

# ANNUAL REPORT 2016 - 2017



Peermade Development Society

## OUR VISION

"..... that they might have life  
and have it abundantly."  
(John 10:10)

## OUR MISSION

**E**mpowerment of village communities  
especially the tribals, women and the  
marginal farmers towards sustainable  
development by conserving and enhancing local  
resources in order to have fullness of life.

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## Message from the Patron.....

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I am so glad to know that Peermade Development Society (PDS) is bringing out its Annual Report for the year 2016-2017. This report reflects the programmes carried out by PDS for the development of the people in the past year. Since its inception in 1980, PDS has stood for the marginalized, the weak and the needy.

The special programmes of PDS help the small and marginal farmers by leading them to organic farming. The constant efforts to bring into the limelight the innovations of common men and women, the efforts to meet the challenges of climate change are very laudable. PDS has formed thousands of self help groups of men and women in their four regions through which various developmental programmes are being implemented. Through collaboration with BMZ, KKS and UNDP, PDS could tap lots of resources for the local people. Recently PDS was awarded with innovation-Science & Technology based Enterprise Development (i-STED) programme by DST. I hope this collaboration will help PDS in its efforts to commer-

cialize proven grassroots innovations by establishing rural enterprises.

Today, PDS is well-known all over the country and abroad for its novel and innovative programmes. On this occasion, I congratulate the Executive Director, Assistant Director, Staff and animators of PDS for their many accomplishments during the past year. May you be able to fulfill many more goals in the coming years through. I wish God's blessings on each and every one of you.

With regards,

**Mar Mathew Arackal**

Bishop, Diocese of Kanjirappally

## Message from the President.....

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I am very happy to know that Peermade Development Society (PDS) is publishing its Annual Report for the year 2016-17. For the last 37 years, this organization has been working with the people for their sustainable development. Substantial contributions are made in the field of organic farming, processing and value addition of cash crops. The latest programme to commercialize proven grassroots innovations by establishing rural enterprises is very praiseworthy. The formation of number of Self Help Groups and Joint Liability Groups by PDS has contributed a lot to the development of men and women. Several small scale enterprises could be started by them through the support of microfinance granted by the organization. Due to the great contributions made by PDS for the society in general and for the marginal farmers, women

and tribal population in particular, today PDS stands high among the voluntary organizations of India. I appreciate the commitment and enthusiasm of everyone at PDS family. I wish and pray that PDS may be able to make larger contributions to the society and become the champion of social justice and development.

With regards,

**Fr. Justin Pazheparampil**

## Message from the Executive Director...

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Another year has passed and as you review this year's Annual Report, you will see once again that our success is only because of the fruitful partnerships PDS has established. We continue to be proud of our accomplishments and work hard to increase our scope and vision for successful years ahead. Thank you for taking the time to look over our Annual Report. Your encouragement gives us the motivation to forge ahead with a positive attitude while striving to accomplish our best.

PDS launched a 'Start-Up Project' (incubator) for converting grassroots innovations into rural enterprises. The Department of Science & Technology, Government of India, under its i-STED has approved a five-year grant supporting Peermade Development Society. This is the first project approved by DST, Government of India, at a national level, for converting grassroots innovations into rural enterprises. Rural entrepreneurs will be identified and trained to start enterprises based on grassroots innovation. The project will focus the rural entrepreneurs in the districts of Idukki, Wyanad, Ernakulam, Pathanamthita and Kottayam. Innovations in sustainable agriculture and employment generation projects will be selected in the first

phase. The project Advisory Committee is chaired by Mr. P.H. Kurian, IAS.

PDS, as an organization anchored for more than four decades of experience in the vast terrain of sustainable development, has inaugurated its flagship consultancy wing, PDS ConServ. This consultancy, driven by leveraging our remarkable lineage as torchbearers of sustainable development, is aptly navigated by a group of capable and experienced professionals with impeccable reputations. These folks have comprehensive and broad band expertise in areas such as agriculture, engineering, social work, social science and business development. Services like prefunding assessment, conceptualization and development of projects, mid-term reviews, post funding studies, capacity building workshops and seminars, impact studies, monitoring and evaluations, gender impact assessment and environment impact assessment are provided through the new PDS ConServ.

Recognition and subsequent membership in the London based Botanic Gardens Conservation International (BGCI) has been awarded to PDS this year. We are presently collaborating with them in implementing a project on conservation of rare, endangered

and threatened species of plants in the Western Ghats. Through this programme, we have collected 20 species of RET plants and established them in our Sahyadri Botanical Garden.

We are especially pleased and happy to inform you that in this reporting year, we established 2 Farmer Producer Organizations. They are Hill Range Tribal Farmers Producer Company Ltd. at Kannambady and Kumily Agro Spice Farmers Producer Company in Kumily. The main objectives of the FPOs are to mobilize farmers. This will allow them to build up their associations to plan and implement product-specific programmes, facilitate access to fair and remunerative markets including linking of producer groups to marketing opportunities through market aggregators, strengthening farmer capacity through agricultural best practices for enhanced productivity and ensure access to and usage of quality inputs and services for intensive agriculture production and enhancing cluster competitiveness.

With help from various corners, we developed our Eco farm with several varieties of plant materials of black pepper, cardamom and nutmeg. Proudly, we state that many farmers are making use of this facility to pur-

chase the best planting materials.

PDS conducted several entrepreneurship development programmes in collaboration with Entrepreneurship Development Institute of India and Accenture. These programmes proved helpful and several of the participants started their own enterprises after the completion of the course.

Another milestone for PDS is the renovation and upgradation of the Microbiology Lab and the Auditorium at Thattathikkanam. Due to these improvements, the production and sale of bio-control agents and bio-pesticides have significantly increased in the lab.

PDS happily organized a Rural Immersion Programme for the NABARD officers from June 6 to July 5, 2016. Six of the officers participated in this one-month programme and they expressed great satisfaction with the courses offered.

Mr. N.J. Thomas, an innovative farmer, was recognized at the national level by Indian Agriculture Research Institute (IARI) in New Delhi. The award was presented to him by the Minister of Agriculture, Government of India.

NABARD organized a group monitoring workshop of the Tribal Development Fund Programme at PDS, this year. All the organizations implementing this project were invited and made their presentations during the workshop. Several of the officers from NABARD attended this programme.

As usual, PDS participated in Bio-fach 2016, the largest organic fair in Nuremburg, Germany. Representing PDS at the fair, were Fr. Jilson and Jomon Joseph. Many business contacts were established which directly

impacted our business positively this year.

The state level review meeting of the project entitled Umbrella Project on Natural Resource Management (UP-NRM) funded by NABARD was held at PDS on December 5, 2016. All the implementing organizations participated in this one-day programme.

Indian Agriculture Research Institute, New Delhi has invited PDS to become a partner to their Voluntary Organization Linkage Programme. Through this programme partnership, VOs will get the high yielding seeds of different crops and other technologies from IARI.

Our commitment to organic farming has been very successful. We certified around 500 farmers as organic farmers this year with several more are in the process of becoming certified organic.

We organized a staff training programme at Peermade on October 3-4, 2016 on Innovative Project Development which proved to be very beneficial to our staff. All the staff members at our head office participated. This was guided by Mr. T.J. James, a Chevening Scholar and Mr. Saijith Mohan from Christ College, Irinjalakuda.

In this reporting year, Missio Austria had invited the Executive Director to go to Austria from October 14, 2016 to October 27, 2016 to help them in the promotion of the mission collections. The theme of Missio was Women Empowerment. I was asked to give presentations on various programmes of women empowerment at PDS. In 13 days, I gave presentations and talks in 26 places.

International Women's Day was cel-

ebrated in a grandiose manner this year at Kattappana. More than 2,500 women participated. Lots of sharing and discussions were done about enhancing women's participation in our various programmes. The exhibition and sales stalls organized by women groups were very attractive.

New PDS units were started in the 12 villages of Pathanamthitta and Kottayam districts. Several programmes on microfinance, insurance, livelihood are being implemented in these units.

The Executive Director was reelected as a member of the World Advisory Board of Naturland, in Munich, Germany for another 4 more years.

May I take this occasion to thank all our donor agencies and groups for their support and guidance. We gratefully acknowledge the opportunities given to us by the governments, both at the Centre and the State level; as well as the local government who collaborate with us on various projects. We thank our governing body members who have been the pillars we rely upon. Also, we gratefully acknowledge the support and guidance given to us by our Patron, Bishop Mar Mathew Arackal and our President Rev. Fr Justin Pazheparampil. No words can express my gratitude towards our staff and village animators who are the backbone of this organization. We are very happy with the progress we have made in the last year. I hope this report will inspire you to join us in our efforts to work for the development of our brothers and sisters.

With warm greetings,  
**Dr Hubby Mathew**  
Executive Director

## Community Empowerment

### Community Empowerment Through Peoples' Organisations

Promoting and nurturing community based organizations are effective mechanisms for achieving sustainable rural development. Our community building activities promote the basic principles of participatory approach, decentralization of power and transparency. Peermade Development Society (PDS) stands for 'sustainable development' and promotes peoples' organizations of marginal farmers, women and tribal communities. Various groups like Self Help Groups (SHG), Joint Liability Groups (JLG) and Village Development Councils (SHG Federations) are promoted among its target communities. These peoples' organizations are effectively networked to create a common platform for exchanging their experiences and ideas.

### Self Help Groups (SHG)

Self Help Groups (SHG) are informal groups promoted to disseminate the values of self reliance and financial discipline. They also facilitate thrift and credit activities among the rural communities. PDS started promoting SHGs in 1996. As of March 31, 2017, there are 1,952 SHGs covering 43578 families in Idukki, Kottayam and Pathanamthitta Districts. SHGs are informal banks and act as grass root level mechanisms which cater to the financial needs of the common people, especially women. All the SHGs have bank accounts in their service area banks and 93% of these groups have been availing credit facilities from the banks. SHGs are instrumen-

tal in availing credit support for the marginal farmers and women from banks and other agencies for undertaking various income generating activities.

### Joint Liability Groups (JLG)

PDS continues to promote Joint Liability Groups (JLGs) which are informal activity groups. The major objective of these groups is to promote micro enterprises and income generating activities among marginal farmers, agricultural laborers and women. During the year, in collaboration with National Bank for Agriculture and Rural Development (NABARD), PDS promoted and facilitated direct bank linkage of 160 JLGs in Idukki, Kottayam and Pathanamthitta districts in Kerala state. In addition to this, many of the JLGs promoted in the previous

year had obtained second and third loans for starting various income generating activities.

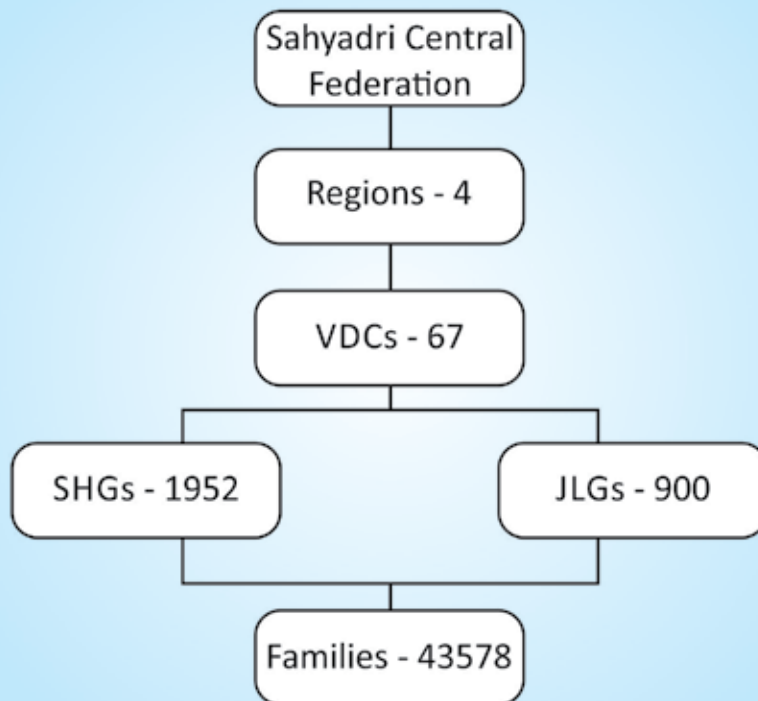
### Village Development Councils (VDC)

Village Development Councils are village level federations of SHGs. At present, there are 67 VDCs in three districts; namely, Idukki, Kottayam and Pathanamthitta. The number of SHGs in each VDC range from 9 to 95. Each VDC has a trained animator from the village who is responsible for coordinating the activities of the SHGs.

### Region

A cluster of VDCs is known as regions. The number of VDCs in each region ranges from 12 to 22. Presently, the

### Village Level Network of Peoples' Organizations





four regions are Kattapana, Kumily, Pathanamthitta and Mundakayam. Each region has a full time Regional Coordinator who is responsible for coordinating and monitoring various programmes at the regional level.

### Sahyadri Central Federation

Sahyadri Central Federation is the apex body of various peoples' organizations promoted by PDS.

### Farmer Producer Organizations

In collaboration with NABARD, 2

farmer producer organizations were promoted in Idukki district. Both the organizations were incorporated under Indian Companies Act.

### Hill Range Tribal Farmers Producer Company Limited

This company is promoted in Kanampady tribal colony, Idukki district. It is promoted involving only tribal farmers as its members. The objective of this company is to provide market support to tribal farmers. The official inauguration of the Company was held on 12.12.2016. The total

sales turnover during the year is Rs.12 lakhs. The business included collection of various agriculture products, Non timber products, vegetables and production of grass brooms. The products of the company are branded as Vanasree. At present there are 200 share holders in the company and 459 shares are issued.



### Kumily Agro Spice Farmers Producer Company Limited

This company is the consortium of farmers producing vermicompost, organic vegetables and spices in Kumily area. The company is located in Kum-

ily. This company aims to provide various support service to the farmers in Kumily area including collection, value addition, marketing, procurement of inputs etc. The company was officially inaugurated on 18.08.2016. The company has opened a sales outlet

'Eco Shop' at Kumily for sale of various eco products. The products of the company are branded as KAFCO. At present there are 71 shareholders in the company.



## Family Development Programmes

The Family Development Programme is a flagship programme of PDS which has been continued for more than 30 years. Through this programme the poorest families are identified and supported for improving their livelihood. The programme involves two components – family sponsorship and housing.

### Family Sponsorship Programme

In this programme, very poor families are supported through regular monthly assistance for a stipulated period of time. The families are selected by the local SHGs and each family is sponsored by a benefactor abroad. The assistance comes directly into an account that is jointly operated by the beneficiary family and the Diocesan Social Service Society (DSSS). The assistance is utilized for income generating activities and for fulfilling immediate needs like

food, clothing, housing, medical and education. The programme is closely monitored by a team of village level animators, sponsors, parish priests,

to the sponsored beneficiaries.

In the reporting year PDS organized 3 regional level beneficiaries gathering



and field coordinators. Presently, the programme exists in 121 villages in Idukki, Kottayam and Pathanamthitta districts covering 697 poor families. This year Rs. 130.38 lakhs were given

at Kattappana, Anakkara and Munda-kayam zones.

## Micro Finance and Micro Enterprise Development

The micro finance programme of PDS continues to achieve new heights in terms of vertical and horizontal growth. Our micro finance includes several programmes like promotion

of SHGs, promotion of Joint Liability Groups (JLG), direct credit linkage of SHGs and JLGs with banks. It is extended to other areas like micro insurance, capacity building and skill

training programmes, entrepreneurship development and hand holding support.

### Details of Thrift and credit operations of SHGs as on 31.03.2016

Sl.No	Particulars	Cumulative
1	Total No. of SHGs	1952
2	Total number of families covered	43578
3	No. of Village level SHG federations	67
4	Savings mobilized in SHGs	29,07,69,920.00
5	Internal lending	12,01,26,0800.00

## Micro Finance

PDS enables marginal farmers, women, agriculture labourers and tribal families to avail adequate, cheaper and timely credit through SHG/JLG based micro finance programme. PDS provides micro finance up to Rs.50000.00 per member on concessional rates with a repayment period of 30 months. The present credit limit for a SHG is fixed at Rs.700,000.00. The motivating factors behind the continuation of micro finance programme are proper utilization of funds by the borrowers and its prompt repayment. The loan amount availed by the groups is shared among the eligible members for pursuing various income generating activities like dairy, goat rearing, group farming, organic farming of spices, vegetable cultivation, banana cultivation, vermicompost production, NTFP

processing, food processing, garment making and petty shops. Currently, PDS is associated with the following agencies in implementing the micro finance programme.

1. State Bank of India
2. National Bank for Agriculture & Rural Development
3. Federal Bank Ltd.
4. Sahyadri Credit Cooperative Society
5. Kerala State Backward Classes Development Corporation Ltd.
6. Karl Kubel Stiftung, Germany
7. SHGs promoted by PDS

Different schemes are promoted by PDS, both at the village and agency level, for extending credit to the needy and eligible families. PDS is also associated with a number of financial institutions in mobilizing funds for providing micro loans to its SHGs.

## 1. Kerala State Backward Classes Development Corporation

During the reporting year the loan amount obtained from KSBCDC during 2013-14 was repaid completely. The amount was utilized for undertaking income generating activities by SHG members belonging to backward communities and minorities. The specialty of the scheme is that it has very low rate of interest which is only 5% on reducing balance. The loan is given only for income generating activities and maximum amount given to a member was Rs. 25000.

## 2. Federal Bank Ltd.

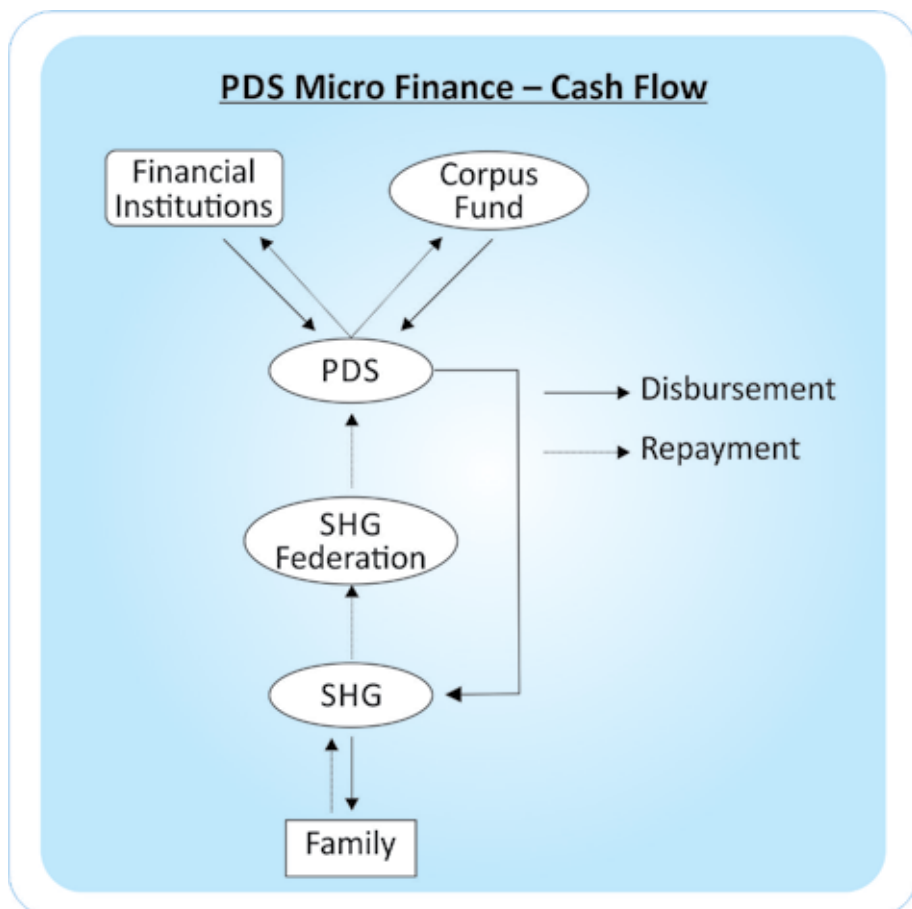
This year Rs.2 crores was obtained from Federal Bank Ltd for on lending to 98 SHGs in Idukki, Kottayam and Pathanamthitta districts. This programme helped 455 families to undertake various activities like dairying, goat rearing, lease farming, vegetable cultivation, cultivation of food crops and other income generating activities. The cumulative loan from Federal bank has reached Rs.8 crores.

## 3. Sahyadri Credit Cooperative Society, Kanjirappally

An amount of Rs.2 crores was availed from Sahyadri Credit Cooperative Society for giving micro loans to the SHGs. The repayment of the same also is progressing well.

## 4. Bank Loan through SHG Bank Linkage Scheme

PDS facilitated 245 SHGs to avail Rs. 916 lakhs as loan from different banks. Under this arrangement, the role of PDS is that of a facilitator and SHGs get the loans directly from their



banks. The repayments are also done by the SHGs themselves and PDS ensures that all loans are repaid in a timely manner.

### 5. Central SHG

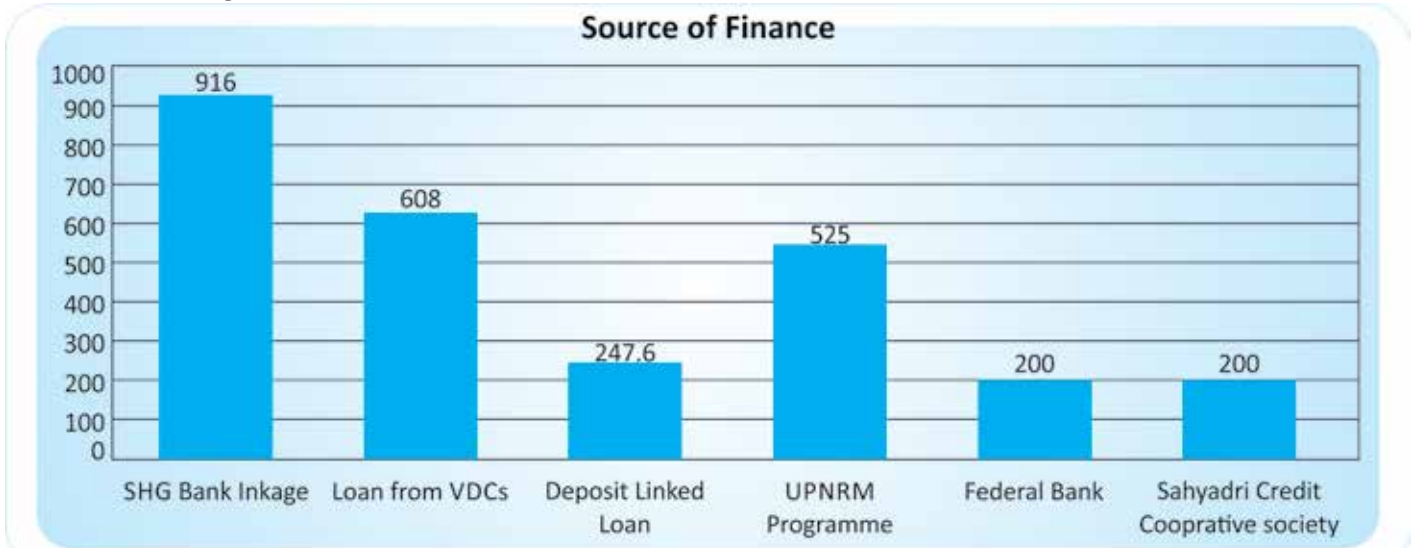
SHG Federations (VDCs), at the village level, mobilize savings from member SHGs. This amount is revolved among the SHGs within the village. The monthly mandatory saving to be made in the village level federation

management of NPAs to the village level leaders and animators on a regular basis. PDS conducts the external audit also.

### 6. Bank linkage of Joint Liability Groups (JLGs)

With the assistance of NABARD, PDS promoted and credit linked 900 JLGs involving 2960 marginal farmers and women in Idukki, Kottayam and Pathanamthitta districts. The JLGs are

to natural resource management. Farmers are provided both interest free and low interest loans for carrying out different activities which will enable them to adapt to climate change. Activities supported under the project includes soil conservation works, bio gas plants, solar lanterns, rain water harvesting tanks, cardamom dryers and agriculture nurseries. Under the scheme the cumulative amount of loan given is Rs.1.52 crores.



by the member SHG is homogenous for each federation, but differs from federation to federation and it ranges from Rs. 100 to Rs.1000. Transactions take place at the monthly federation meeting. Currently, 64 federations are engaged in providing these types of loans. In the current year, cumulative total of savings mobilized by the federations is Rs.131 lakhs and loans given to SHGs are Rs.608 lakhs. PDS provides training in accounting, internal audit, fund management and

actively engaged in various production programmes which they initiated with the bank support and are prompt in repaying the loans. Many of the JLGs have received the second loan and expanded their activities.

### 7. Assistance for Soil, Water and Energy Conservation

In collaboration with Karl Kubel Stiftung (KKS), PDS continues to assist SHGs to undertake activities related

### 8. Deposit Linked Loan

PDS accepts one-time deposit from its affiliated SHGs and the amount mobilized is utilized for on lending to SHGs. The loan amount is proportionate to the deposit in the ratio of 1:20. As of 31st March, 2017 Rs.76.15 lakhs were mobilized and 247.60 lakhs were disbursed to the SHGs.

### Umbrella Programme on Natural Resource Management (UPNRM)

The project on 'Natural Resource Based Livelihood Promotion' is a loan based programme aiming at improving the living conditions of the

marginal farmers, low income families and women through sustainable natural resource management. The project is implemented in collaboration with NABARD under its Umbrella Programme on Natural Resource Management (UPNRM). The project

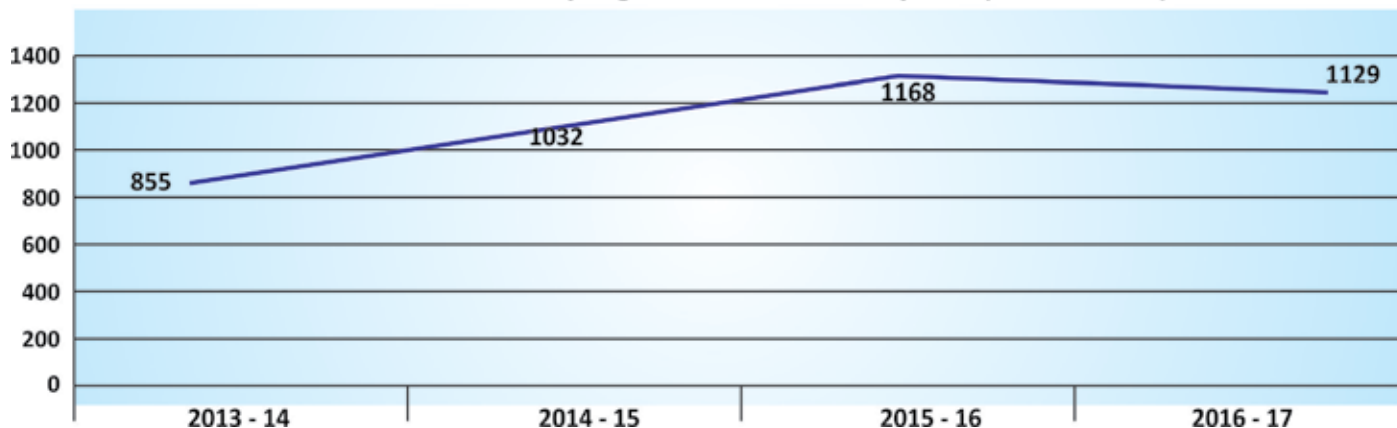
activities are envisaged towards conservation and judicious use of water, soil and bio mass by the target group through a participatory approach. The target group includes 3500 low income families belonging to 700 Self Help Groups in the Pathanamthitta,

Kottayam and Idukki districts of Kerala State. Project activities include soil and water conservation, livestock development, organic farming, cultiva-

tion of food crops and promotion of renewable energy. During the current year, Rs.1.35 Crores was disbursed to the target group for various activi-

ties and the cumulative amount has reached to Rs.525 lakhs.

**Growth of Micro Finance programme across the years (Rs. In Lakhs)**



### Rural Women Technology Park

During the year, with the support of DST, Govt. of India, PDS initiated a new project for the holistic empowerment of women in rural and semi urban areas of Kanjirapally, Ranny and Pathanamthitta taluks of Kerala through agro - allied micro and small enterprise development.

### Objectives

- To Provide technologies for sustainable utilization of natural resources for livelihood generation.
- To establish inter linkages with R&D institutes for promotion & development of appropriate technologies.
- To Introduce new technologies for value addition of various agri-

culture products.

- To develop individual and group entrepreneurship.
- To create network of women groups and facilitate income generation programmes.
- To Provide training, backward and forward linkages.

### Achievements

Milestones	Qty	Sector / Variety	Beneficiaries	Settlement / survival rate
Skill Trainings provided	91	· Nursery Techniques · White pepper processing · Food processing · Vetiver Value addition	86	47%
Nurseries Established	15	· Vetiver · Passion Fruit · Sreevijaya Cassava	15	12 Nos.
Plantlets distributed	11000	· Vetiver · Passion Fruit · Cassava	18 SHGs	84.5%

## Skill Training

Potential entrepreneurs are identified and equipped to set up enterprises through Entrepreneurship Development Programme (EDP) and Skill De-

velopment Programmes. SHGs and JLGs are provided with entrepreneurship awareness before disbursement of micro credit. Business counseling and technical support are provided to rural entrepreneurs in different areas

like business opportunity identification, product development, preparation of business plan, availing new technologies, branding, labeling and marketing.

Sl. No.	Training given	Venue	No. of trainees	Supported by
1	EDP	Kajirapally	45	EDI, Accenture India
2	EDP	Peermade	49	EDI, Accenture India

### Gramasilpa

Gramasilpa is the marketing outlet promoted by PDS and supported by Kerala State Handloom Development Corporation. It is located in Kumily and deals with various handicraft products of rural artisans.



Gramasilpa at Kumily

### Carpentry Unit

The unit manufactured and supplied various furniture products to the tune of Rs. 46.45 lakhs this fiscal year. The unit specializes in manufacturing high quality furniture and equipments. Five carpenters are employed in the unit.



Carpentry Unit at Peermade

### Vanitha Laundry Unit

This is a fully automated laundry unit located in Kumily which is being managed exclusively by women.



Vanitha Laundry Unit at Kumily

### Eco Shop

Eco Shop is the marketing outlet for Peermade Development Society dealing specifically with organic and rural products.



Eco Shop at Kuttikanam

## Rural Health and Wellness

PDS continues to provide health support services to the rural people in the area of primary health care, mental health and medical insurance.

### Sahyadri Ayurveda Hospital

Sahyadri Ayurveda Hospital at Pallikunnu, offers speciality therapeutic treatments for diseases and health care/wellness packages. The hospital is well equipped with qualified and experienced Ayurvedic Doctors and therapists and standard facilities. Patients from India and abroad prefer Sahyadri Ayurveda Hospital as a centre of choice for undergoing both therapeutic and wellness Ayurvedic treatments. The centre offers various Ayurvedic treatments including Panchakarma (purification) and Rejuvenation therapies. The centre also has an O.P. and I.P. Ayurvedic treatments section for the poor and marginal sections of the society.

### Sahyadri Ayurveda Pharmaceuticals

Sahyadri Ayurvedic Pharmaceuticals is a G.M.P. certified Ayurvedic medicine manufacturing unit, having a product range of 240 classical formulations and 10 proprietary formulations. The unit is provided with technical expertise in production, quality control, marketing and office administration. The production department has developed in-house formulary for all the products. The quality of medicines is maintained by observing

quality control measures right from the collection/procurement of raw materials up to the manufacturing stage.

The Sahyadri Ayurvedic Pharmaceuticals procure 70% of its raw material requirement from local collection under buyback arrangement from the tribal people. This arrangement helps to maintain the quality of the raw materials and also provides an income generation opportunity for the tribal communities. Having set up a strong network of distributors, agents and retailers, Sahyadri has found a remarkable space in the Ayurvedic sector in the districts of Kottayam, Ernakulam and Idukki. An increase of 20% in the annual turn over was observed in the year 2015-2016 and Sahyadri Ayurvedic Pharmaceuticals is exporting Ayurvedic medicines to various countries across the globe.

### Sahyadri Ayurveda Franchise

Sahyadri Ayurveda Franchise (SAF) provides technical expertise and consultancy services to set up Ayurvedic treatment/wellness centres across the globe. The franchise scheme provides the service of qualified and experienced Ayurvedic consultants, therapists, supply of quality medicines and treatment equipments along with periodical supervision and technical advice. Major hospitality groups in India are utilizing Sahyadri Ayurveda Franchise's service to es-

tablish their wellness centres. Modern medical hospitals are also establishing Ayurvedic treatment centres jointly with SAF as a part of integrated disease management programme. This franchise scheme has been well accepted by the entrepreneurs.

### Sahyadri International Institute of Ayurveda

Sahyadri International Institute of Ayurveda is a full-fledged training centre for the youth in Ayurvedic System of Medicines, Ayurveda nursing, Panchakarma therapy and Spa therapy. The training programme is designed in such a way so as to give maximum exposure to the individual capabilities and treatment skills. Training for personality development, communication skills, language proficiency and hospitality management are essential parts of the training programme.

Sahyadri Institute of Ayurveda also offers short-term courses for professionals like Doctors, physiotherapists, Spa therapists, Pharmacist and nurses.

### Family Counseling Centre, Kattapana

The Family Counseling Centre located at Kattapana, has completed 25 years of selfless service and continues to provide counseling services to people with behavioral disorders, psychiatric and marital problems. It works in



Our Proprietary Ayurvedic Formulations

close association with Women Cells, schools, colleges, Anganwadis, De-addiction and rehabilitation centres.

The services of the Centre are highly appreciated by one and all. During the year, 255 new cases were regis-

tered and 420 follow-up actions were handled at the centre.

### Insurance

The micro finance programme implemented by PDS is linked with different insurance products. In association with the New India Assurance Company and Life Insurance Corp of India, PDS provides three insurance products to its project partners at grass root level.

### Health Insurance

In collaboration with The New India Assurance Company Ltd, PDS provides two different health insurance products; namely, Farmers Package Insurance and Universal Health Insurance. The Farmer's Package Insurance programme has been operational for the last 19 years. The Universal Health Insurance Programme is a newly introduced programme under which the beneficiaries are provided with higher medical benefits. In the reporting year, 1017 families are enrolled and 213 medical claims were settled disbursing Rs.10, 17, 159.

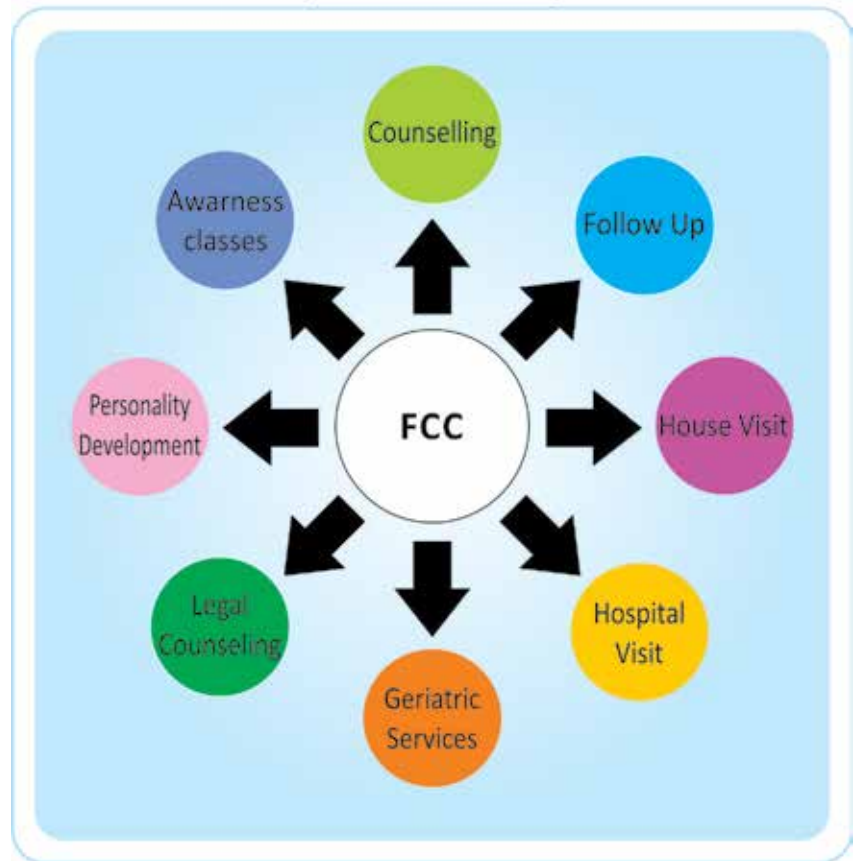
### Janasree Bima Yojana Programme

This is a group insurance programme, implemented in collaboration with Life Insurance Corporation of India, which covers natural death, dis-

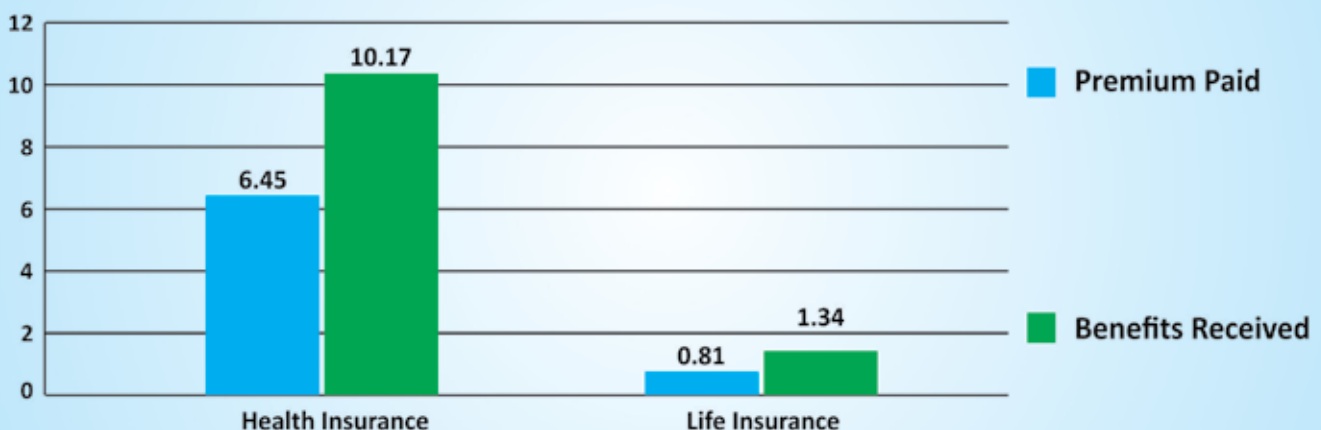
ability and death due to accident. We could enroll 812 persons in this programme this year. The yearly premium is Rs.200 of which Rs.100 is paid by central government and remaining Rs.100 is paid by the insured. A total

of 112 students, who are the children of the beneficiaries of this scheme, were given Rs.1200/- each as scholarship.

### Services Offered



### Cost Benefit Details (in Lakhs)





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## Cattle Insurance Programme

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During the year, in association with United India Insurance Company Ltd,

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## Technology Development

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### Rural Innovations & Indigenous Knowledge

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Peermade Development Society has been working in the field of grassroot innovations and indigenous knowledge ever since its inception. PDS is the regional collaborator of National Innovation Foundation (NIF) for the state of Kerala and is undertaking scouting, scrutiny, documentation and dissemination activities of farmers' innovations and unique traditional knowledge practices. Over 50 innovations, scouted by PDS, have received national level recognitions. NIF has awarded PDS thrice with the best scouting award.

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### Documentation of grassroots innovations

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We have mobilized and documented more than 100 innovations for the 11th biennial national competition.

we implemented a cattle insurance programme for the beneficiaries of NABARD funded UPNRM project. This year we could insure the animals

Technical details, videos, photographs and other details were collected and submitted to National Innovation Foundation for the national level consideration.

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### Technology Development and Dissemination

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PDS is the Centre of Relevance and Excellence (CORE) of Department of Science & Technology, Government of India in the field of developing drudgery reducing technologies, enterprise development, developing package of practices (PoP) in organic farming and tribal development. Four professionals are working under the programme.

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### New Initiatives

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•Developed a user friendly coffee harvesting basket for small and marginal farmers of Kerala state.

of 97 farmers from the villages and disbursed Rs.50000 as settlement against 4 claims.

- Designed and developed a tool for pepper plucking.
- Developed a two in one machine for cleaning polyhouse roof to remove green and grime.
- Identified a new variant from ten thousand seed germinated pepper having wrinkled and variegated leaf.
- Initiated new cultures of black pepper and vanilla for supplying quality planting material.
- Designed a new cultivation practice in black pepper by raising seedlings in lengthy polybags instead of traditional small ones for mitigating drought.
- New method for shoot tip culture in tissue culture banana using decapitation technology for reducing systemic infection of the initiated cultures.
- Organized two Entrepreneurship Development Programmes in collaboration with EDI and Accenture in Idukki and Kottayam districts.
- Started initiatives for intra-specific grafting in coffee to mitigate drought.



- Revitalized 12 yam varieties, 4 tapioca varieties, 3 colocasia varieties, bitter gourd variety, winged bean, sword bean and clove bean which were traditionally cultivated and now facing extinction.

## Trainings Conducted

### 1. Mushroom cultivation

During the year 50 skill trainings were conducted for the farmers and women groups in mushroom cultivation. The trainees are also provided with the spawn required for mushroom

cultivation. More than 40 mushroom production units are promoted.

### 2. Organic farming

In connection with promotion of organic farming 82 trainings were conducted for the organic farmers in various aspects of organic farming.

## Grassroots innovations into rural enterprises: i STED Project.

The efforts of Peermade Development Society for promotion of grassroots innovation once again got recognized at national level. Project proposal submitted by Peermade Development Society for establishing incubation centre has been approved by National Science and Technology Entrepreneurship Development Board (NSTEDB) of the Department of Science and Technology (DST) under its i-STED scheme (Innovation Sci-

ence Technology Entrepreneurship Development).

i- STED is the endeavor of National Science and Technology Entrepreneurship Development Board (NSTEDB) for scaling up and translation of various market feasible technological innovations by promoting entrepreneurship and innovation led enterprises. Program is a focused effort to bring about an inclusive socio-eco-

nomie development by addressing the challenges associated with a specific region/industry/cluster by connecting interventions of Science and Technology and innovative solutions with entrepreneurial opportunities. The core focus of our project is to create supportive ecosystem for commercializing selected proven grassroots innovation by establishing rural enterprises. Farmer developed varieties of pepper and cardamom, pepper



Pepper variety  
Kumbukkal Pepper-Varghese K.T



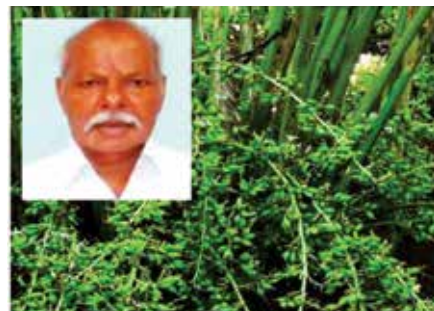
Cardamom variety  
Njallani-Sebastian Joseph



Pepper Thresher  
P K Ravi



Pepper variety  
Zion mundi-P.G George



Cardamom variety  
Thiruthali-T.P Joseph



Nutmeg decorticator  
Sachidanandan V R

and nutmeg processing and electric tyre rethreading technologies are the innovations selected for converting into rural enterprises. Farmer developed varieties of pepper and cardamom are the innovations attempted in the first year of the project. Linking

grassroots innovators and rural entrepreneurs for establishing rural enterprises is one of the novel strategies adopted in the project.

PDS has already constituted high level advisory board for implementing

i- STED project. The committee will meet twice in a year for reviewing and providing advisory support. The first meeting of the committee was held on 6th January 2017. The committee was chaired by Shri P.H Kurian IAS, Principal Secretary, Department of

Revenue and Disaster Management Government of Kerala. The members include Dr Rajeswari S. Raina, Former Scientist, NISTADS-CSIR, New Delhi, Dr Ajith Prabhu, Director, Kerala State Council for Science, Technology, Environment, Mr Babu Mohanan, Angel Investor, Director: Kerala Start Up Mission, Mission Director, Kerala

State Horticultural Mission and General Manager Federal bank.

While commercializing the pepper and cardamom varieties by entrepreneurs, a unique benefit sharing model for sharing the benefit between innovator and entrepreneur has also been evolved and developed in the

project. The entrepreneurs have agreed to pay a certain percentage of their revenue to the innovator. Since these crops could be propagated by stem cutting, it has been observed that conventional IPR process will not benefit the innovator.



Electro tyre rethreading machine  
Augustine Thomas



Advisory board meeting



## Tribal Development

PDS, from its inception, focused on tribal development as its major agenda and continues to work with them and facilitates their overall development. Various programmes are being implemented in different tribal colonies including Kannampady, Kozhimala and Kumily

### Integrated Tribal Development Programme

The integrated Tribal Development Programme implemented by PDS under the TDF programme of NABARD in Kannampady tribal colony was selected as the model project in Kerala. In order to show case the project at national level, the officials from NABARD visited the project area and conducted a detailed impact study.

### Hill Range Tribal Farmers Producer Company Ltd.

In order to sustain the momentum created by the TDF project and to assist the TDF assisted tribal farmers in selling their various products, a Farmer Producer Company was promoted in Kannampady Tribal Colony. The company is incorporated under Indian Companies Act and was officially inaugurated in December, 2016. Presently there are 200 tribal farmers as share holders in the Company. With the support of NABARD a Common Facility Centre was established by the Company in Kannampady and started its operations in January 2016. The CFC is engaged in collection, processing and marketing of various agriculture products and Non Timber Forest Products (NTFPs). During the report-

ing period the total sales turnover of the Company is Rs.12 lakhs.

### Marketing support for organic spices

One of the major problems faced by the tribal communities in Idukki district is the lack of marketing facilities for their agriculture produce. In order to check the exploitation by the middlemen and ensure reasonable prices for the products of tribals, PDS continues to buy the organic spices from the tribals at a price higher than the market rate. The tribals are given training in organic cultivation of black pepper, ginger, turmeric and cardamom and get them certified by the Control Union as organic farmers. Presently, there are 411 certified tribal farmers. PDS has collected 34 tonnes of organic spices in the reporting year from the tribals.



Various Tribal Development Programmes

Peermade Development Society

## Navajeevan Tribal Hostel for girls, Kumily

PDS is running a tribal hostel for girls

at Kumily. The hostel is providing accommodation for poor tribal girl students. It is supported by Tribal Department, Govt. of Kerala. Presently,

there are 31 girls being housed there.

## Women Development Programme

PDS is always sensitive to the gender and environment aspects of every intervention it makes for the development of the society. Many of the projects implemented by the Society are targeted for the development of women and tribals. Economic independence and socio - political empowerment of the women are targeted through institution building, micro finance and enterprise development. Around 86% of the SHGs promoted by PDS are of women groups.

## International Women's Day

PDS considers the celebration of International Women's Day as an opportunity for the women community to come together to explore the opportunities for their further development. Women's Day 2017 was held on March 8 at St. George Parish Hall, Kattapana, Idukki District. Irrespective of the geographical barriers, the

celebration was characterized by huge participation of women from Idukki, Kottayam and Pathanamthitta districts.

In connection with the International Women's Day celebrations, Peermade Development Society (PDS) had organized an "SHG Mela". The programme was attended by around 2000 SHG members from Idukki, Kottayam and Pathanamthitta districts. The major highlights of the programme were the exhibition of SHG products, seminar and honoring best women entrepreneurs.

## Exhibition of SHG products

18 SHGs / JLGs participated in the exhibition. The enterprises included hand-made soaps, spice products, NTFP products like grass brooms and garcinia of TDF assisted units in Kannampady, food products, herbal

mosquito coil, vegetable seeds, small packets of vermicompost, vegetables, hand-made jewellery, detergent products, etc. It was a good opportunity for these enterprises to introduce their products to people and get sufficient coverage for their enterprises.

## Best Woman Entrepreneur Award

Every year, on the International Women's Day PDS honours best women entrepreneurs and best performing SHGs from its area of operations. This year also award was given to Mrs. Sajimol Shaji from Kanchiyar Unit and Alphonsa Shiju from Cumbumettu for their outstanding performance in running different micro enterprises. Along with this, two best performing SHGs namely, Anaswara SHG Kanchiyar from women category and Loyal SHG, Paloorkavu from men category were also honoured during the occasion.



International Women's Day Celebrations - 2017

## Sustainable Agriculture & Agro Processing

### Promotion of organic farming

From its inception, Peermade Development Society has been focusing on promoting organic farming. Currently, PDS is promoting organic farming in pepper, cardamom, tea and vegetables. PDS is the only organization in India having more than 4000 small and marginal farmers in a consortium as certified organic tea and spices growers. We are also the largest exporter of organic spices in India.

### Soil Testing Laboratory

PDS is proud to note that a full fledged soil testing laboratory is established in its premises at Thatathikanam, Peermade. The laboratory is equipped with all the modern

equipments and gadgets required for analyzing both physical and chemical properties of the soil and recommend remedial measures for improvement. The laboratory is established with the following objectives

- Analysis of macro and micro nutrients of agriculture soil and plant samples and agriculture inputs are recommended based on soil test result.
- Analysing the plant nutrient content in the agriculture manure to conform the quality of agriculture inputs.

During 2016-2017 a total of 224 samples were analysed at PDS Soil testing laboratory. The parameters analysed in the laboratory were pH (soil acidity), electronic conductance, organic carbon of soil, nutrient such as nitrogen, potassium, phosphorus, calcium, magnesium, sulphur, zinc, copper,

manganese and iron. The organic fertilizer or chemical fertilizer was recommended based on the soil test report for various crops. Soil testing laboratory has conducted seminars regarding scientific method of soil sampling and the importance of soil testing.

### PDS Organic Garden and Seed Bank:

The seed bank continues to provide various support services to the farmers. Through this scheme the Society provides quality seedlings of vegetables and ornamental plants to the marginal farmers. Organic vegetables including beans and cabbage, vegetable seeds, seedlings of ornamental plants like Anthurium, Rose, etc are supplied to the farmers at a nominal price. The suckers of the farm-



ers proven varieties of cardamom such as Thiruthali, Wonder, and Njallani and pepper varieties such as Kumbukkal, Aswathi, Suvarna are available in the organic farm.

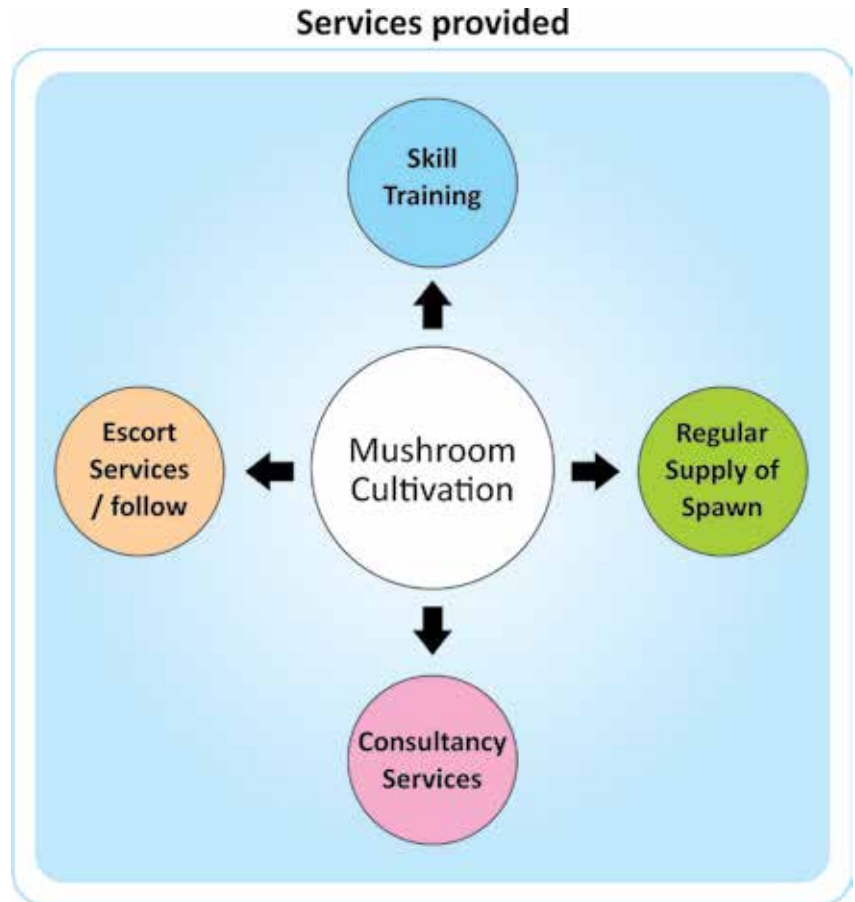
### Bio Manure Production:

PDS has a vermicompost production unit at Sahyadri Research Institute, Thattathikanam. This unit has been supplying a superior quality product to the organic farmers of the region for the past 19 years. *Eisenia foetida* and *Eudrilus eugeniae* are used for the production of vermicompost. During the reporting period 62 tonnes of vermicompost, 3.8 tonnes of vermifert, and 958 litres of vermish were sold to the farmers at an affordable price. We hosted 4127 visitors including students, farmers, NGO representatives and agriculture officers during the year.

### Mushroom Cultivation

A mushroom spawn production unit is established in the Sahyadri Research Institute.

Mushroom spawn is supplied to women groups and other mushroom growers in the district. A demonstration unit for mushroom cultivation is also set up for the effective dissemination of the technology.



### Varieties promoted

1. Pleurotus florida
2. Pleurotus Co2
3. Pleurotus HU

## Conservation of Natural Resources and Livelihood Promotion

With the support of Kubel Stiftung (KKS) & BMZ, Germany, the project on 'Conservation of Natural Resources and Livelihood Promotion' is being successfully implemented in 21 selected villages of Idukki, Kottayam and Pathanamthitta districts. Main objectives of the project are promotion of sustainable agriculture, conservation and development of drinking water sources, promotion of natural resource based livelihood and renewable energy. The project is expected to benefit 5000 rural families in 425 SHGs.

### The project components are:

- Establishing Rain Water Harvesting

structures

- Renovation of water sources
- River Conservation programme
- Recharging of wells
- Soil conservation measures – stone bunds, gully plugging
- Promotion of Bio gas plants
- Promotion of Soil testing
- Intercropping of arrow root and cocoa in rubber fields
- Establishing arrow root processing units
- Infrastructure support for dairy, goat rearing and swine management
- Fodder cultivation
- Promotion of new SHGs and nurturing of existing SHGs and federations

### Bridge Building Programme

During the current year, in association with Karl Kubel Stiftung (KKS), Germany, two German volunteers worked with PDS for 9 months. The objective of the programme is to create an opportunity for the German students to learn more about India and its culture. The volunteers namely, Jan Walger and David Bauer have worked with different projects and assisted the staff in documenting success stories.



## Bio Gas

### The Background

Ajay Kumar (not original name) is a skilled mason residing in Mlamala village of Idukki district. He is 42 years old and lives with his wife and 2 children. They have 20 cents of land in which crops like coffee, pepper, vegetables, etc are cultivated. They also have a small dairy farm with one cow and its calf. His wife is a coolie worker. Whenever she went for work she used to return home with a head load of firewood. Also they spent around Rs.550 per month on LPG for cooking. Fuel was a real problem to this family. He already had a small dairy farm and was very much interested to establish a bio gas plant. But due to financial constraints he could not do it. Ajaykumar joined Krupa SHG in 2014 and is an active member of the group.



### The Intervention

Ajaykumar came to know about the KKS project from his fellow SHG members. He applied for a biogas plant and was sanctioned by the SHG and SHG federation. The bio gas plant was established in March, 2016. The construction was done by a skilled mason trained by PDS. Ajaykumar assisted in the construction and thereby the cost of construction could be reduced. The total investment was Rs.41500 of which Rs.20000 was received from the project. He was also linked with the government programme through which he received Rs.9000 as grant. The balance amount was mobilised through cash, labour and material contribution. He uses cow dung as the raw material for filling the bio gas tank.

### The Impact

“The new biogas plant is really beneficial to us” says Mr. Anil kumar. Now his family is using biogas for cooking food and it is used continuously for 3 to 4 hours daily. “Collecting firewood is no more my wife’s duty and the new biogas plant is sufficient for us to cook.” Say Ajaykumar. The waste from the bio gas plant is used as bio manure for cultivating vegetables, pepper, coffee, etc. The bio gas plant also ensured cleanliness in and around the premises of the cattle shed. He is planning to start a large dairy farm as their JLG activity. “I am grateful to PDS for giving confidence to do dairy farming and organic farming as my livelihood”.



## Backyard Poultry

### Background

Rani, 39 years old, wife of Saji lives in Mlamala, Idukki district with their 3 children. Her husband Saji is a coolie worker and Rani is running a petty shop at Parumthumpara tourist centre. They have 20 cents of land in which coffee, pepper, vegetables, etc are cultivated. Rani joined Jyothis; a PDS promoted SHG, during 2012 and continue as an active member.

### The Intervention

Rani learned about the KKS project from the Animator. During the weekly meeting, she expressed her interest in starting a poultry unit. Her SHG selected her for the programme and the application was approved by the SHG federation. "I was looking for some economic activity which could be managed from my home" says Rani. Before establishing the unit proper orientation was given by PDS in the management of poultry farm. The poultry cage, 25 birds and feed were

supplied by PDS. The total cost of the unit was Rs.14500 of which Rs.4000 was given from the project grant. In addition to the KKS support, Rs.8000 was given as loan from PDS for establishing the unit.

### The Impact

The birds started laying eggs within 2 months of establishing the unit. On an average 17 eggs are produced daily from the unit. After consumption at home, the surplus eggs are sold through the vegetable shop managed by her husband. Around 15 eggs are sold daily @ Rs.6 per egg. In a month Rs.2700 is earned through the sale of eggs. "I used to buy 10 to 15 eggs in a week spending around Rs.100. Now I stopped buying eggs and also earn around Rs.2060 per

month as profit' says Rani. In addition to this they have saved Rs.400 per month which was utilised for buying eggs. So the total financial benefit earned by the family through this unit is Rs.2460 per month. Now they are able to give quality eggs to their children. And the excrements from the poultry are used for improving vegetable farming. Early, they used chemical fertilizers and pesticides in vegetable cultivation. Rani says "we



have enough vegetable and thereby reduced market dependency."

## SHGs redefine market system through 'Sunday Market'

Koruthode is a backward village located on the southern side of Kottayam district in Kerala. Majority of the population are marginal farmers and agricultural labourers. PDS started working in this village in 2015. Initially SHGs were promoted involving women and marginal farmers. Presently 21 SHGs are functioning in the village. The SHG federation headed by the village Animator Mrs. Aleykutty, monitors the functioning of SHGs and provide necessary guidance. SHG federation meeting is held every month in which two members each from each SHG participate and pres-

ent their reports. The problems faced by the farmers, women and SHGs are presented, discussed and plan of action is decided in these meetings.

Koruthode village was selected for the new KKS project considering the economic backwardness of the village. The project was a great boom for the newly formed SHGs and SHG federation. Under the project various capacity building trainings and leadership trainings were imparted to the SHGs and federation leaders. During one such meeting the idea of starting a village level collection centre came up and finally the Collection Centre was started during August, 2016. It is run in a small building owned by the

local church. Every Sunday people coming in the church brought vegetables, local food items, eggs, honey, banana, tuber crops, etc to the collection centre.

It was an eye opener for the SHGs and gradually more and more people joined the venture. People from different caste and creed also brought products to the centre. Today the average sale in a week is Rs.7000. Animator says that every Sunday brings a festive mood to the SHG members. "We are very happy; our small intervention can fulfil food security in our own region." She added. The centre is managed by the SHG federation and they charge 3% of the sales as service



charge which is used for the recurring expenses. Under the project an arrowroot processing unit was also established in the Centre. Farmers are

bringing arrow root tubers to the centre and get it ground on a cost sharing basis of Rs.5/kg. During the current year 65 farmers have used the facil-

ity of arrow root processing unit. The arrow root powder is sold in the market @ Rs.1000/kg which is a good revenue for the marginal farmers.



## Research, Development and Extension

### Research on Bio-Control Agents

Lack of effective non agro-chemical alternatives for pest and disease management is the major hindrance for large scale promotion of organic farming. PDS promotes the adoption of the latest technologies and in-house research and development of alternative technologies for the promotion of scientific organic cultivation. The research and development programs are supported by Department of Science & Technology, Govt. of India.

Peermade Development Society has a Biological Control Agents laboratory at Thattathikkanam which conducts R&D and multiplication of viable Biological Controls for the control of diseases and pests in spices.

Trichoderma, Metarhizium and Beauveria which function as Bio-

logical Control Agents (BCA) against a number of diseases and pests in spice crops are being multiplied and supplied to the farmers at a nominal price. During the reporting period 5.2 tonnes of Trichoderma, 0.9 tonnes of Metarhizium and 1.3 tonnes of Beauveria are supplied to the farmers of Idukki District.

### New Initiatives

Renovated microbiology lab with new machineries for the mass multiplication of various bio-control agents and mushroom spawn production.

New machineries procured are:

- Autoclave
- Laminar Air Flow cabinet
- Fermenter
- Rotary shaker
- Incubator

### Tissue Culture

PDS focuses on the needs and aspirations of the modern cultivators by trying its level best to provide them superior quality, high yielding, drought-resistant varieties of black pepper, banana and anthurium seedlings through tissue culture techniques. The project on black pepper funded by DST, New Delhi has completed its second year works successfully. The objective of the project is to propagate selected disease resistant and drought-tolerant varieties of black pepper through micro-propagation and distribute the plantlets to the selected tribal farmers of Upputhara Panchayath, Kattappana.

Other Lab activities include Preparation of media, Initiation of fresh cultures, Sub culturing and Maintenance of established pure cultures and Hardening of plantlets to farming conditions.



## Agro processing and export

The organic agro-products and export division of PDS, procures organic tea and spices from its certified organic farmers who are members of PDS organic small farmer's consortium. This division processes and exports them, thus ensuring a better income for the farmers.

### PDS ORGANIC SPICES

PDS Organic Spices, a unit of Peer-made Development Society promotes cultivation, processing and marketing of superb quality organic spices to help marginal farmers achieve sustainable livelihoods. PDS Organic Spices is one of the top most Organic Exporter from India. PDS Organic Spices has got certification of Fairtrade, NPOP, USDA, EU, Biosuisse JAS, Bio Dynamic/Demeter, Naturland, Naturland –Fair, Korean Certificate BRC & ISO 22000:2005, 5S etc. We have total 43 permanent employees and 41 casual labours working in PDS Organic Spices.

### New Canteen & Car Parking

New Canteen & Car Parking blessing ceremony was done by H.E. Mar Mathew Arackal and Auxiliary Bishop H.E. Mar Jose Pulickal on 15th De-

cember 2016 in the presence of PDS president Fr. Justin Pazhayaparambil Executive Director Dr. Hubby Mathew and Joint Director Fr. Jilson Kunnathurayidam.

### Recruitment

PDS Organic Spices Recruited 11 permanent employees and 17 Casual Workers during the year 2016-17.

### British Retail Consortium (BRC Certification)

PDS Organic Spices received the British Retail Consortium (BRC) global Standards on Quality and Safety certification in 2016-2017 with Score 'AA' Grade. This Certification is widely accepted among the Global Buyers.

### Meetings

PDS Organic Spices has conducted various meetings such as Management Review Meetings, Staff Meeting, Production Planning Meeting, FSSAI Meeting etc.

### Employee Engagement Activities

PDS Organic Spices implemented various employee engagement Activities

such as company tour, birthday celebration, onam and Christmas celebrations.

### Eco farm

An organic spice farm which acts as a training and demonstration centre for organic spice production is established under PDS organic spices. Supply of Quality planting materials of pepper and other spices is being undertaken at the eco farm. Elite farmer varieties of various spices are also established in the farm.

### Turmeric Project

A collaborative programme between PDS organic Spices and Frontier Cop USA is being implemented for the promotion of Alapalay Finger Turmeric (AFT) in Idukki district. Training, Demonstration and Farmer support programmes are undertaken under the project. Around 100 farmers are involved in the programme.

### New Farmers

More than 448 new farmers have been added to PDS Organic Spice farmers consortium.



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## Training Programme

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PDS Organic Spices conducted more than 40 training programme during the period 2016 -17 like Internal & External Training, Shop floor Training, Internal Auditor Training , Safety Training for Staff & workers, Induction for new employees and workers etc.

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## Farmers Training and Meetings

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We have conducted more than 15 training programmes for farmers related to transfer of agriculture technologies and farmer innovations. We conducted 14 meetings in various ICS also.

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## Biofach India 2016

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Biofach India was held at Okhla, Delhi from 10th November to 12th November 2016. Fr.Jilson James Joint Director, Sunil Joseph, Advisor, Dr.J Thomas Director Sahyadari Research, Roy Joseph Dy. Manager, Production, Jacob Jose Executive Business Development and Jomon Joseph Executive Export attended the trade fair. PDS Organic Spices displayed various organic products at the fair.

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## Biofach 2017- Nuernberg Germany

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Boifach, the largest exhibition of or-

ganic products in the world was held at Nuernberg , Germany from February 15 th to 18th 2017. Fr.Jilson James Joint Director, Mr. Sunil Joseph Advisor and Mr.Jomon Joseph Executive Export represented PDS Organic Spices in the show. The show witnessed approximately 48,125 Visitors and 2,178 Exhibitors from 129 countries across the world.

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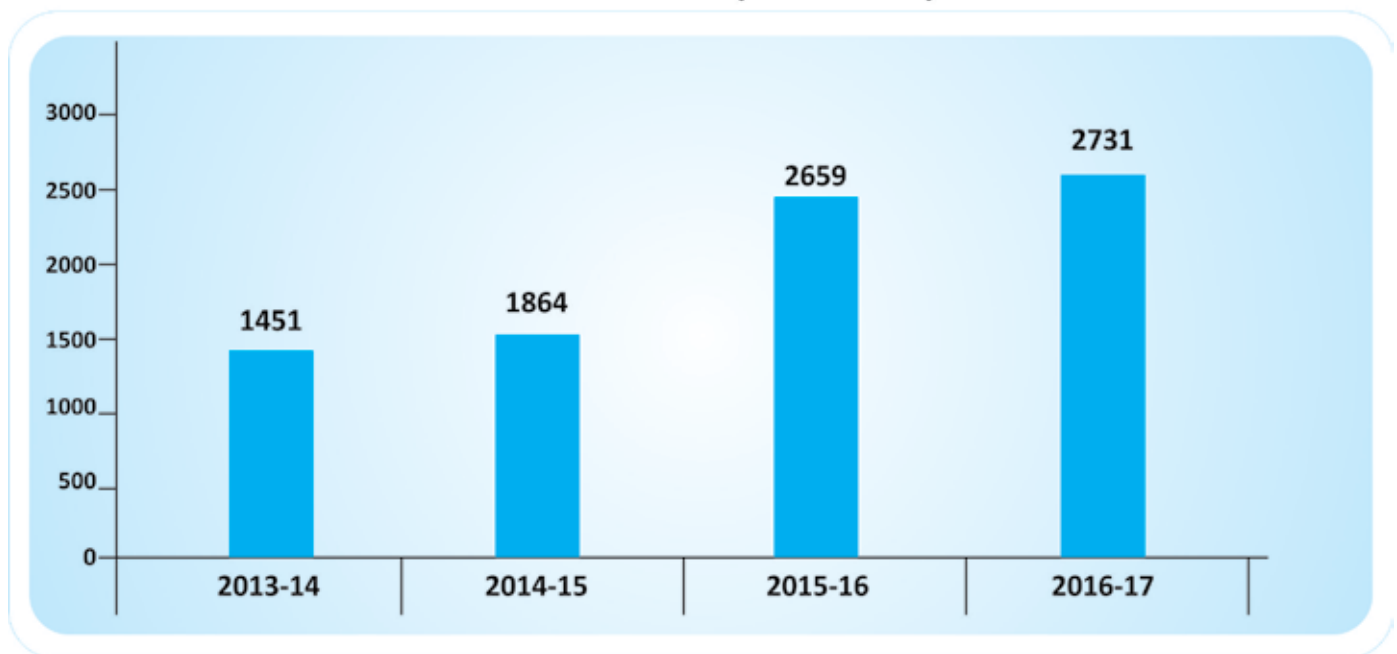
## Turnover

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During the year 2016 -17, the total turnover has touched Rs. 27.31Cores with a volume of 446.09 MT, which is a new high for the organization.

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## Annual Turnover (Rs. in Lakhs)



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## PDS Organic Tea:

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PDS organic Tea is in high demand both in India and abroad. As in the

previous years, the export of organic tea is growing. We are trying to encourage more and more small famers to convert to organic farming. As part

of our commitment to our small tea farmers, we distributed premium to all our organic tea farmers in the current financial year.



Organic Tea Processing



## Human Resources Development and Institution Building

### Marian College, Kuttikanam

In 1995, PDS started Marian College to provide the student community with quality education in Information Technology, Commerce, Social Work and Management. The college imparts information with the intention of proper character formation of the students, eventually achieving their holistic transformation. The courses and the curriculum at Marian College are designed to groom the students into superlative professionals who are well formed spiritually, academically and individually.

Marian College is the first new generation college in Kerala to be awarded with autonomous status. National Assessment and Accreditation Council (NAAC), the connoisseur of quality education in India has ranked the college with 'A' Grade with a CGPA of 3.45 on a four-point scale. It is the highest ranking for any new generation college in the country. It is bestowed with the status of 'College with Potential for Excellence' (CPE) by the University Grants Commission. Marian is the youngest college in Kerala to be awarded this recog-

niton, which has been conferred on only 149 colleges in all of India. Marian also has the approval of the All India Council for Technical Education (AICTE), which is yet another benchmarking body of the Government of India to sustain quality in technical education.

The Marian College offers the PG courses of MMH, MCA, MSW, M.Com – PGDIM and the UG courses of BBA, BCA, BSW and B.Com.



### Marian International Institute of Management (MIIM)

Marian International Institute of Management (MIIM) is a unique initiative of Peermade Development Society. The All India Council for Technical Education (AICTE), New Delhi approved MIIM with a sanctioned intake of 120 students. It is affiliated to Mahatma Gandhi University, Kottayam.



# PEERMADE DEVELOPMENT SOCIETY

PEERMADE  
IDUKKI (DIST), KERALA

## INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2017

PARTICULARS	Year Ended 31.03.2017	
	Rs.	Ps.
<b>INCOME</b>		
Income from Units	55,291,715.40	
Agricultural Income	285,096.00	
General Receipts & Contributions	9,835,012.49	
Interest from Banks	1,413,122.00	
<b>TOTAL</b>	<b>66,824,945.89</b>	
<b>EXPENDITURE</b>		
General Administration Expenses	7,725,746.00	
Agricultural Expenses	725,582.50	
Interest & Bank Charges	1,444,793.47	
Programmes/Project Expenses	1,840,599.00	
Vehicle Expenses	763,424.00	
Excess of Income over Expenditure	54,324,800.92	
<b>TOTAL</b>	<b>66,824,945.89</b>	

Sd/-  
**Fr. Justin Pazheparambil**  
President

Sd/-  
**Dr. Hubby Mathew**  
Secretary Cum Treasurer

Sd/-  
**Jose Kappen & Co.**  
Chartered Accountants

# PEERMADE DEVELOPMENT SOCIETY

PEERMADE  
IDUKKI (DIST), KERALA

## BALANCE SHEET AS AT 31ST MARCH 2017

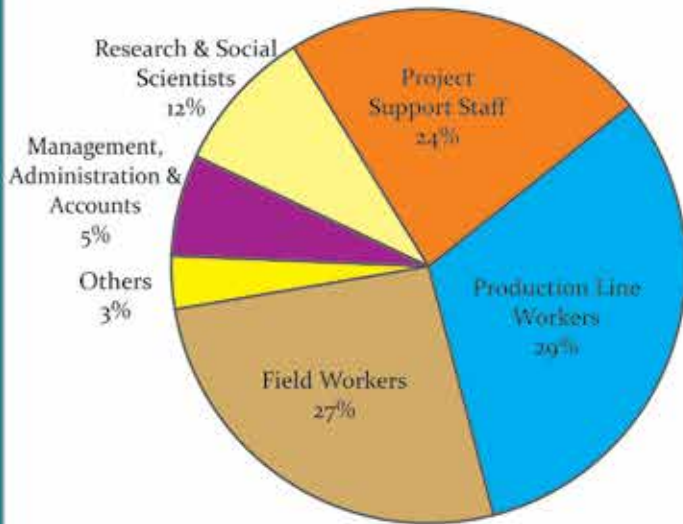
PARTICULARS	As on 31.03.2017	
	Rs.	Ps.
<b>LIABILITIES</b>		
Capital Fund	323,972,973.25	
Corpus Fund	341,950.00	
Grant Account - FC	10,087,061.09	
Revolving Fund	4,832,460.00	
Loans & Borrowings from Banks	111,162,312.00	
Loans from Funding Agencies	11,032,000.00	
Current Liabilities	8,352,498.62	
<b>TOTAL</b>	<b>469,781,254.96</b>	
<b>ASSETS</b>		
Fixed Assets	62,186,293.71	
Own Units & Projects	278,255,041.52	
Loans & Advances	110,813,597.54	
Deposits	500,000.00	
Receivables	3,026,172.00	
Cash & Bank Balances	15,000,150.19	
<b>TOTAL</b>	<b>469,781,254.96</b>	

Sd/-  
**Fr. Justin Pazheparambil**  
President

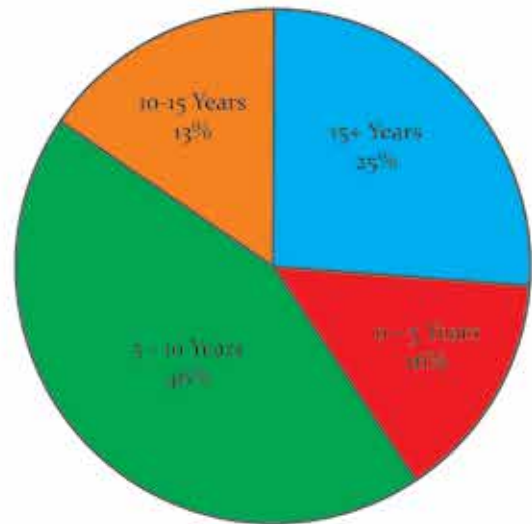
Sd/-  
**Dr. Hubby Mathew**  
Secretary Cum Treasurer

Sd/-  
**Jose Kappen & Co.**  
Chartered Accountants

## PDS - EMPLOYEE PROFILE

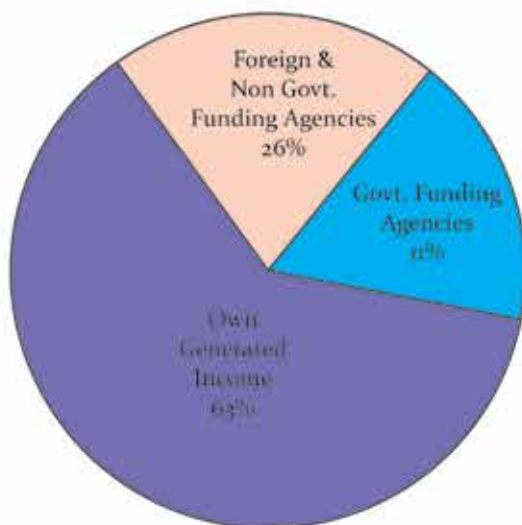


Employee Distribution  
based on Nature of Work

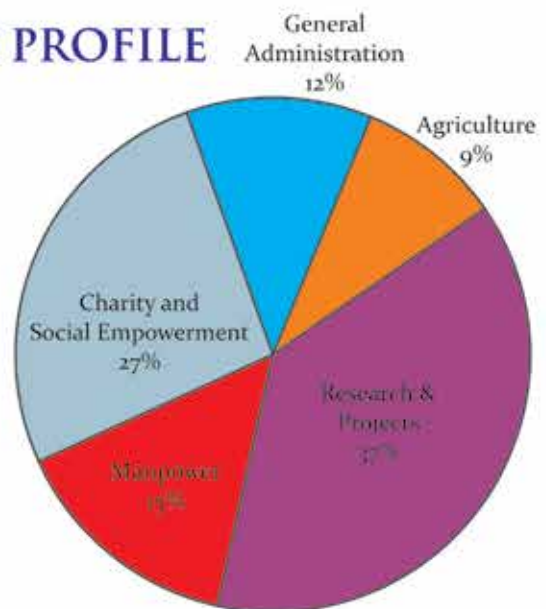


Employee Distribution  
based on Years of Association

## PDS - FINANCE PROFILE



Revenue Source



Fund Utilization



## Peermade Development Society

Peermade - 685 531, Idukki

Kerala, India.


Tel: +91 4869 232197, 232725, 232497

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