAL (Small, Marginal, and Landless) farmers, and a goal to channelize solutions and services for the development of small land holders perpetuated the birth of **KAUSHALYA** Foundation.

**KAUSHALYA** Foundation (KF) is a non-government, non-profit organization aimed at achieving economic independence of small marginalized farmers in Bihar. The team comprises of professionals motivated to use their knowledge and skills to address the issues of poverty by working with the poor at the grassroots. To this effect, KF collaborates extensively with government institutions, financial institutions, market institutions, voluntary organizations, and academic & research bodies.

The purpose of **KAUSHALYA** Foundation is to reengineer the supply chain of fresh farm produces by directly connecting the market place and the producers. To undertake this task, we started with vegetables. One key characteristic of Indian agricultural is the fragmented and small landholdings: around 80% of India's farmers cultivate small and marginal holdings of up to 2 ha while many observe fragmented holdings with dispersed land patches. The share of small and marginal holdings in vegetable production increases to around 90%. The Indian Vegetable supply chain was found to be fragmented and un-collaborative, which caused 15-20% loss in terms of volume both because of perishability and poor handling of the produce in transit. Furthermore, due to presence of inefficiencies in the whole supply chain of vegetables where the primary stakeholder- the farmer- was only realizing 30% of the consumer rupee whereas the rest was consumed by middlemen and leakages in the channel.

KF commenced to reorient the supply channels to reduce wastages, spread incentives and lead time of vegetable to reach the customers. In addition to focusing on vegetable value chain, KF has also stepped in the other critical areas for providing solutions to challenges faced by small and marginal farmers.

The efforts have resulted in mobilization of **10000+** farmers in Bihar and **6000+** farmers among them have been integrated under the umbrella of Farmer Producer Companies (FPC)- the sustainable business enterprises of, for and by the farmers. These FPCs have been transformed into Rural Business Hubs with Agri-Business Centers (ABC) at each FPC. The Agri-Business Centres provide products and services to farmers like fertilizers, pesticides, seeds and even soil testing services to the farmers aiming to enhance their productivity, reduce production costs and promote sustainable and climate-smart agricultural practices. Thus not only increasing incomes but also infusing a social culture of collectivism, KF also ensures that environmentally its business footprint is reduced simultaneously. The FPOs have a well-organized governance structure of BODs (Board of Directors) and a strong network of member farmers. They perform a range of activities including input resourcing and selling, aggregating produce for centralized marketing alongside providing advisory services. Thus, the concept of FPC has revolutionized the agriculture sector to move towards equitable and holistic development of one and all by collective and focused approaches. The model proposes to mobilize and aggregate small farmers into formal institution, create low investment Fruits & Vegetables Retail Chain, branding of fresh farm produce, organizing & professionalizing the vegetable supply chain. Creating farm-gate backend

infrastructure for fresh farm produce and aggregating vendor at one place to make them part of this formal supply-chain.

## Vision & Mission of KAUSHALYA Foundation

### Mission Statement

“To develop a model to increase income and generate employment at the grass root level by an equitable and holistic development.”

### Vision Statement

“Professionalizing the informal trade channel of fresh farm produce and creating gainful, dignified self-employment for the families dependent on agriculture sector”.

## Presence of KAUSHALYA Foundation

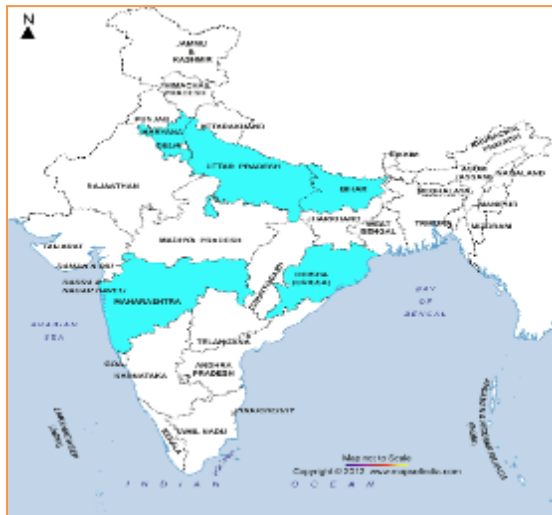


Figure 1: Presence of KF in Indian States

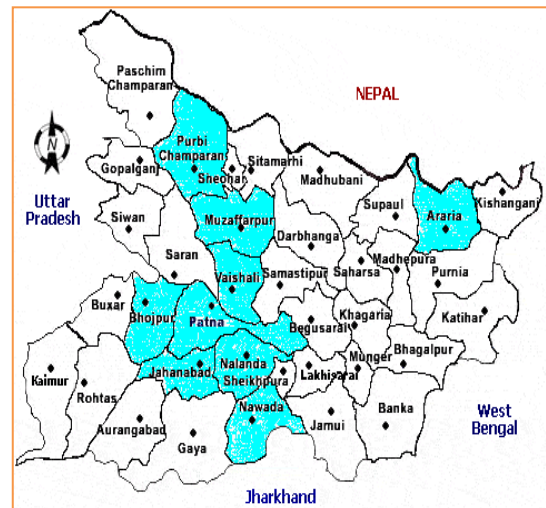


Figure 2: Presence of KF in the districts of Bihar, India

## Goals

- Organizing and professionalizing small and marginal farmers towards market oriented farming.
- Organizing and professionalizing street vendors and linking them to the main stream of the society.
- Connecting street vendors and growers to the mainstream market.
- Generate livelihood opportunities by creating new market avenues.
- To reduce information asymmetry in the supply chain

## Summary of work in 2014-15

The tables given below summarize the projects and noteworthy activities undertaken in the year respectively.

Table 1: Projects undertaken in 2014-15

S.No	Title of Project	Partner Organization	Year	Cost of project (In Rs.)	Present Status
1	Transforming Economies of Corn Growers in Bihar by Forming Farmer Producer Company	Pioneer DuPont	2014-16	84,00,000	Ongoing
2	Value Chain Assessment for Dairy Value Chain in Nalanda	ILRI (International Livestock Research Institute)	2014-15	6,00,000	Ongoing
3	Transformation in eastern India's economies through innovative rural business hub(RBH) project in two district of Bihar	CII-FACE & USAID	2013-14	76,00,000	Successfully Completed
4	Value chain assessment and DPR preparation for interventions in Hybrid maize, Rice, Soil testing and Organic farming	IFPRI(International Food Policy and Research Institute)	2013-14	8,00,000	Successfully Completed

Table 2: Noteworthy activities in 2014-15

S.No.	Activities	Details	Status
1	Training of Board of Directors of women-only Farmer Producer Company promoted by Action for Social Advancement (ASA) at ESKPCL	The Board of Directors of women-only Farmer Producer Company formed by ASA visited ESKPCL for exposure visit and cross-learning	Completed
2	Training, workshop and action plan formulation with women-only Production Clusters formed by BRLPS-Jeevika engaging them in dialogues with Board of Directors of ESKPCL	The Board of Directors of ESKPCL interacted with women of Production Clusters formed by BRLPS-Jeevika at a workshop in Muzaffarpur, Bihar (India) sharing their experiences of input and out market linkages and backward-forward integration of the same	Completed
3	Rural Business Hub (RBH) workshop at Patna, Bihar (India)	Rural Business Hub (RBH) workshop was conducted at Patna bringing together and engaging in dialogues the stakeholders from the Government, Private Sector and the Governing Bodies of Farmer Producer	Completed

		Companies formed by KAUSHALYA Foundation respectively	
4	2 Student-interns from Sup-Agro University, France volunteer at Ekangar Sarai, Nalanda, Bihar (India)	2 Student-interns of from Sup-Agro University, France volunteer for traineeship in Ekangarsarai, Nalanda, Bihar to study farming practices in the region in general.	Ongoing
5	Team KAUSHALYA Foundation participated in “Walk the Talk” and Bihar Entrepreneurship Summit (BES) organized by Bihar Entrepreneurship Association (BEA) at Patna, Bihar (India)	Team KAUSHALYA Foundation marched the cause “Walk the Talk” signifying the expression of entrepreneurial visions at execution level with feet “on ground” to build a momentum for advocacy of promoting entrepreneurial culture and policy level ecosystem for the same in Bihar (India). The ground work culminated with participation in the summit inaugurated by Shri Nitish Kumar, Chief Minister, Bihar.	Completed

## Transforming Economies of Corn Growers in Bihar by Forming Farmer Producer Company

Transforming Economies of Corn Growers in Bihar by Forming Farmer Producer Company is a project of three-year duration aimed at improving corn grain productivity by mobilizing farmers into farmers groups and Farmer Producer Company and subsequently linking them directly to Institutional Buyers and Input Suppliers unlocking extra potential

### **Project Objectives:**

The main objective of the project has been discussed below:-

- To form sustainable farmer institution (Farmer Producer Company) benefiting small holders (focusing corn growers) for leveraging economies of scale.
- To capacitate farmers through trainings in agricultural best practices
- Ensuring access to quality inputs, advisory services and fair & remunerative markets leading to enhanced business efficiency and competitiveness in the agriculture value chain and increase in incomes of small holders.

### **Project Activities:**

The activities to be done under the project are

- Diagnostic study of the project area and undertaking a Baseline as well as Agriculture Value Chain Assessment (VCA).
- Sensitization, Mobilization and aggregation of 500 farmers in the first year of project. This has to be done by clubbing them into Farmer Interest Groups (FIGs) so as to eventually organize these into Farmer Producer Company (FPC). Afterwards, the farmers’ base is to be expanded so that ABC (Agri Business Center)- a centralized platform facility of input

and output linkages including advisory services of FPC - could reach targeted 5,000 farmer households benefitting around 25,000 rural populations. ABC model as operational in other FPCs formed by KF – ESKPCL, HKPCL, BHKPCL and BKPCL – provides a platform for collective aggregation of produce and their marketing by developing network of market linkages with marketers like wholesalers, institutional buyers,



Figure 1: A woman farmer at her demonstration plot of corn farm in block-Pakridayal, East Champaran Bihar (India)

retailers so as to enhance the price realization by farmers by increasing productivity and reducing wastage. Also advisory and technical services like soil testing are provided there.

- Promotion of new technologies, agri-input varieties (hybrid seed, crop protection products), agri-equipments etc. through establishment of 60 demonstration plots each year to ensure adoption of these by the member farmers of the FPC aiming to increase their agricultural incomes.
- Identifying and capacitating potential entrepreneurs from among the FPC members to take lead in management of the FPC businesses profitably.
- Creation of required infrastructures (warehouses etc.) with assistance from Govt. agencies for facilitating the enterprise efficacy in the FPC so as to minimize losses by bridging gaps and overcoming bottlenecks.
- Establishment of FPC as a Business Hub for member farmers which would facilitate access to various services to them, thereby, enhancing their socio-economic status.
- Expanding the business activities by leveraging the existing value chain utilizing value added transitions like processing, branding, packaging etc.
- Creating self-sustaining systems of governance, management and operations in the FPC for ensuring its post-withdrawal sustainability.

## Dairy Value Chain Assessment in Nalanda, Bihar, India

With a growing demand for milk as a major source of protein and other essential nutrients, ILRI has been promoting studies for formulating strategic initiatives to add value to existing cottage dairy value chains in India. An ambitious dairy improvement plan launched by GOI demands identifying critical implementation gaps in addition to technological innovations and public-private partnerships, as well as improved feeding, breeding, animal health and knowledge management in the smallholder dairy value chain. In this context, ILRI has been entrusted to

conduct a situational analysis of the smallholder value chain in India. Nalanda district has been selected as a sample site in Bihar for the same.

KAUSHALYA Foundation was given the responsibility of doing Value Chain Analysis and preparing a VCA report developing insightful strategic recommendations for intervention in the cottage dairy enterprise there.

Mostly women respondents participated in the study which led to a strong gendered analysis of cottage dairy enterprise enlightening the fact that women played a key role in the same.



### Transforming in eastern India's economies through innovative Rural Business Hub (RBH) project in two districts of Bihar, India

Confederation of Indian industry- Food and Agriculture Centre of Excellence (CII-FACE) and the United States Agency for International Development (USAID) have joined hands to improve agricultural productivity in two states of eastern India – West Bengal and Bihar. A aptly titled, Transforming Eastern India's Economies through Innovative Rural Business Hubs Project, it is being implemented in partnership with Kaushalya Foundation in Bihar. The overall goal of the project is "To catalyse private sector investments in Eastern India economies and develop scalable and economically viable business models through Rural Business Hubs." The project has engaged four Farmer Producer Companies (FPCs) promoted by KAUSHALYA Foundation and supported them in operationalizing their business development through skill building, demonstrations and linkages for inclusive agri-business growth.

Agri Business Centers (ABC) managed by these FPOs are being transformed into Rural Business Hubs which are envisioned as one-stop aggregation point for integration of all elements across vegetable value chain. FPOs through these Hubs provide products and services to smallholder member farmers, enhance their productivity, reduce production cost and increase their awareness about environment-friendly agriculture practices leading to increased agricultural household incomes and better lifestyles. The FPOs have a well-organized governance structure of BODs (Board of Directors) and a strong network of member farmers. They function through the Agri-Business Centre/Rural Business Hubs and



Figure 3: Training of Board of Directors of FPCs at KAUSHALYA Foundation

perform a range of activities including input resourcing and selling to their member farmers, collective output-produce marketing and advisory services like soil testing.

The main objectives of the project can be enumerated as given below:-

- Development of Pockets of Excellence (PE) for Vegetables in the FPCs.
- To increase the incomes of the small scale farmers especially those falling in the poor/vulnerable category (BPL) in Bihar through enhanced integration of farmers in horticulture value chains.
- To promote cluster based farming, focusing on niche crops, skill-building of farmers and market integration of Farmer Producer Companies by establishing farmers-buyers linkages.

### **Project Activities and impacts:**

The activities undertaken and impacts studied in the project are:

- Conduction of baseline survey of **5000** farmers.
- Mobilization of **5000** farmers into around **250 Farmer Interest Group (FIG)** and **registration of the four FPCs (Farmer Producer Companies)**.
- Establishment of a physical facial structure of FPC as **Agri-Business Centre (ABC)** in each of the four FPC as a centralized facility for **input selling, agriculture produce aggregation and their marketing** and delivering centralized advisory services like **soil testing**.
- Farmers saving on agri-input cost from **5 to 25%** due to bulk buying and reselling of these by the FPCs to farmers along with ensuring quality and timeliness of availability.
- Better price realization to farmers from **5 to 15%** due to collective marketing of produces direct to big markets.
- Facilitation to FPC for obtaining **licenses** for purchase and selling of inputs (**seed, fertiliser and pesticide**).
- Building strong linkages with input suppliers, extension agencies, and market players from both Government and Private sector. The FPCs has built strong linkages with more than **40 Governments and Non-Government** agencies including input suppliers, market players and extension service providers.
- Building market linkages of FPC with institutional buyers for selling their produces collectively. FPCs have tied up with market players including institutional buyers for marketing of produces collectively.
- FPC established are managing **supply chain of fresh farm produces**.
- **46 demonstration plots** were established for demonstrating best agriculture practices and improved variety of inputs.
- Extensive **capacity building** of farmers is done on **sustainable farming methods** like making **bio fertilizer and bio-pesticide** (Neemastra, Jeevamrit, Beejamrit, Agniyastraetc.), promoting **NPM, IPM and ZBNF (Zero Budget Natural Farming techniques)** training more than **5000 farmers**.

- Capacitating **women farmers** for their active role in FIG and FPC management and for strengthening their role in agriculture related activities by making them learn new and innovative methods (Like ZBNF, IPM, formation of natural ingredients for farming like Jeevamrit, Beejamrit, Agnyastra and others) which can enhance productivity, save on cost of input and increase their income share in family leading to their strong say in family.
- **Adoption** of natural and sustainable farming practices by more than **1200 farmers** resulting in better productivity in reduction in cost of production
- Rigorous training and capacity building of the governing team of FPC for establishing systems in FPC for its **financial** and **operational** sustainability.
- Establishment of system in FPC for **operation management, HR management, Finance Management and MIS**.
- Development of **Standard Operating Practices (SOP)** and handbook on procurement management, marketing management and financial management in FPCs.
- Development of handbooks on **Package of Practice** for undertaking climate smart agriculture practices.
- Formulation and review of **business plan** of FPC.
- Formation of four **Agri-business centres (ABC)** as one stop shop for farmers for input, advisory and marketing support.
- Establishment of systems for **Extension and Advisory services** like soil test based recommendation, weather information, crop advisory services providing to farmers through ABC using ICT tools and software like **Mrittika** and **FPMT (Farmer Portfolio Management Tool)**.
- Capacitating FPC for **primary processing** at ABC collectively.
- Linkages with financial institutions like **HDFC bank , Axis bank, NABARD etc.**
- Appointment of one of the FPC as Business Correspondent

#### Status of four FPCs formed by KAUSHALYA Foundation

- |  |           |
|--|-----------|
| <ul style="list-style-type: none"><li>• Bakhtiyarpur Kisan Producer Company Ltd (BKPCL)</li><li>• Barh Kisan Producer Company Ltd. (BHKPCL)</li></ul>      | } Nalanda |
| <ul style="list-style-type: none"><li>• Harnaut Kisan Producer Company Ltd. (HKPCL)</li><li>• Ekangarsarai Krishi Producer Company Ltd. (ESKPCL)</li></ul> | } Patna   |

The description of the 4 Farmer Producer Companies promoted by KAUSHALYA Foundation in two blocks of Patna district and two blocks of Nalanda district of Bihar has been discussed as below.

Table 3 Details of Four Farmer Producer Companies

Name of Farmer Producer Companies	No. of FIG's	No. of Farmers	No. of BODs	Registration No	PAN No.	Website Address	No of share holders
<b>Bakhtiyarpur Kisan Producer Company Ltd.</b>	76	1377	11	U01110BR2013PTC020099	AAF4CB4509H	<a href="http://www.bkpc.in">www.bkpc.in</a>	618
<b>Barh Kisan Producer Company Ltd.</b>	56	1075	10	U01110BR2013PTC020100	AAF4CB45109	<a href="http://www.bhpc.in">www.bhpc.in</a>	210
<b>Ekgangarsarai Kisan Producer Company Ltd.</b>	92	1810	11	U01403BR2013PTC020188	AADCE3675R	<a href="http://www.eskpc.in">www.eskpc.in</a>	1810
<b>Harnaut Kisan Producer Company Ltd.</b>	47	930	12	U01403BR2013PTC020189	AADCH1682B	<a href="http://www.hkpc.in">www.hkpc.in</a>	763
<b>Total</b>	263	4750	44	N/A	N/A	N/A	3401

Following are some milestones achieved by FPCs:

- 1) Establishment of 4 Agri-Business Centre (ABCs) a one stop shop for providing input, marketing and advisory services to farmer members of FPC to leverage the benefit of collective business.
- 2) Mobilization of 5250 farmers in FPCs as active members and many becoming its shareholders
- 3) Websites of each four FPCs developed. A properly established system for efficient operations of the companies/system in rural backdrop has been put in place.
- 4) Partnership with agri-input suppliers-Quality inputs and savings upto 15-30% on the cost of input by the farmers
- 5) Partnership with marketers- Farm-gate selling options for farmers with enhancement upto 10-20% in price realization and 20-25% reduction in wastage due to better handling practices.
- 6) Employment generation through ABCs and RBH apart from developing entrepreneurial skills even in small farmers.
- 7) Empowerment of women farmers increasing their participation.
- 8) Constructive step toward saving environment through spreading natural and sustainable farming practices.
- 9) Partnership with 7 extension agencies and financial institutions - Advisory and extension service support to member farmers. Capital support and tie-ups for bank account opening of member farmers and appointment of One FPC as Business Correspondent model leading to significant savings of farmers on production side and a substantial increase in income of the .

10) Demonstration & Adoption of new technologies: this activity has helped the farmers learn the new and upcoming technologies and about new and better agri-inputs and practices like soil-testing enhancing the overall profit as well as productivity of the farmers

11) Social capital creation in the form of sustainable FPC and economical asset created in terms of transactions made by ABCs, thereby enriching the rural economy.

12) The various trainings and capacity building activities have led to collectivization and integration of farmers to work together with the objective of collective benefits.

These have also led to knowledge and practice of new and advanced technologies in agriculture, thus benefitting farmers by enhancement in productivity, savings on cost of production, enhancement in price realization in marketing, developing entrepreneurial skills in them and paving way forward to sustainable agriculture.

13) Making the state government conducive toward FPC and its future. Bihar Government Agriculture Department Consideration for affiliating FPC and including them a recognized body for schemes benefits.

14) Input suppliers like Bio-Seed and some other companies relaxed their norms (discounting the dealership deposit) for FPC to make them dealer for supply of inputs. Licenses obtained for the same.



Figure 4: Women farmers of ESKPCL undertaking Climate Smart Agriculture practice of "Zero Budget Natural Farming" at Nalanda, Bihar (India)

### Value chain assessment and DPR preparation for interventions in Hybrid maize, Rice, Soil testing and Organic farming

Under This project KAUSHALYA Foundation undertook the VCA and DPR preparation for following four interventions in collaboration with IFPRI (International Food Policy Research Institute)

- Hybrid Rice in the district East Champaran, Bihar, India
- Hybrid Maize in the district Araria, Bihar, India
- Soil test based recommendation in Nalanda, Bihar, India
- Organic Farming in the district Muzaffarpur, Bihar, India

ABC model of FPC as operational in the existing 4 FPCs promoted by KF for centralized collective aggregation and marketing of produce along with soil testing services was proposed in the case of Araria and Nalanda. In Muzaffarpur the targeted women farmers were sensitized and mobilized for utilizing the available resources for undertaking climate smart organic farming and marketing

the produce in microenterprise set-up under an institutional model like SHG federation. For Nalanda, it was proposed that agri-input retailers increase their business profile by introducing soil testing services like undertaken by the FPC-ABCs which not only strengthen their advisory services to farmers but also raises bottom-up communication to the distributors and input companies.

### Other noteworthy activities in the year

- i. Training of Board of Directors of women-only Farmer Producer Company promoted by Action for Social Advancement (ASA) through their exposure visit at ESKPCL, Ekangarsarai, Nalanda, Bihar (India)

- Board of Directors of Women-only Farmer Producer Company promoted by Action for Social Advancement (ASA) visited ESKPCL Ekangarsarai, Nalanda, Bihar (India) for training, exposure visit and cross-learning of experiences.

- ii. Training, workshop and action plan formulation with women-only Production Clusters formed by BRLPS-Jeevika in Muzaffarpur, Bihar engaging them in dialogues with Board of Directors of ESKPCL

- Board of Directors of ESKPCL addressed and interacted with the BRLPS-Jeevika personnel and members of Production Clusters sharing their experiences in input and output market integration and future vision of scaling up.



Figure 5: Engaging various stakeholders from Government and Private Sector on board on a common platform to interact with the farmers of Producer Companies.

- iii. Rural Business Hub (RBH) workshop at Patna, Bihar (India)

- A workshop was organized under the concept of “Rural Business Hub” wherein the farmers-producer members of four Farmer Producer Companies formed by KAUSHALYA Foundation had the opportunity to interact with other stakeholders from the Government and Private Sector. Various Government officials and representatives of Agri-input companies and other stakeholders of agri-business shared a common platform to discuss their issues face-to-face.

- iv. Student-interns from Sup-Agro University, France volunteer at Ekangar Sarai, Nalanda, Bihar (India)

- v. Two student-interns – Tom and Mary- from Montpellier SupAgro University, France have been undergoing their internship in the village-Mahammadpur at Ekangarsarai, Nalanda, Bihar, India. Facilitated by a translator in communication with the farmers, they are undertaking a critical study of general agricultural scenario in the region. Their study is expected to bring a singular viewpoint as they are able to both relate and juxtapose the agriculture practices and overview in the region and that in their own country France.
- vi. Team KAUSHALYA Foundation participated in “Walk the Talk” and Bihar Entrepreneurship Summit (BES) organized by Bihar Entrepreneurship Association (BEA) at Patna, Bihar (India)
  - Team KAUSHALYA Foundation upholding its value for social entrepreneurship participated in “Walk the Talk” and Bihar Entrepreneurship Summit (BES) organized by Bihar Entrepreneurship Association (BEA) at Patna, Bihar (India). The objective was to charge the movement undauntedly and aggressively advocating a change in mindset and policy environment to engender and underline the crucial role of entrepreneurship for holistic development of Bihar, India and society at large.



Figure 6: Team KAUSHALYA Foundation participating in Bihar Entrepreneurship Summit, 2015

## Board of Trustee and Team KAUSHALYA Foundation

Board of Trustee	Team
1) Mr. Kaushalendra	<b>Managing Trustee</b> Mr. Kaushalendra
2) Mr. Omprakash Singh	
3) Mr. Dharendra Prasad	<b>Team Leader</b> Ms. Rekha Kumari
4) Ms. Vineeta Singh	<b>Program Manager</b> Mr. Avinash Kumar
5) Ms. Rashmi Ranjana	
6) Ms. Rekha Kumari	<b>Manager, Training &amp; Linkages</b> Ms. Abhilasha
	<b>Program Associate</b> Mr. Kumar Gaurav
	<b>Manager, Mobilization</b> Mr. Ambrish Kumar
	<b>Senior Field Officer</b> Mr. Mukesh Kumar

## Advisory Board – KAUSHALYA Foundation

The Advisory Board of KF comprises of management experts from different areas of management streams who have very rich and firsthand experience of social and agriculture sector. The advisory board is chaired by Prof. Piyush Kumar Sinha.

### ***Prof. Piyush Kumar Sinha***

He is Professor of Marketing at IIM Ahmedabad. He is the force behind all work being done by KF. Under his continuance guidance and mentorship it is implementing its holistic model of development.



### ***Capt. Pawanexh Kohli***

Principal Advisor of CrossTree techno-visors and Chief Advisor to National Centre of Cold-chain Development (NCCD). He is acclaimed as the prime mover for government initiatives in farm to fork supply chain development. Global experience of 30 years in shipping, logistics, post-harvest management & infrastructure.



### **Prof. VAIBHAV BHAMORIA**

A mining engineer from ISM and a rural manager and water researcher by choice with a post-graduation from IRMA in 2001. He has worked as a mining engineer with the Saurashtra Cements Limited (1998-1999) and as a consultant researcher for the IWMI-Tata water Policy Program of the International Water Management Institute. His research interests include water / waste water management, livelihoods, social entrepreneurship, marginalization and education.



**Dr. Abhishek**

Dr. Prof. Abhishek is a faculty in the Marketing area at Indian Institute of Management Ahmedabad (IIMA). He obtained his doctoral qualification from IIMA and master degree from Institute of Rural Management, Anand.



**Dr. Prabhal Vikram Singh**

He Director of Research of ACCESS Health International, India. His work is focused upon health financing. Prabal has a doctorate in public systems from the Indian Institute of Management, Ahmedabad, through the Fellow Programme in Management in Public Systems.



## Partner Organizations

 <p>INTERNATIONAL FOOD POLICY RESEARCH INSTITUTE sustainable solutions for ending hunger and poverty A member of the CGIAR Consortium</p>	 <p>SFAC लघु कृषक कृषि व्यापार संघ</p>	 <p>FACE CII-Jubilant Bharlia Food and Agriculture Centre of Excellence</p>	 <p>HDFC BANK We understand your world</p>
 <p>USAID FROM THE AMERICAN PEOPLE</p>	 <p>FWWB FRIENDS OF WOMEN'S WORLD BANKING INDIA</p>	 <p>व्यावित्तियोगादिकास IIMC AHMEDABAD</p>	 <p>EY Building a better working world</p>
 <p>IIM LUCKNOW</p>	 <p>ASHOKA INNOVATORS FOR THE PUBLIC</p>	 <p>NATIONAL BANK FOR AGRICULTURE AND RURAL DEVELOPMENT</p>	 <p>IDBI BANK</p>
 <p>State Horticulture Mission, Bihar</p>	 <p>State Horticulture Mission, Haryana</p>	 <p>Maharashtra State Horticulture and Medicinal Plants Board (MCMMPB) DURG</p>	 <p>केनरा बैंक Canara Bank</p>
 <p>BIHAR AGRICULTURAL UNIVERSITY, MOHOUR</p>	 <p>बिहार बीज बिहार बीज</p>	 <p>बिहार बीज BIHAR BEE</p>	 <p>KNIDS GREEN</p>
 <p>BAMETI</p>	 <p>ICAR</p>	 <p>KVK</p>	 <p>Samvedna</p>
 <p>ATMA Agricultural Technology Management Agency</p>	 <p>eKutir Opportunity Driven by Knowledge</p>	 <p>punjab national bank</p>	 <p>PIONEER. A DUPONT COMPANY</p>



**Audited Account Statement****KAUSHALYA FOUNDATION**RAJIV RANJAN WALI GALI, KALI MANDIR ROAD, HANUMAN NAGAR, KANKARBAGH, PATNA-20  
KANKARBAGH, PATNA - 800 020**BALANCE SHEET AS AT 31ST MARCH 2015**

<u>Liabilities</u>	<u>Amount</u>	<u>Amount</u>	<u>Assets</u>	<u>Amount</u>	<u>Amount</u>
<b>Corpus Fund</b>		442,000.00	<b>Fixed Assets:</b>		
			(As Per Annexure "D" )		198,054.40
<b>Surplus</b>			<b>Current Assets:</b>		
Opening Balance	(480,957.70)		Receivables	1,997,366.40	
Less: Excess of expenditure over income for the year	661,948.78	180,991.08	Security Deposit	22,000.00	
			TDS	275,342.00	
<b>Loans &amp; Advances:</b>			Cash in Hand	61,875.49	
Others (Interest free)		235,592.00	<b>Cash at Bank</b>		
			Axis Bank A/c-44916	1,806,379.13	
<b>Liabilities For Expenses:</b>			Dena Bank A/c-00273	212,779.66	
Expenses Payable	4,048,516.00		PNB A/c - 279396	6,799.00	4,382,541.68
Audit Fee Payable	12,721.00	4,061,237.00	<b>Loan &amp; Advances</b>		
			Advance	239,224.00	
			Others (Employee)	100,000.00	339,224.00
<b>TOTAL</b>		<b>4,919,820.08</b>	<b>TOTAL</b>		<b>4,919,820.08</b>

FOR Gupta Sachdeva & CO.  
CHARTERED ACCOUNTANT  
FRN - 006706NSHISHIR KUMAR  
M.NO. 421815  
Date:-29/09/2015  
Patna

*Dhirendra Kumar*  
Trustee

*Kaushalya*  
Trustee

**KAUSHALYA FOUNDATION**  
RAJIV RANJAN WALI GALI, KALI MANDIR ROAD, HANUMAN NAGAR , KANKARBAGH, PATNA-20

INCOME & EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2015

Expenditure	Amount	Amount	Income	Amount
<b>To, Expenditure over Project:</b> (Annex-B)		6,410,156.40	<b>By, Project:</b>	
To, Depreciation	51,256.03		Rural Business Hub Development	3,746,364.00
To, Auditor's Remuneration	12,721.00		VCA for Dairy Value Chain (ILRI)	529,834.40
To, Bank Charges	2,673.19	66,650.22	RBH Workshop (CII-FACE)	302,003.00
			Shamayita Math-Farmers Exposure Visit ( Shamayita Math)	40,000.00
<b>To, Administrative &amp; Other Expenses:</b> (Annex-C)		332,566.00	FPO Promotion Project (Dupont Pioneer)	2,085,237.00
			Nutrition Survey ( Ashoka Innovators for the Public)	50,069.00
			VCA & DPR (IFPRI)	450,000.00
			Farmers Training and Exposure Visit (ASA)	55,000.00
			Exposure Visit of Farmers ( ATMA Nalanda)	25,750.00
			Misc Income	1,915.00
			By, Interest on TDS	38,380.00
			By, Reimbursement of Exp	18,902.00
			By, Interest from Bank	127,867.00
<b>To, Excess of Income Over Expenditure</b>		661,948.78		
		<b>7,471,321.40</b>		<b>7,471,321.40</b>

FOR Gupta Sachdeva & CO.  
CHARTERED ACCOUNTANT  
FRN - 006706N

SHISHIR KUMAR  
M.NO. 421815  
Date:-29/09/2015  
Patna



*Shikendra Kumar*

Trustee

*Kausaleendra*

Trustee

**KAUSHALYA FOUNDATION**  
RAJIV RANJAN WALI GALI, KALI MANDIR ROAD, HANUMAN NAGAR , KANKARBAGH, PATNA-20

**RECEIPT & PAYMENT ACCOUNT FOR THE YEAR ENDED 31ST MARCH, 2015**

Receipts	Amount	Amount	Payment	Amount	Amount
Opening Balance			<b>Expenditure over project</b>		6,870,428.40
Cash in Hand	224,751.37		<b>Administrative &amp; Other Expenses</b>		332,566.00
Bank	1,259,235.50	1,483,986.87	(Annex-C)		
<b>Project</b>		7,718,072.00	Audit Fee		12,721.00
(As per Annexure "A")			Bank Charge		2,673.19
Reimbursement of Exp		18,902.00	Fixed Assets Purchased		62,350.00
Interest from bank		127,867.00	<b>Advances</b>		
TDS refund		383,870.00	Security Deposit	77,506.00	
Interest on TDS refund amount		38,380.00	Income Tax as TDS	100,000.00	177,506.00
			Others		
			<b>Unsecured Loan Repayment</b>		225,000.00
			<b>Closing balance</b>		
			Cash in Hand	61,875.49	
			Cash at Bank	2,025,957.79	2,087,833.28
<b>TOTAL</b>		<b>9,771,077.87</b>			<b>9,771,077.87</b>

FOR Gupta Sachdeva & CO.  
CHARTERED ACCOUNTANT  
FRN - 006706N

SHISHIR KUMAR  
M.NO. 421815  
Date:-29/09/2015  
Patna



*Dhirkendra Kumar*

Trustee

*Kausalya*

Trustee

**SCHEDULE OF FIXED ASSETS & DEPRECIATION FOR THE YEAR ENDED 31ST MARCH, 2015**  
**AS PER INCOME TAX ACT,**

**Annexure "D"**

Particulars	Rate of Deprecia	W.D.V. as on 01.04.2014	Addition		Total	Depreciation During the year	Net Balance as on 31.03.2015
			1st Half	2nd Half			
Computer & Software	60%	37,983.72	-	-	37,983.72	22,790.23	15,193.49
Laptop	60%	647.20	-	-	647.20	388.32	258.88
Furniture & Fixture	10%	71,649.59	-	-	71,649.59	7,164.96	64,484.63
Electronic items	60%	128.96	-	-	128.96	77.38	51.58
Mobile	15%	32,892.77	-	-	32,892.77	4,933.92	27,958.85
Office Equipment	15%	43,658.19	62,350.00	-	106,008.19	15,901.23	90,106.96
CCTV Camera	60%	-	-	-	-	-	-
<b>TOTAL</b>		<b>186,960.43</b>	<b>62,350.00</b>	<b>-</b>	<b>249,310.43</b>	<b>51,256.03</b>	<b>198,054.40</b>



## Annexure "C"

### Administrative & Other Exp

Transport & Travelling Exp.	-
Office Exp.	-
Rent	138,000.00
Printing & Stationary	-
Salary	84,800.00
Internet & Telephone	34,848.00
Advertisement Exp.	7,658.00
Books & Periodicals	-
Business Promotions	-
Consultancy Fee	25,000.00
Conveyance Exp.	13,290.00
Courier Expenses	-
Electricity Expenses.	-
General Expenses	-
General Repair & Maintenance	5,080.00
Misc. Expenses	23,890.00
Staff Welfare	-
Vehicle Expenses.	-
<b>Total</b>	<b>332,566.00</b>



**Annexure "A"**

Project (Actual cash received excluding of receivables)

Particulars	Amount (Rs.)
Rural Business Hub Development	5,082,880.00
VCA for Dairy Value Chain (ILRI)	209,085.00
RBH Workshop (CII-FACE)	302,003.00
Shamayita Math-Farmers Exposure Visit (Shamayita Math)	40,000.00
FPO Promotion Project (Dupont Pioneer)	1,501,370.00
Nutrition Survey (Ashoka Innovators for the Public)	50,069.00
VCA & DPR (IFPRI)	450,000.00
Farmers Training and Exposure Visit (ASA)	55,000.00
Exposure Visit of Farmers (ATMA Nalanda)	25,750.00
Misc. Income	1,915.00
<b>Total</b>	<b>7,718,072.00</b>

**Annexure "B"**

Expenditure over Project (Paid + Payable)

Particulars	Amount (Rs.)
Rural Business Hub Development	
<i>Mobilisation of farmers</i>	
<i>Market Access</i>	
<i>Demonstration of best practices</i>	
<i>Extension and capacity building</i>	
<i>Project Management</i>	
<i>Travel</i>	
<i>Printing</i>	3,898,698.00
<i>KF Contribution</i>	477,646.00
VCA for Dairy Value Chain (ILRI)	529,834.40
Shamayita Math-Farmers Exposure Visit (Shamayita Math)	40,000.00
Nutrition Survey (Ashoka Innovators for the Public)	50,069.00
RBH Workshop (CII-FACE)	302,003.00
FPO Promotion Project (Dupont Pioneer)	1,041,156.00
Farmers Training and Exposure Visit (ASA)	45,000.00
Exposure Visit of Farmers (ATMA Nalanda)	25,750.00
<b>Total</b>	<b>6,410,156.40</b>

**Annexure "B-1"**

Payables & Receivables

Particulars	Amount (Rs.)
<b>Payables</b>	
FPO Promotion Project (Dupont Pioneer)	239,728.00
Last year payable	
<b>Total</b>	<b>239,728.00</b>
<b>Receivables</b>	
VCA for Dairy Value Chain	320,749.40
FPO Promotion Project (Dupont Pioneer)	583,867.00
Bihar State	1,092,750.00
<b>Total</b>	<b>1,997,366.40</b>



**Contact us:**

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[www.facebook.com/kaushalyafoundation](https://www.facebook.com/kaushalyafoundation)

[www.twitter.com/kaushalyafound](https://www.twitter.com/kaushalyafound)

See more at: <http://kaushalyafoundation.org/location.html#sthash.tJqag9k9.dpuf>