

# KAUSHALYA Foundation



## **ANNUAL REPORT**

**2013-2014**

## Contents

From the desk of Board of Trustee .....	3
KAUSHALYA Foundation: An Introduction .....	5
Vision & Mission of KAUSHALYA Foundation .....	6
Mission Statement .....	6
Vision Statement.....	6
Presence of KAUSHALYA Foundation .....	6
Goals .....	6
Summary of work in 2013-14.....	7
1) Producer Company promotion in Bihar for infusing technology, developing forward and backward linkages, and making it self-sustainable and progressive Farmers Institution .....	8
2) Transforming in eastern India's economies through innovative Rural Business Hub (RBH) project in two districts of Bihar, India .....	9
Status of four FPCs formed by KAUSHALYA Foundation .....	11
3) Value chain assessment and DPR preparation for interventions in Hybrid maize, Rice, Soil testing and Organic farming .....	13
4) Construction OF LOW COST bamboo Polyhouses .....	13
5) Construction of low cost Pusa Zero Energy Cool Chambers (PZEC) .....	14
6) Other noteworthy activities in the year .....	14
7) Board of Trustee and Team KAUSHALYA Foundation .....	15
8) Advisory Board – KAUSHALYA Foundation .....	16
9) Partner Organizations .....	18
10) Audited Financial Statements .....	19

## From the desk of Board of Trustee

It is our pleasure to share herewith the Annual Report of KAUSHALYA Foundation (KF) for the year 2013-14. This report gives us an opportunity to gain an overview of the tasks accomplished in the year. Upholding its principles and values, KF has been furthering its commitment to streamline the disempowered sections of humanity to accompany us in our advancements. Promoting and strengthening grass-root institutions of the poor have been the primary thrust area of KF in order to reach this end of revitalizing “the rural” and “the agrarian”.

So far, KF has impacted the lives of more than 7000 farmers sensitizing, mobilizing and training them in the “best practices” whereas more than 4000 have been integrated into the institutional model of Farmer Producer Company (FPC). The FPCs promoted by KF are evolving as “Rural Business Hubs” (RBH) diversifying their business portfolio by including technical services like “soil testing” apart from input-output market integration networking with institutional buyers and sellers through bulk handling. On the other hand, projects involving advisory services and knowledge-sharing were also undertaken to disseminate and evaluate “Good Agriculture Practices” through Value Chain assessment and propagation of innovative and low-cost farm technologies.

We aspire to address larger community base encompassing wider development factors like education, environment, health and sanitation owing to their critical centrality to the wellbeing of the farming community. With this comprehensive approach, we aim to effect a holistic development of the community we engage with.

We aim to mobilize and sensitize one lac farmers regarding best practices in agriculture so as to increase their net returns in agriculture reintroducing it as a profitable and lucrative livelihood activity helping in transforming lives towards prosperity.

We thank our partner organizations, funders, donors and the Government agencies for trusting in us, and giving us the opportunity to exercise our hearts and minds for the weaker sections of society carrying out the tasks:- *USAID;*; *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; ATMA, Patna; ATMA, Nalanda; Block Agriculture Officer, Ekangarsarai; Block Agriculture Officer, Harnaut; Block Agriculture Officer, Barh; Block Agriculture Officer, Bakhtiyarpur; District Agriculture Officer, Patna; District Agriculture Officer, Nalnada; District Horticulture Officer, Patna; District Horticulture Officer, Nalnada; NABARD, Patna; NABARD, Nalanda; ICAR Research Complex for Eastern Region- Patna, and other supporters, funders and “friends of KF”*. Without their zealous support we could not have been able to carry out the tasks that encourage us to move ahead in greater confidence with imbibed lessons.

We would also like to thank and congratulate the KF team that has been diligently and proactively performing the undertakings keeping up the humanitarian spirit for the poor and Bihar in particular.

We request and invite all the Good Samaritan to collaborate with us to extend this message of inclusion, love, care, respect and need for our poverty-stricken neighbors in the humankind

## **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 **7000+** farmers in Bihar and **4000+** 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 Centres (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.

## 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

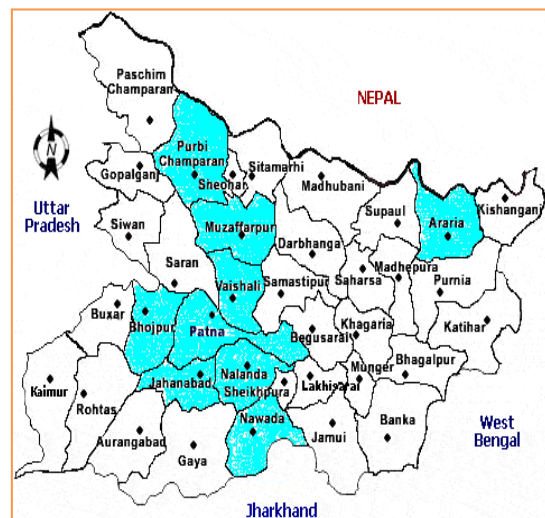


Figure 2: Presence of KF in the districts of Bihar, India

## 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 2013-14

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

Table 1: Projects undertaken in 2013-14

S.No	Title of Project	Partner Organization	Year	Cost of project (In Rs.)	Present Status
1	Farmer Producer Company promotion in Bihar for infusing technology, developing forward and backward linkage and making it self-sustainable, progressive farmers institution	Small Farmers Agri-business Consortium ( SFAC) New Delhi, A govt. of India Institution	2011-13	54,00,000	Four FPOs are promoted and their capacity building program is in progress
2	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
3	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
4	Construction of bamboo polyhouse in Bihar	State Horticulture Mission, Bihar	2011-14	46,00,000	Successfully Completed
5	Construction of PUSA ZERO ENERGY COOL CHAMER in Bihar	State Horticulture Mission, Bihar	2011-14	36,00,000	Successfully Completed

Table 2: Noteworthy activities in 2013-14

S.No.	Activities	Details	Status
1	Workshops	KAUSHALYA Foundation organized a total of 5 workshops engaging all the Value Chain Actors in dialogues including farmer members, Board of Directors of FPCs, Local Resource Persons (LRP), Block Project Manager (BPM), Civil Society Organizations, Government officials, Financial institutions and Private Sector players	Completed
2	Studies and Publications	A total of three studies were prepared	Completed
3	KF in Bihar Innovation Forum, 2013-14	KAUSHALYA Foundation was shortlisted among top three contestants of Bihar Innovation Forum, 2013-14	Completed

## 1) Producer Company promotion in Bihar for infusing technology, developing forward and backward linkages, and making it self-sustainable and progressive Farmers Institution

The Government of India (GOI) and SFAC consider improvement and empowerment of farmers leading to increase in farm incomes of the majority of the farming community as a precondition for the reduction of drudgery of farmer. Its vision is to form farmers managed, self-sustainable Farmer producer Organization- an organization which will be a platform for these farmers to act collectively in throughout the vegetable value chain enabling environment for improving agricultural productivity and profitability ,improving farm incomes, reducing rural poverty and ensuring better stability in farmers life . The majority of the rural population in India depends on agriculture for income and livelihoods.

The main activities and accomplishments under the project have been summarized below:-

- Development of expertise in the growers on agriculture best practices for higher and quality production
- Access to usage of quality inputs and services for intensive agriculture production and enhancing competitiveness ensured through the ABC model.
- Access to fair and remunerative markets including linking of producer groups to marketing opportunities through market aggregators was facilitated.
- Baseline survey of **3000 farmers** to understand the stakeholders' socio-economic conditions targeted in the project.
- Identification and analysis of the stakeholders:- SMAL (Small, Landless and Marginal) farmers of Bihar-**5000 members** were identified
- Mobilization of the community to form **Farmer Interest Groups (FIGs)- 250+ groups** formed.
- Registration of FIGs with **district ATMA** office to get aligned with government schemes.
- **Training** to the FIGs- FPC Concept, FIG Management, **new agricultural technologies, Climate Smart Agriculture**, vegetable production etc.
- Formation of Farmer Producer Companies(FPC)- Four FPCs registered- registration, election of **Board of Directors (BODs)**
- Strengthening and capacity building of BODs(board of directors) of FPC on **FPC governance**, skill development to handle the business activities of the FPC like financial management, supply chain management, handling transactions at farmers end and aggregation & marketing of inputs and produce both.
- Linkage of FPC with Government scheme for leveraging ongoing schemes.
- Arrangement of 4 successful exposure visits for FPC governance training across the country.
- Facilitation of market linkages of the FPC with marketers for collective marketing of produces and with agri-input companies for bulk procurement of inputs.

## 2) 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. Aply 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 Centres (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 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.



Figure 1: Agri Business Centre (ABC) of ESKPCL at Ekangarsarai, Nalanda, Bihar (India)

- 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

- Bakhtiyarpur Kisan Producer Company Ltd (BKPCL) } Nalanda
- Barh Kisan Producer Company Ltd. (BHKPCL) }
  
- Harnaut Kisan Producer Company Ltd. (HKPCL) } Patna
- Ekgarsarai Krishi Producer Company Ltd. (ESKPCL) }

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	No of share holders
<b>Bakhtiyarpur Kisan Producer Company Ltd.</b>	76	1377	11	U01110BR2013P TC020099	AAFCEB450 9H	<a href="http://www.bkpcl.in">www.bkpcl.in</a>	618
<b>Barh Kisan Producer Company Ltd.</b>	56	1075	10	U01110BR2013P TC020100	AAFCEB451 09	<a href="http://www.bhkpc.in">www.bhkpc.in</a>	210
<b>Ekgarsarai Kisan Producer Company Ltd.</b>	92	1810	11	U01403BR2013P TC020188	AADCE367 5R	<a href="http://www.eskpcl.in">www.eskpcl.in</a>	1810

<b>Harnaut Kisan Producer Company Ltd.</b>				U01403BR2013P TC020189	AADCH168 2B	<a href="http://www.hkpcl.in">www.hkpcl.in</a>	
	47	930	12				763
<b>Total</b>	<b>263</b>	<b>4750</b>	<b>44</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>3401</b>

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



Figure 2: Agro-advisory and technical services of soil-testing through ESKPCL Agri-Business Centre (ABC)

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.

### 3) 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.



Figure 3: Engaging in dialogues with organic farmers in Muzaffarpur, Bihar

### 4) Construction OF LOW COST bamboo Polyhouses

The project involved a new technology transfers to small holders - **Bamboo Polyhouses**. Low cost Bamboo Polyhouse is a protective shade made up of polythene used for growing high value agricultural products. Temperature, humidity and ventilation of air is controlled by the equipments fixed in the polyhouse making the in-house environment ideal for vegetable production. These high-value crops grown in the polyhouse are protected from intense heat, bright sunlight, strong winds, hailstones and cold waves.

Project activity:

- Construction of 40 polyhouses for small and marginal farmers

## 5) Construction of low cost Pusa Zero Energy Cool Chambers (PZEC)

Pusa Zero Energy Cool Chamber is a storage infrastructure model for reducing post-harvest losses owing to produce perishability. Being compact and affordable it is very well suited for adoption even by small holders. It is a structure made up of brick and sand which works on the principle of “*latent heat*,” and can keep the temperature inside from 14-18 degree Celsius making it ideal for vegetable storage. Using such low cost structures, farmers can store their vegetables longer without any compulsion of distress selling owing to their liquidity crunch. Furthermore, it increases the shelf-life also reducing wastages and loss incurred.

Project activity:

- Construction of 500 PZEC for small and marginal farmers

## 6) Other noteworthy activities in the year

- A total of 5 workshops were conducted aiming to bridge the communication and network gaps among the stakeholders and Value Chain Actors. All the participants were drawn on board to interact and discuss the issues obstructing more collaborative linkages and partnerships between them so to enhance the overall business efficacy of agriculture.
- Three studies were documented around the Farmer Producer Organization exploring the dynamics of their scenario and opportunities.
- KAUSHALYA Foundation participated in the Bihar Innovation Forum 2013-14 in which it was shortlisted among the top three most promising innovations in Bihar.



Figure 4: KAUSHALYA Foundation stall at Bihar Innovation Forum 2013-14

## 7) Board of Trustee and Team KAUSHALYA Foundation

Board of Trustee	Team
1) Mr. Kaushlendra	<b>Managing Trustee</b> Mr. Kaushlendra
2) Mr. Omprakash Singh	<b>Program Manager</b> Ms. Rekha Kumari
3) Mr. Dharendra Prasad	<b>Rural Manager</b> Mr. Raman Kumar
4) Ms. Vineeta Singh	<b>Team Leader</b> Mr. Vivek Kumar
5) Ms. Rashmi Ranjana	<b>MIS IT Manager</b> Mr. Avinash Kumar
	<b>Senior Field Officer</b> Mr. Mukesh Kumar

## 8) 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.



## 9) Partner Organizations

 INTERNATIONAL FOOD POLICY RESEARCH INSTITUTE A member of the CGIAR Consortium	 SFAC लघु कृषक कृषि व्यापार संघ	 CI-Jubilant Bharlia Food and Agriculture Centre of Excellence	 HDFC BANK We understand your world
 USAID FROM THE AMERICAN PEOPLE	 FWWB FRIENDS OF WOMEN'S WORLD BANKING INDIA	 IIM AHMEDABAD	 EY Building a better working world
 IIM LUCKNOW	 ASHOKA INNOVATORS FOR THE PUBLIC	 NATIONAL BANK FOR AGRICULTURE AND RURAL DEVELOPMENT	 IDBI BANK
 State Horticulture Mission, Bihar	 State Horticulture Mission, Haryana	 Maharashtra State Horticulture and Medicinal Plants Board (MSHMMPB) Durgam	 Canara Bank
 BHU	 Bihar Beej	 Bihar Beej	 KNIDS GREEN
 BAMETI	 ICAR	 KVK	 Samveda
 ATMA Agricultural Technology Management Agency	 eKutir Opportunity Driven by Knowledge	 punjab national bank	 PIONEER A DUPONT COMPANY
 ILRI INTERNATIONAL LIVESTOCK RESEARCH INSTITUTE	 SupAgro FONDATION	 YALE	 CII



## 10) Audited Financial Statements

Below the scanned copies of the balance sheet and the income –expenditure statements are attached

### a) Balance sheet statement for the year 2013-14

**KAUSHALYA FOUNDATION**  
RAJIV RANJAN WALI GALI, KALI MANDIR ROAD, HANUMAN NAGAR , KANKARBAGH, PATNA-20  
KANKARBAGH, PATNA - 800 020

**BALANCE SHEET AS AT 31ST MARCH 2014**

Liabilities	Amount	Amount	Assets	Amount	Amount
<b>Corpus Fund</b>		442,000.00	<b>Fixed Assets:</b> (As Per Annexure "D")		186,960.43
<b>Surplus</b>			<b>Current Assets:</b>		
Opening Balance	2,051,231.36		Receivables	3,429,266.00	
Less: Excess of expenditure over income for the year	(2,532,189.06)	(480,957.70)	Security Deposit	22,000.00	
<b>Loans &amp; Advances:</b>			TDS	581,706.00	
Others (Interest free)		460,592.00	Cash in Hand	224,751.37	
Imperest Fund		1,000,000.00	<b>Cash at Bank</b>		
E Kutir		500,000.00	Axis Bank A/c-44916	1,029,366.84	
<b>Liabilities For Expenses:</b>			Dena Bank A/c-00273	223,333.66	
Expenses Payable	4,008,788.00		PNB A/c - 279396	6,535.00	5,516,958.87
Audit Fee Payable	12,721.00	4,021,509.00	<b>Loan &amp; Advances</b>		
			Advance		239,224.00
		<b>5,943,143.30</b>			<b>5,943,143.30</b>

FOR ANMG & CO.  
CHARTERED ACCOUNTANT

SHISHIR KUMAR  
M.NO.421815

Date : 08/08/2014  
Place : Patna



*Dhirendra Kumar*

Trustee

*Kaushalya*

Trustee

**b) Income-Expenditure Statement for the year 2013-14**

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

INCOME & EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2014

Expenditure	Amount	Amount	Income	Amount
<b>To, Expenditure over Project:</b>		9,655,673.00	<b>By, Project:</b>	
To, Depreciation	68,539.87		Rural Business Hub Development	4,956,939.00
To, Auditor's Remuneration	12,721.00		Nutrition survey	47,150.00
To, Bank Charges	2,673.19	83,934.06	Farmers Extension	49,780.00
			Promotion of farmer producer organisation	2,053,800.00
			BoDs Training	29,901.00
<b>To, Administrative &amp; Other Expenses:</b> (Annex-C)		264,250.00		7,137,570.00
			By, Donation	249,000.00
			By, Reimbursement of Exp	6,000.00
			By, Interest from Bank	74,658.00
<b>To, Excess of Income Over Expenditure</b>		(2,532,189.06)	By, Interest on TDS Refund amount	4,440.00
		7,471,668.00		7,471,668.00

FOR ANMG & CO.  
 CHARTERED ACCOUNTANT

SHISHIR KUMAR  
 M.NO.421815

Date : 08/08/2014  
 Place :Patna



*Dhirendra Kumar*

Trustee

*Kaushalya*

Trustee

**Contact us:**

**K -89, First Floor, Nr. HDFC ATM, P. C. Colony, Hanuman Nagar,  
 Kankarbagh, Patna, Bihar, India – 800 020**

Phone: +91 612 2355692, 8864000132

E-mail: [info@kaushalyafoundation.org](mailto:info@kaushalyafoundation.org)

Website: [www.kaushalyafoundation.org](http://www.kaushalyafoundation.org)

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

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

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