

SOCIAL EDUCATION ECONOMICAL DEVELOPMENT SOCIETY - SEEDS



ANNUAL REPORT - 2017



1/435, LAKSHMI NAGAR, ATHIPATTI, SEMPATTI POSTARUPPUKOTTAI, VIRUDHUNAGAR DISTRICT,
TAMILNADU_626101. PH: 04566 240744, MOB: 91 9443559473
E mail: seeds95@gmail.com, website: www.seedsvo.org

From our Secretary's Desk



Dear Friends,

Greetings from SEEDS

SEEDS had entered in to Twenty Second Year of its journey. We concentrated in empowering women, children, small and marginalized farmers and other vulnerable section of the community. During this journey of two decades we aimed at enriching our knowledge and Experience enabling the Community Based Organization. So that they could stand united themselves to mitigate the challenges encountered by them in their Socio – Economic progress.

With the recognition got in the previous as POPI and RI year from NABARD and SFAC respectively, we have promotion 7 Farmer Producer Companies in Virudhunagar, Madurai, Ramanathapuram and Thoothukudi.

In this report year SEEDS has upgraded it status to a high level with the noble support if NABARD, Samunnati, Ananya Finance and Safe Harvest. In this year our turnover is Rs.9.29 crore. We have reached more population through our institution building process.

We are happy to inform that through our FPO intervening among the members share holders of 7 FPOs, about 42% are youth's in the age group of 25 to 40.75% of Board Members of the FPOs are also youth. We hope that this youth force will involve in FPO activity with commitment and they can develop for their sustainable agriculture practice.

The Hunger Project - THP sustained its support to SEEDS in strengthening the leadership of EWR Elected Women Representatives and empowering women in the Electoral process, making them as active participants than merely being voters.

Against the backdrops SEEDS seeks your continued support and encourage. We express our sincere and cordial thanks to all our partners and well-wishers who extended their support and fellowship in our endeavors.

S.D.PANDIAN
Secretary

I.GENESIS

Social Education Economical Development Society (**SEEDS**) is a non-profit organization promoted by **Mr. S.D. Pandian**, a Sarvodaya Worker. He has been associated himself with Sarvodaya Movement of Achyarya Vinoba Bhave for nearly more than two decades. It is to be noted that his father and grandfather also played active roles in the Sarvodaya Movement. Mr. Pandian with his rich experience in promoting ideals of the Gandhian voluntarily initiated rural development activities with the help of like-minded individuals in around of Aruppukottai, Tiruchuli and Kariyapatti Blocks. To strengthen the services better, a society was registered namely, “**Social Education Economical Development Society**” (**SEEDS**) in the year 1995 under the Tamil Nadu Societies Registration Act 27 of 1975.

The mandate of the organization is to enable marginalized and disadvantaged rural women and farmers to achieve their socio-economic development through a process of organization and participation. In pursuant to this end, **SEEDS** has been reached out to more than 60,000 families in hundreds of villages in Virudhunagar, Ramanathapuram, Madurai and Thoothukudi Districts of Tamil Nadu. SEEDS implements many number of socio-economic programmes, with the support of agencies of the state and central Governments and Foreign Funding Agencies including other Nationalized and commercial banks.

Vision:

“SEEDS envisages, a society, where poor and marginalized women, farmers and Children are socially, economically developed with environmental consciousness and gender equity; and the children enjoy their childhood”

Mission:

“Enabling the poor and marginalized families by organizing themselves, and facilitating their empowerment process to achieve their socio economic development through a process of organization, institution building, and effective participation”

SEEDS - Development Activities

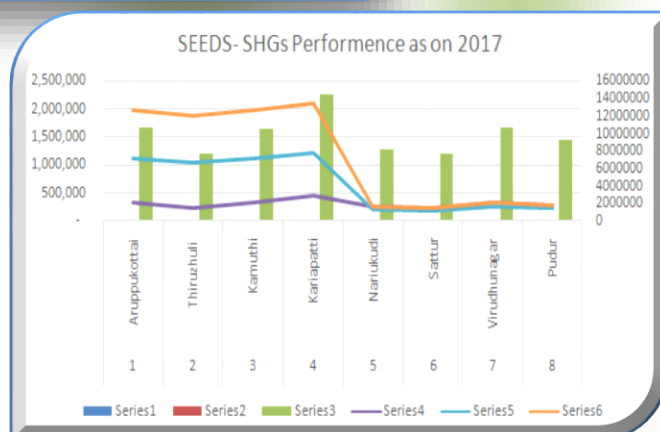
Development activities of SEEDS are mainly focusing on:

1. Empowerment of women
2. Sustainable Agriculture and Livelihood Promotion
3. Financial Inclusion
4. Undertaking Agribusiness through FPOs.
5. Promotion of Community Enterprises, through CSR Activities.

1. EMPOWERMENT OF WOMEN:

SEEDS realizing the strength of CBOS, organize SHG – Self Help Groups for strengthening their functions. There are 760 SHGs functioning in the reporting year. They have been facilitated by SEEDS for establishing linkage with banks and other financial institutions. Further they are empowered in understanding functions of Government and other key departments, pertaining to their socio-economic welfare. The status of SHGs is given under the following Table:

SEEDS - Status on SHGs Financial Performance as on March 2017							
S.No	Name of the Block	Status on SHGs of Groups		Status on Fund		Status on loan outstanding	
		As on March 2016	As on March 2017	As on March 2016	As on March 2017	As on March 2016	As on March 2017
1	Aruppukottai	115	122	1673538	2175599	7,146,818	12,648,879
2	Thiruzhuli	95	102	1205258	1566835	6,678,538	12,040,115
3	Kamuthi	110	65	1647898	2142268	7,121,178	12,615,548
4	Kariapatti	126	133	2248078	2922501	7,721,358	13,395,781
5	Nariukudi	25	32	1282896	1667765	1,282,896	1,667,765
6	Sattur	25	32	1190555	1547721	1,190,555	1,547,721
7	Virudhunagar	35	42	1670553	2171719	1,670,553	2,171,719
8	Pudur	25	65	1444705	1878116	1,444,705	1,878,116
	Total	556	593	12,363,480	16,072,524	34,256,600	57,965,644



a) COMMUNITY CREDIT PROGRAMME :

Under this programme, SEEDS facilitated credit assistances to promote various livelihood activities by the women members. The credit assistance availed by women folk is utilized to sustain Agriculture and Allied Activities, Petty Traders, Vendors and Business, Micro Enterprises, and Self Employment Activities like tailoring etc.

Detail of Credit Assistance is given in the following table:

S.No	Name of the Lending Agency	Loan Sanctioned	No.of.SHGs	No.of.Borrowers	Loan Outstanding
1	South Indian Bank	5000000	32	384	1495637
2	South Indian Bank - II	14700000	50	750	9432478
3	ICICI Bank - BC Model	74642776	148	2250	41893119
4	Nabkisan Dairy Loan NABARD	3800000	-	96	2821066
5	Nabkisan Dairy Loan II -NABARD	3800000	-	96	3342797
6	Samunnati Loan - I	15000000	-	327	9977727
7	Samunnati Loan - II	34605000	-	831	31889295

CCP brings a transformation in the life of our target women. They get good income from their livelihood activities, enhancing both the family and community status. They gained better knowledge and experience in Family budget. Their children are progress well in their education and many of them entered in to higher education. The practice of Child Labour is reduced. The influence of money lenders is reduced. Participation of women in the meetings of GramaSabha has increased. They play their role effectively in many social activity programmes.



SHG

members doing IGP through Micro Credit Support

b) THE HUNGER PROJECT:

THP activities are also categorized under women Empowerment by SEEDS. THP emphasis in ending poverty through empowering women. In the year 2013, SEEDS associated with THP, carried out programmes on mobilizing and capacitating EWR Elected Women Representatives of local bodies. The EWRs are facilitated in



building their leadership, administering village panchayat, drafting perspective plan and interfacing with government officials for better mobilization of funds and other resources for their village panchayats.

THP sanctions SWEEP – Strengthening Women’s Empowerment in the Electoral Process. The Government of Tamil Nadu announced that 50% of reservation to women in local bodies’. In this context the role of SEEDS is involved in strengthening women’s political participation. The EWR’s joined together and formed their own federation namely ‘MuzhaKam’. It is a platform functioning at Union, District and State level for making Intervention to End Violence Against Women (VAW), to influence policy making on women, and decentralization of power.

Major Activities Under THP

- ❖ Federation Meetings
- ❖ Need based Workshop
- ❖ Interface With Officials
- ❖ Media Workshop
- ❖ Convention
- ❖ Violence Against Women Campaign
- ❖ SWEEP - Village meet, Potential Leaders meet, Campaign, Media Workshop and

Sl.No	Particulars	March		
		2017	2016	2015
1	No of Panjayat	131	129	129
2	No of EWRs	225	210	210
3	No of Blocks	4	3	3
4	No of Villages	624	609	609
5	No of Districts	2	2	2
6	No of State	1	1	1
7	No.of Training	91	94	28
8	No.of. Campaign	1	1	1

Convention.



2. SUSTAINABLE AGRICULTURE AND LIVELIHOOD PROMOTION:

a) Watershed Development Program:

The target area of SEEDS is a rain fed one. Hence SEEDS gives priority to work on the watershed development activities. From the year 2011 SEEDS in association with NABARD and TAWDEVA Tamil Nadu Watershed Development Agency, has been implementing watershed programmes in two village panchayats namely Azhagiyanallur and Nanthikundu in the Kariapatti block of Virudhunagar district. The programme covers an extent of 1123.305 hectares covering five villages benefiting 600 farmers. The project cost is Rs.1.16 crores. Under this programme treatment activities are continued. The following table shows the details



OUTCOME IN ALAGIYANALLUR VILLAGE WATERSHED DEVELOPMENT PROJECT DURING 2016-17

S.NO	Name of the Work	Completed Units	No.of Farmers covered	No.of acres Covered	Outcome
1	Field Bund(Drange Cum Bund)	33600 cum	440	705	Soil Erroson & Maijor increase, water taple increased, Cultivation 30 % increased after our intervention
2	Farm Pond	No's 2466 cum	32	224	Soil Erroson & Maijor increase, water taple increased, 20 well water taple increased
3	Agro Forestry	No's 6670	45	80	90% plant survival
4	Agro Horticulture	No's 2175	32	32	90% plant survival
5	Dry land Horticulture	No's 1250	30	30	90% plant survival,
6	Well Recharge Pit	No's 5	5	10	5Well rain water harvest and water taple increased
7	Deepening of Oorani	1874.98 Cum	Common land	40	Soil Erroson Maijor control and water taple increased, 20 well water taple increased
8	Sunken pond	1075 Cum	Common Chennal		Soil Erroson & Maijor increase, water taple increased, 20 well water taple increased
9	check wire (10m Span)	2 Unit	Common land	33	15 well water recharged
10	Loose Rock check Dam	78m	Common Chennal		Soil Erroson Major control and water taple increased, 20 well water taple increased
	Landless Women Development Component				
11	Goat Rearing	-	227	-	Goat Rearing
	Dairy Development	-	8	-	Dairy development
12	Training and Demonstration	-	274	-	10 Trainings Completed
13	Productivity Enhancement	3 DemoUnit	-	-	15 nos of farmers triplication completed
14	Maintenance Fund	-	352	-	Fund collected from Farmers and maintain separate A/c

Check Weir Survey No : 162, Village : Keela Thulukankulam Channel



Farm Pond



a) PROMOTION OF FARMERS PRODUCER ORGANISATION(FPO) :

Organizing farmers in the context of Indian hierarchal society is a challenging task.. But through watershed intervention SEEDS is succeeded in organizing farmers. They are sensitized on the scope of establishing Farmers Producer Organizations (FPO). On addition to 5 no. of FPOs are formed in previous year, 2 more FPOs have been formed in this reporting year. All of the 7 FPOs are registered under company Act of Ministry of Corporate Affairs.

SEEDS as POPI under NABARD, RI under SFAC has conducted the following capacity buliding, Training programs to Board Members and Shareholders of the FPOs.

S.No	Name of the FPO	Name of the District	Name of the Block	Funded By	No.of.Farmers Enrolled	Share Mobilized (Amt.in.Lakhs)	Major Activities
1	SEEDS FPCL	Virudhunagar	Kariapatti, Aruppukottai	NABARD	1000	10	Chillies , Coriander , Millets
2	Ramanar FPCL		Thiruchuli, Aruppukottai		550	5.5	Chillies , Coriander , Millets & Pulses
3	Srivilliputtur Maize FPCL		Srivilliputtur, Sivakasi and Vatrapp	TNSFAC	540	5.4	Maize and Pulses
4	Viruthai Millets FPCL		Virudhunagar, Aruppukottai, Narikudi,		900	9	All Types of Millets
5	Ramanathapuram FPCL	Ramnathapuram	Kamuthi, Narikudi	NABARD	1000	10	Chillies, Coriander & Herbs
6	Vizhuthugal FPCL	Thoothukudi	Pudhur		670	6.7	Chillies, Coriander, Millets & Maize
7	Madurai Thennai Marrum Ethara Payirgal PCL	Madurai	Usilampatti, Thirumangalam, Chellampatti, Sedapatti	TNSFAC	1000	10	Coconut and Paddy
Total					5660	56.6	



SEEDS efforts to enter in to mainstream markets showing good result. In the year 2015-2016. SEEDS procured agriculture commodities like millets, pulses chilies, maize directly from the farmers at their door step. Farmers get average Rs.5 per kilo over and above the price fixed by the local traders.

Sl.No	Name of the FPOs	Types of Training	Resource Person	Place
1	SEEDS FPO	FIGs & JLG formation, and Jasmine process and cultivation	Mr. SuLramaniam AGM NABARD —Virudhunagar	KVA ,KovilanLulam & Horticulture University , periyakuIam
		Vision and Mission Workshop	Mr. Johnson ,Consultant Virutti,	Kodaikanal
		Leadership quality & Governance	Mr. Johnson ,Consultant Virutti,	CESI Training Centre Madurai
		Value addition of Millets Production	Mr. Ramesh KCM - Millets factory paramakudi, Ramnad	SEEDS —TO II Office Athipatti, Aruppukottai
2	Ramanathapuram FPO	FIGs & JLG formation	Mr. Mathiyalagan, DDM, IABARD — Ramnad	Collector campus, Ramnad
		Chillies cultivation and Value addition process	Mr. Palnesswar, JBM Marketing, Virudhunagar	Perunali Kamuthi Block Ramnad
		Vision and Mission Workshop	Mr. Johnson ,Consultant Virutti,	Kodaikanal
		Leadership quality & Governance	Mr. Johnson ,Consultant Virutti,	CESI Training Centre Madurai
		Value addition of Millets Process and value addition	Mr. Ramesh KCM - Millets factory Paramakudi, Ramnad	SEEDS ---POPI office Athipatti, Aruppukottai
3	Vizhuthugal Agricultural FPO	FIGs & JLG formation	Mr. S D Pandian , Director SEEDS	Pudur FPO Office Thoothukudi Dist
		Vision and Mission Workshop	Mr. Johnson ,Consultant Virutti,	Kodaikanal
		Leadership quality & Governance	Mr. Johnson ,Consultant Virutti,	CESI Training Centre Madurai
		Chillies cultivation and Value addition process	Mr. Palnesswar, JBM Marketing, Virudhunagar	Pudur FPO Office Thoothukudi Dist
4	Ramanar Millets FPO	FIGs & JLG formation	Mr. SuLramaniam AGM NABARD —Virudhunagar	KVA , Kovilankulam
		Vision and Mission Workshop	Mr. Johnson ,Consultant Virutti,	Kodaikanal
		Leadership quality & Governance	Mr. Johnson ,Consultant Virutti,	CEO Training Centre Madurai
		Value addition of Millets Process and value addition	Mr. Pamayan , Millets process Unit, T Kallupatti, Madurai District	SEEDS —POPI Office Athipatti, Aruppukottai
5	Viruthai Millets FPCL	FIGs & JLG formation	Mr. Subramaniam AGM NABARD —Virudhunagar	KVK , Kovilankulam
		Vision and Mission Workshop	Mr. Johnson ,Consultant Virutti,	Kodaikanal
		Value addition of Millets Process and value addition	Mr. Pamayan Millets process Unit T Kallupatti, Madurai District	SEEDS —POPI Office Athipatti, Aruppukottai
6	Madurai Thennai Matrum Ethara payeiral PCL	FIGs & JLG formation	Mr. Sukramaniam AGM NABARD —Virudhunagar	KVA , Kovilankulam
		Leadership quality & Governance	Mr. Johnson ,Consultant Virutti,	CESI Training Centre Madurai
		Value addition of Millets Process and value addition	Mr. Rasayan , Millets process Unit, T Kallupatti, Madurai District	SEEDS —TO II Office Athipatti, Aruppukottai
7	Srivilliputtur Maize FPCL	FIGs & JLG formation	Mr. SuLramaniam AGM NABARD —Virudhunagar	KVA , Kovilankulam
		Leadership quality & Governance	Mr. Johnson ,Consultant Virutti,	CESI Training Centre Madurai
		Vision and Mission Workshop	Mr. Johnson ,Consultant Virutti,	Kodaikanal
		Value addition of Millets Process and value addition	Mr. Pamayan Millets process Unit T Kallupatti, Madurai District	SEEDS —POPI Office Athipatti, Aruppukottai

3. FINANCIAL INCLUSION:

Financial Inclusion is the delivery of financial services at affordable costs to the sections of disadvantaged and low income segments of society. SEEDS has been approved as Business correspondent by SBI since March 2011. The progress of SEEDS in this respect is a remarkable one. The BC model is in operation at 8 centers and covering 80 villages in 3 blocks namely Kariyapatti, Tiruchuli, and Aruppukottaiblock of Virudhunagar district.

The villagers in target villages responded well in opening savings account. We also having the customer service point in the targeted villages and we covered so far 25000 individuals through this facility. They can open their account in Zero balance and they can daily make a cash deposit and withdrawal cash up to Rs.20000/- in a day.

SEEDS as a business correspondent made significant improvements relating to financial viability, profitability and competitiveness. In the coming years SEEDS proposed to include especially the vulnerable section of the community who are still out of banks fold. And also can make transaction of AEPS, IMPS, Money Transfer, Fund Transfer. We are also distributing financial inclusion card of SBI. The banker did not levy and charges for that card.

S.No	Particulars	2017
1	No.of Kiosk Centre	8
2	No.of Villages	80
3	No.of Blocks	3
4	No.of Village Panchayats	14
No.of Account Holders		
1	SB Account Holder (in No.)	24839
2	RD Account Holder(in No.)	17000
3	No.of. ATM Issued	5985
4	No.of Members Enrolled in Social Security Scheme	7835
5	Public Provident Fund(PPF)(In No.)	45
6	Special Term Deposit(STDR) (In No.)	300
7	Aadhar Link (In. No)	20000
8	Deposits (in Rs. In Lakhs)	
	Cash	36 Lakhs
	IMPS	12 Lakhs
	Money Transfer	5 Lakhs
	Fund Transfer	20 Lakhs
9	Wthdrawal (In Rs. In Lakhs)	
	Cash	2.88
	AEPS	2.16
	ATM ON US	1.44
	ATM OFF US	0.72

Table showing Financial Inclusion activities in the year 2016-2017



Also SEEDS provided micro credit to the members / Share holders for Agri.and allied activities for promotion of sustainable and organic agriculture activities. Through this intervention farmers are released from depending on lenders, commission agents, for their financial needs for undertaking agricultural activities. With this from support the farmers did the cultivation activities without any financial business. They yielded more quantity and got good price through the procurement by our FPOs. More over with the live stock activities they earned supplementary income about Rs.4000/- per month.

The details of micro credit support to farmers are furnished below:

S.No	Type of Credit	No. of Farmers	Total Loan Disbursement Rs.
1	Agriculture	327	15000000
2	Livestock	831	34605000

In this reporting year SEEDS facilitated the FPOs to receive financial support (Term loan) from Ananya Finance, Ahamadhabad for procurement of agri commodities and to undertake agri business . Through this loan support the FPOs procure the agriculture commodities from FPO Farmer Member / Shareholders. The FPOs gave good rate to farmers more than Rs.5 to Rs.10 per kg rate given by the local traders and merchants. Thus, there was a different revolution in price fixing was possible. The local Traders and merchants were intended to give the increased rate to the farmers.

The details of financial support (Term loan) to the FPOs and the business activities of the FPOs are furnished below :

Sl.No	Name of the FPOs	Funding agency	Amount Sanctioned (In Lakhs)	Amount availed (Rs. Lakh)	Amount O/S (In lakhs)	Loan tenure (Months)	Purpose
1	SEEDS FPCL	Ananya	100.00	100.00	100.00	12	Working capital loan
		SAMUNNATI	450.00	75.00	75.00	18	Crop, Livelihood Finance
		Total	550.00	175.00	175.00		
2	Ramanar FPCL	Ananya	25.00	25.00	25.00	12	Working capital loan
		NABKISAN	9.00	9.00	9.00	12	Working capital loan
		SAMUNNATI	225.00	30.00	30.00	18	Crop, Livelihood Finance
		Total	259.00	64.00	64.00		
3	Srivilliputtur Maize FPCL	-	-	-	-	-	-
4	Viruthai Millets FPCL	Ananya	25.00	25.00	25.00	12	Working capital loan
		SAMUNNATI	125.00	40.00	40.00	24	Crop, Livelihood Finance
		Total	150.00	65.00	65.00		
5	Ramanathapuram FPCL	Ananya	25.00	25.00	25.00	12	Working capital loan
		NABKISAN	25.00	25.00	25.00	12	
		SAMUNNATI	500.00	500.00	500.00	18	Crop, Livelihood Finance
		Total	550.00	550.00	550.00		
6	Vizhuthugal FPCL	SAMUNNATI	125.00	20.00	20.00	24	Crop, Livelihood Finance
7	Madurai Thenni Mareum Ethara Payeirgal PCL		25.00	25.00	25.00	12	Working capital loan
		SAMUNNATI	325.00	30.00	30.00	18	Crop, Livelihood Finance
		Total	350.00	55.00	55.00		
	Total		1,984.00	929.00	929.00		

SEEDS AGRO PRODUCT AND SERVICE PRIVATE LIMITED

SEEDS is acting as Rural Distributor to the promote distribution of Tea in Rural area under the corporate Social Responsibility activities of TATA Global Beverage Limited. The rural distribution activities are carried out through SEEDS in 13 districts SEEDS

identify potential organization / rural Youth and involving them successfully organize the distribution activities. Under this programme 71 rural entrepreneurs generate an average income of Rs.6000/- average per month. It is a new opportunity to rural youth and middle aged men and women who are gaining knowledge and practice in rural trade vendor and business.



Witnessing the potential of SEEDS, one more product namely solar lightings of ECO LIFE, Coimbatore are given to SEEDS. Under Rural Distribution. Further one new company which deal cattle feed production and sales is coming forward to enlist SEEDS to distribute their krish Cattle Feed. SEEDS efforts to promote IGP income generation programmes to educate rural youth is yielding good result.

Legal Documents

❖ Registration Number	: U01403TN2013PTC091716.
❖ Date of Registration	: 18 th June 2013.
❖ Tax Payer Identification Number	: 33145804058.
❖ CST Number	: 1075302.
❖ PAN Number	: AATCS2791N.
❖ IEC Number	: 3514004641
❖ GSTIN	: 33AATCS2791N1ZJ

Objectives:

- ✚ To Carry on business of dealership and to act as producer, distributor, dispenser or in the form of franchisee in growing, processing, marketing or deal in all kinds of agriculture, and floriculture



products, woods commercial woods, crops, seasonal crops, fruits, plant, tea, coffee, medicinal herbs, flowers, seeds, sapling fertilizers and their product and social and commercial forestry and agricultural, and floriculture activities including certified hybrid foundation and any other kind of seeds, plants, drip irrigation system and the trees of all varieties.

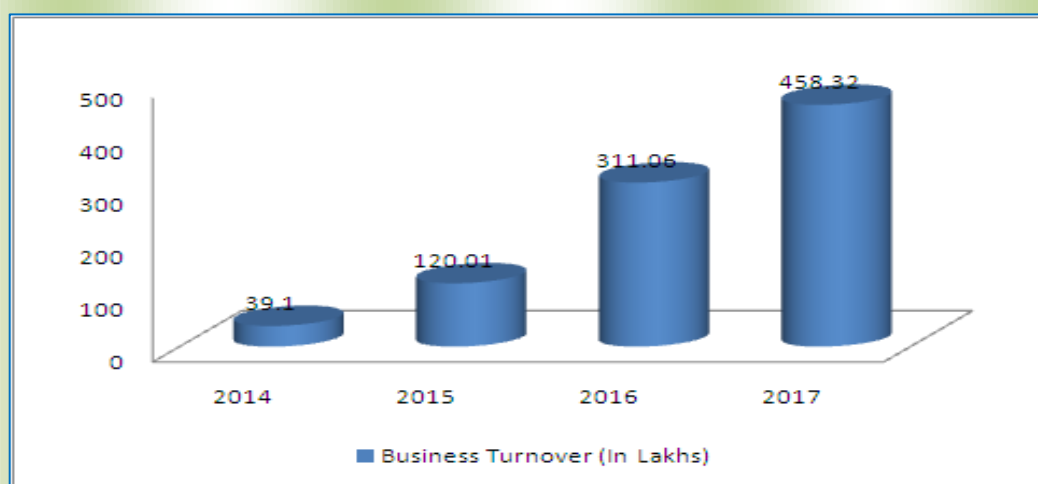
- ✚ To Support carrying on the business of facilitating promoting developing conventional organic farming and to assist and promote programme aimed at the conservation of farm lands and natural resources.
- ✚ To act as a facilitator, catalyst, mediator or promoter in obtaining or arranging micro credit and financial assistance to self Help Groups and body of individuals from banks, public financial institutions, Nidhis, Chit Funds and other authorized sources.



The following table shows the details of business promotion through CSR

S.No	Particulars	March			
		2014	2015	2016	2017
1	No.of.District	3	3	10	10
2	No.of.Blocks	16	16	58	80
3	No.of Villages	350	400	1450	1768
4	No.of Custmer & Outlets	640	810	2320	3780
5	Business Volume	3760 kg	16932 kgs.	80500kgs	132500kgs
6	Business Turnover (In Lakhs)	39.1	120.01	311.06	458.32
Human Resources					
1	No.of District Coordinators	3	3	13	18
2	No.of Rural Distributors	12	18	58	80

Business Turnover 2017








Credibility Alliance Norms Compliance Report

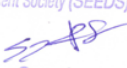
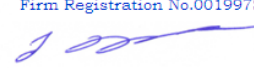


IDENTITY

- ❖ SEEDS Society is registered under TamilNadu Societies Registration Act of 1975.(Reg.No.55/95, dated April 21,1995).
- ❖ SEEDS Society is registered u/s 12(a) of the income Tax Act,1961, and with the Commissioner of Income Tax (Exemptions) u/s 80G(v).
- ❖ SEEDS Society is registered u/s 35AC of the Income Tax Act,1961(43 of 1961) under Notification No.S.O.743(E) dated.11.4.2011.
- ❖ SEEDS Society is registered TAN Number on March 2015 MRIS07265G
- ❖ SEEDS Society is registered under section 6(1)(a) of the Foreign Contribution (Regulation)Act,1976 with the Secretary of Ministry of Home Affairs, New Delhi (FCRA Reg.No.076110002).
- ❖ Visitors are Welcome to “Contact Us” – on www.seedsvo.weebly.com
- ❖ Name &Address of Main Bankers: South Indian Bank, Aruppukottai Branch.
- ❖ Name & Address of Auditors: M/s. Daniel Selvaraj, Myna Teppakulam Street, East Gate, Madurai - 2.

Financial details as on 31.3.2017

SOCIAL EDUCATION ECONOMICAL DEVELOPMENT SOCIETY (SEEDS) NO.1/435, LAKSHMI NAGAR, AATHIPATTY, SEMPATTI (PO), ARUPPUKOTTAI - 626101.							
CONSOLIDATED INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2017							
Previous Year ended 31.03.2016	EXPENDITURE	SCH		Previous Year ended 31.03.2016	INCOME	SCH	
	Local Contribution Account				Local Contribution Account		
4,933,350	To Programme Expenses	8	6,857,869.99	3,119,106	By Grant and Donations	10	4,930,495.00
2,097,102	To Interest and Charges	9	7,503,055.53	568,792	By Interest and Commission	11	10,229,558.22
116,910	To Loss on sale of vehicles		585,878.00	4,317,139	By Other income	12	778,622.00
-	To Depreciation	4	692,618.00				
857,675	To Excess of income over expenditure		299,253.70				
8,005,037	TOTAL		15,938,675.22	8,005,037	TOTAL		15,938,675.22
Notes on accounts PLACE: MADURAI DATE : 05.06.2017				As per our report of even date For MANOHAR CHOWDHRY & ASSOCIATES Chartered Accountants Firm Registration No.001997S			
For Social Education Economical Development Society (SEEDS)  Secretary				  I.DANIEL SELVARAJ Partner Membership No.200322			

SOCIAL EDUCATION ECONOMICAL DEVELOPMENT SOCIETY (SEEDS) NO.1/435, LAKSHMI NAGAR, AATHIPATTY, SEMPATTI (PO), ARUPPUKOTTAI - 626101.							
CONSOLIDATED RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2017							
Previous Year ended 31.03.2016	RECEIPTS	NOTE		Previous Year ended 31.03.2016	PAYMENTS	NOTE	
1,058,794	To Opening balance	1	585,024.98				
-	Foreign Contribution Account				Foreign Contribution Account		
-	To The Hunger Project	2	1,092,291.00	-	By The Hunger Project	7	1,089,113.00
	Local Contribution Account				Local Contribution Account		
2,978,906	To Grant and Donations	3	4,930,495.00	4,933,350	By Programme Expenses	8	6,857,869.99
568,792	To Interest and Commission	4	10,229,558.22	2,097,102	By Interest and Charges	9	7,503,055.53
4,354,989	To Other income	5	1,621,622.00	161,182	By Fixed assets	10	2,250,765.00
-	To Fixed Deposit		2,010,000.00	500,000	By Fixed Deposit		5,628,077.00
38,041,344	To Loans & Advances	6	91,221,052.51	38,726,165	By Loans & Advances	11	85,243,935.33
				585,025	By Closing Balance	12	3,117,227.86
47,002,824	TOTAL		111,690,043.71	47,002,824	TOTAL		111,690,043.71
PLACE: MADURAI DATE : 05.06.2017				As per our report of even date For MANOHAR CHOWDHRY & ASSOCIATES Chartered Accountants Firm Registration No.001997S			
For Social Education Economical Development Society (SEEDS)  Secretary				  I.DANIEL SELVARAJ Partner Membership No.200322			

SOCIAL EDUCATION ECONOMICAL DEVELOPMENT SOCIETY (SEEDS) NO.1/435, LAKSHMI NAGAR, AATHIPATTY, SEMPATTI (PO), ARUPPUKOTTAI - 626101. CONSOLIDATED BALANCE SHEET AS ON 31ST MARCH 2017							
Previous Year ended 31.03.2016	LIABILITIES	SCH.		Previous Year ended 31.03.2016	ASSETS	SCH.	
4,935,070	CAPITAL FUND	1	5,226,038.77	4,708,549	FIXED ASSET	4	4,837,817.50
-	PROJECT FUND	2	11,463.13	1,055,609	DEPOSITS AND ADVANCES	5	4,773,686.00
20,947,475	LOANS AND ADVANCES	3	60,946,552.67	19,533,363	CURRENT ASSETS	6	53,455,323.21
				585,025	CLOSING BALANCE	7	3,117,227.86
25,882,545	TOTAL		66,184,054.57	25,882,545	TOTAL		66,184,054.57
Notes on accounts 13 PLACE: MADURAI DATE : 05.06.2017 For Social Education Economical Development Society (SEEDS)  Secretary				As per our report of even date For MANOHAR CHOWDHRY & ASSOCIATES Chartered Accountants Firm Registration No.001997S  I.DANIEL SELVARAJ Partner Membership No.200322			
							


Details of the salary benefits and the highest paid staff members and lowest paid staff member


Slab of gross salary [Per month (Rs) plus benefit paid to staff]	Male staff	Female Staff	Total Staff
Less than 5000	4	7	11
5001- 10000	8	3	11
10001-15000	4	4	8
15001-20000	2	-	2
20001-30000	2	-	2

Head of the Organization (including Honorarium)	Rs. 240000/- per year
Highest paid full time regular staff	Rs.360000/- per year
Lowest paid full time regular staff	Rs. 36000/-per year

- ❖ The SEEDS Board met in FY 2016-2017, 21.7.2016, 29.7.2016, 8.8.2016, 19.10.2016, 23.9.2016, 20.3.2016, 27.3.2016.
- ❖ Minutes of the Board meetings are documented & circulated. A Board Rotation Policy exists and is practiced.
- ❖ The Board approves programmes, budgets, annual activity reports and audited financial statements. The Board ensures the organization's compliance with laws and regulations. Board reviews the activities of SEEDS and advises the Secretary and staff team for every success of the programs / projects.

Accountability and Transparency:

 Total cost of National & Local Travel by all personal including staff, volunteer and board members Rs.323066.99

 No reimbursements were paid to any board members during 2016-2017

No international travel by all personal including Secretary, staff, volunteer or board members

Sincere Thanks to our Donors, Partners, Bankers and Networks:

SEEDS is in partnership with the following socio economic development networks and organizations to promote solidarity and mutual learning, advocacy and lobbying for the poor and marginalized.

- ✓ Tamil Nadu Voluntary Health Association, Chennai
- ✓ NABARD, Chennai
- ✓ Tamil Nadu Watershed Development Agency – TAWDEVA
- ✓ Rashtriya Mahila Kosh, New Delhi
- ✓ Ministry of Labour & Employment, New Delhi
- ✓ Ministry of Textiles and Handicrafts, New Delhi
- ✓ The Hunger Project India, New Delhi

- ✓ Credibility Alliance, Mumbai
- ✓ B.Radhakrishnan , Chennai
- ✓ Virutti Livelihood Resource Center, Bangalore
- ✓ Small Farmers Agriculture Consortium,(SFAC)Govt.ofIndia, New Delhi
- ✓ TATA Institute of Social Sciences, Mumbai
- ✓ Nabkisan, Chennai
- ✓ SammunattiFinancial Intermediation & service P ltd – NBFC, Chennai
- ✓ South Indian Bank, Aruppukottai
- ✓ Indian Bank – Aruppukottai and Kovilangulam
- ✓ Axis Bank Ltd, Aruppukottai
- ✓ State Bank of India – Region II, Madurai
- ✓ State Bank of India – Aruppukottai , Thiruchuli, Mallankinar, Naloor& Kariapatti
Branches
- ✓ ICICI Bank Limited, Madurai &Aruppukottai
- ✓ Ananya Finance for Inclusive Growth Pvt,Ltd, Ahamedabad.
- ✓ Safe Harvest Private Limited, Bangalore.
- ✓ Pay Agri Innovations Pvt Ltd, Chennai.
- ✓ NambudirisonsAgroFoodsIndiaPvtLtd,Kerala.
- ✓ TATA Global Beverages Ltd, Bangalore
- ✓ Lakshmi Vilas Bank Ltd, Aruppukottai.

CONCLUSION:

SEEDS determine to make further progress in empowering rural womenfolk by strengthening their CBOs and community Credit Programme. In respect of sustainable Agriculture and livelihood promotion, organizing youth and orient them to agriculture development practices and agriculture business activities by making use of all relevant information practices, techniques and other know how's. In this respect SEEDS planned establishing Agriculture Business Centers (ABC) at each target block for strengthening linkages with Government and other Research Institutions.

SEEDS have faith in achieving the above future vision with the support and guidance of its well-wishers and partner institutions. SEEDS acknowledge all those who join hands in the right based development of our target communities.

- ❖ We take this opportunity to thank our Board members for their noble support. Guidance and valuable suggestions to improve the quality and quantity of our services to underprivileged comity.
- ❖ We convey our sincere thanks to our advisory committee and consultants for their technical support to take our activities with novelty.
- ❖ We convey on thanks to an staff team for their sincerity, involvement and commitment which lead our activities for every success.
- ❖ We express our sincere thanks to our beloved target comities for their cooperation and coordination for every succeeds of our activities / programs/ Projects.



"If I have the belief that I can do it, I shall surely acquire the capacity to do it, even if I may not have it at the beginning".

-Mahatma Gandhi

