



PDS
PEERMADE
DEVELOPMENT
SOCIETY



ANNUAL
REPORT 2021-22



Vision

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



Mission

Empowerment 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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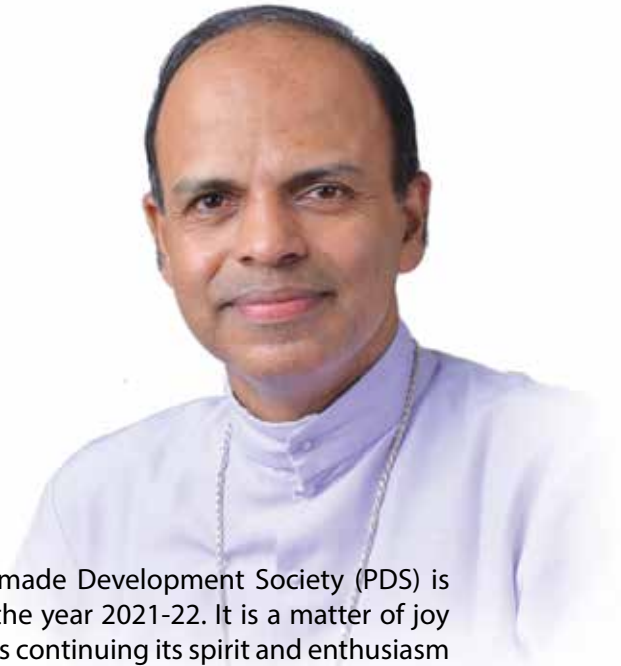
OUR FOUNDER



MAR MATHEW ARACKAL

Bishop Emeritus
Eparchy of Kanjirapally

Message from 
THE PATRON



I am very glad to learn that Peermade Development Society (PDS) is bringing up its annual report for the year 2021-22. It is a matter of joy and pride to understand that PDS is continuing its spirit and enthusiasm in achieving its vision of fullness of life of its target population.

It is a great consolation to all that the pandemic Covid -19 is gradually settling down and the mankind is coming back to its normal rhythm. However, the effects of the pandemic are still active and people are striving hard to reconcile with their normal life. Efforts are required from all corners to help the affected people to address their socio economic and health problems. I appreciate the efforts taken by PDS in this line especially in being with the people and creating an ecosystem where people are able to address their needs. It is also commendable to learn that during the current year PDS has expanded its activities to more villages. Various programmes and projects implemented by PDS are need based, result oriented and will definitely contribute in building a just society.

I sincerely thank Fr. Jilson James and Fr. Brijesh Puttumanni for their able leadership and directions which keep PDS moving in its normal pace. I make use of this opportunity to thank also all the stakeholders of PDS including governing body members, management, staff, unit directors, field staff and volunteers for their valuable contribution to PDS and to the society. I wish you all the success for your endeavours and may the Good Lord bless you and your development initiatives.

With regards,

Mar Jose Pulickal
Bishop, Diocese of Kanjirapally

Message from **THE PRESIDENT**



It is a matter of joy and privilege to be part of Peermade Development Society which has an impressive track record of serving the small and marginal farmers, women and tribal communities in Kerala. Studying its annual report for the year 2021-22 it is evident that PDS is walking together hand-in-hand with them leading them towards new horizons in the development sector.

PDS has completed 42 years of relentless service to the mankind in propagating various models for sustainable development. It is really commendable to note that PDS is able to reach all the districts in Kerala sharing its vast and rich experience in rural development. Partnering with various government agencies and channelizing their resources and care especially to the small-scale farmers to boost the agriculture sector is laudable. PDS was formed with programmes for the upliftment of tribal population, and still it continues its mission with a comprehensive approach. It is a welcome step as we have grown to cater to the needs of a larger community by sharing our experiences and utilizing our expertise.

It is my pleasure to pass on special words of appreciation to the Governing Board members, advisors, management, staff and volunteers of PDS for their valuable contributions and support which enable PDS to realise its vision and mission. The dedication and passion with which Fr. Jilson Kunnathupurayidom, Executive Director and Fr. Brijesh Puttumannil, Joint Director are leading Peermade Development society and the rest of the team are greatly commendable. I am confident that their exceptional team work and passion will take PDS and its ever-expanding mission to newer heights.

With regards and best wishes to all,

Fr. Bobby Mannamplackal
President

Message from **THE DIRECTORS**



We are very happy to present before you the annual report of PDS for the year 2021-22.

During the year PDS could accomplish different projects and programmes with the active participation of various stakeholders. We extend our cordial thanks to the entire team including the donors, governing body members, staff, unit directors, village animators, VDC leaders, SHGs and the farmers for their outstanding contributions and support.

The greatest achievement is that PDS is able to sustain and expand various programmes which we started during the past years. PDS Organic Spices, Organic tea and Sahyadri Ayurveda are the commercial establishments promoted by PDS which have become the backbone of organic farmers in our area. During the year these establishments have achieved tremendous progress in terms of reaching out to more farmers and delivering supporting services in organic farming. Today PDS is providing handholding support in procurement, value addition and marketing of agriculture products to 27 Farmer Producer Organisations of small and marginal farmers in 27 blocks of 10 districts in Kerala. PDS has newly formed more than 75 SHGs and promoted 3 SHG Federations in Podimattom, Valakode and Karikattoor villages. In collaboration with NABARD and Horticulture Mission PDS could promote more than 100 micro enterprises in bee keeping, poultry and high-tech goat farms in Idukki district.

We sincerely thank our patron Mar Jose Pulickal, Bishop of Kanjirapally diocese, Mar Mathew Arackal, Bishop emeritus of Kanjirapally diocese and founder of PDS and Fr. Bobby Mannamplackal, President of PDS for their guidance, constant encouragement and motivation. PDS is a family which is committed for the sustainable development of its people. We solicit the continued cooperation and support from all its well-wishers and friends to deliver more need-based services to the humanity.

With warm regards,

Fr. Jilson James
Executive Director

Fr. Brijesh Puttumannil
Joint Director

NEW PROJECTS AND INTERVENTIONS INITIATED DURING 2021-22

PROMOTION OF FARMER PRODUCER ORGANISATIONS

Under the “Central Sector Scheme of promotion of 10000 FPOs” of Ministry of Agriculture, GoI, PDS was empaneled by NABARD and NCDC (National Cooperative Development Corporation) as Cluster Based Business Organization (CBBO) for the promotion of Farmer Producer Organisations (FPOs) in Kerala. Under the programme presently 27 Farmer Producer Organisations (FPOs) are being promoted in 10 districts of Kerala State. The objective of promoting FPOs is to enable the small and marginal farmers to organize themselves and enhance their agricultural income by undertaking product aggregation, value addition and marketing. Here the role of PDS is to form the FPOs, expand the membership to minimum 500 farmers in each FPO and handhold them in business development for the first 5 years.

GREEN HIGHRANGE FARMER PRODUCER COMPANY, IDUKKI

Green Highrange Farmer Producer Company was founded by the farmers of Idukki block under the “Central Sector Scheme of promotion of 10000 FPOs” by the Ministry of Agriculture, GOI, on 21st March 2021. Green Hirange FPC has more than 500 shareholders and the Director Board is led by the ordinary small and marginal farmers. Last year, Green hirange FPC was selected as one of the best among the four FPCs in India. Green Highrange FPC’s primary product is coconut oil produced in their own mill. Besides, the company is producing and marketing varieties of pickles, curry powders and other value-added food products. Currently, the company is providing employment to 12 people. The company had a turnover of Rs.17 lakhs in just 90 days of operations in the financial year 2021-22. Green Hirange Farmer Producer Company is a good example of how farmers can work together to ensure better prices for their crops and the empowerment of small and marginal farmers.



Covid-19 Recovery and Climate Change Resilience for small-holder Spices farmers in Kerala, India

The Covid-19 pandemic has made it too difficult for the small farmers to sustain their livelihood and the biggest challenge at present is to “keep the farmers in farming”. Unless and until the small farmers are supported to overcome the challenge, agriculture, especially the spice sector will be in great crisis. With this background, a new project was undertaken to support 600 fairtrade organic farmers of Sahyadri Organic Spice Farmers Consortium (SOSFC), under Peermade Development Society (PDS). The project is being supported by Fairtrade International Germany partnering with GIZ.

Activities	Outcomes
Setting up of Agri-bio production unit at PDS.	PDS – SOSFC: Establishment of Bio-Agri Input Production & Farmer Servicing Centre
Baseline assessment of soil health of individual 600 farmers	Undertake a baseline assessment of the current status of soil
Baseline assessment of Soil microbial status of all 600 small fairtrade certified farmer	
Production of herbal decoctions using trained women workers.	Qualify certified Agri-input supplied to farmers from the input production centre at PDS
Mass Production of 13 species of bacterial and fungal Bio-agents for supply	
Skill development of 10 women workers on herbal decoction production.	Additional employment generation for women workers
Skill development on agri-input preparation through 17 clusters	
Production of 6000 bio fortified pepper seedlings for distribution among farmers for demonstration.	Revival of farming under the adverse climate vagaries
Supply of 3000litres of Herbal decoction to 600 farmers’ @5litres per farmer till date.	



Women Entrepreneurship Through Organic Agri-Input Production

The role of women in family farming has been largely underestimated or rather ignored. In this context the program was undertaken to build women entrepreneurship on agri-input production to support 1500 organic small farmers under PDS network with the support of GiZ under GiZ - Fair Trade COVID-19 Emergency Initiative Fund for Producer Partners of Forum Fairer Handel – 2021.



Project Objectives

- To support small on marginal farmers to sustain their farming for their livelihood under the pandemic crisis.
- To promote women in farming and to develop women entrepreneurship in production of organic agri-inputs for their own farms and generate employment and extra income for women groups.
- To focus on developing organic carbon and soil microbial biodiversity which is the essence of a living healthy soil.
- To promote traditional knowledge on organic agri-inputs validated through scientific tools and ensure quality and consistency of the inputs through quality monitoring system.

Project Achievements

- Women enterprises could be created for organic agri-input there by generating income for the women group.
- The inputs prepared by the women group were supplied to 600 small farmers to sustain their farming under the pandemic and the production of input is being continued
- Sahya Women SHG formed under the project continues the production of Bio-inputs aiming at the enterprise sustainability
- Women farmer group are aware about the input production and the women have taken up leadership to use and produce the herbal decoctions.

Livelihood Entrepreneurship Development Programme - LEDP

With the objective of promoting rural enterprises through Self Help Groups, skill training programmes were conducted in integrated farming to selected SHG members in Idukki District. The programme was conducted in collaboration with NABARD. 150 SHG members were given skill training in bee keeping, mushroom cultivation, high-tech poultry farming and goat rearing. Convergence was made with Kerala Horticulture Mission in bee keeping and all the trained people were supplied with bee colonies and other equipment. 116 trainees have started the units and they were provided with micro loans from PDS Micro Finance.



ONGOING PROGRAMMES AND PROJECTS

1.COMMUNITY EMPOWERMENT AND PEOPLE'S ORGANISATIONS

With the objective of enabling the marginalized communities to achieve the Sustainable Development Goals (SDGs), Peermade Development Society focuses in promoting and nurturing community-based organisations at grass root level. Various people's organisations including Self Help Groups (SHG), Joint Liability Groups (JLG), Village Development Councils (VDC) and SHG Federations are promoted at grass root level. 96% of the members in these organisations belong to marginalized communities like women, marginal farmers, agricultural labourers and tribal communities. These organisations have been a great relief and consolation for its members during the adversities created by Covid 19.

Self Help Groups (SHG)

PDS started promoting SHGs in 1996. As of March 31, 2022, PDS promoted 2142 SHGs in Idukki, Kottayam and Pathanamthitta Districts. SHGs are local platforms where common people gather regularly, discuss local issues and problems, identify resources and act to address the problems. SHGs also promote inclusive growth by reaching the unreached. SHGs play an important role in availing credit support by the marginal farmers and women from banks and other agencies for undertaking various income generating activities.

ANUGRAHA Becomes a Blessing

In the year 2013, an informal group of 15 men of the Azhuthamunni, Pamba Valley of the Kanjirapally was instituted as ANUGRAHA, an SHG which was later affiliated to the Peermade Development Society in the year 2016 under the Kanamala Federation and as a Farmers Club under the NABARD. Their major activities include mobilisation of savings and credit facilities and pursuit of group enterprise activities. The group-based approach not only enables them to accumulate capital by way of small savings but also helps them to get access to formal credit facilities. The SHG operates its own bank account, teaching members to save, and providing low-interest small loans whenever needed. The group initially collected a fixed capital amount of Rs. 20 per week, which later evolved on to Rs. 50 and is currently is Rs. 100 per week. The SHG has a capital of Rs.2,03,400 and allows its members to draw a maximum loan of Rs. 50,000 at a minimum interest of 12% which can be cleared within 30 months of time. The SHG does take loans from PDS.

Besides activities related to thrift and credit, the groups indulge in a wide range of other social activities also. The members earn through sandmining to provide for financial support to cancer patients, construction of toilet and house restoration after the Kerala floods in the locality. The members have constructed roads in the locality, which had remained inaccessible largely owing to its rough terrain and recursive floods in region. The SHG engages in various businesses like cattle breeding, fish farming, tapioca cultivation, etc every year according to the scope of the necessity with its capital amount. A yearly donation was provided to an orphanage nearby until the covid after which most charity and social activity mostly localised. The SHG was recognised by the block panchayat and therefore has rendered them with revolving fund of Rs. 30000 for various endeavours while it also receives subsidies for agriculture under the Subhiksha Kerala project. The SHG promotes and engages the women of the locality in playing active role socially and politically. Every religious and cultural occasion is celebrated with gaiety and enthusiasm.

This association have not only produced tangible assets and improved living conditions of their members, but also helped in changing much of their social outlook and attitudes. The group dynamics have reasonably helped many members to overcome the feeling of low self- esteem and lack of confidence and empowered them psychologically. When the roles of the Co-ordinator and the promoting agency

were identified as the most important external factors, it was the group leaders who determined the pace of growth of the group in the long run.



SHG Federations

The cluster of SHGs promoted by PDS in a village form SHG federation. The trained local animators are responsible for coordinating and monitoring the SHGs. SHG federations meet on a monthly basis and share their experiences, problems, needs and also act collectively to address various needs of the village. SHG federations also undertake micro finance activities and facilitate linkages with banks, govt. agencies, etc. Presently there are 65 SHG federations functioning in 3 districts.

RAJAGIRI SHG Federation - A case study

The tremendous success of the initiating SHG movement in the area relied on and continues to rely, heavily on promoting institutions to mobilize, train, and support groups. As groups of the region strengthened and the number of groups increased, there arose a need to bring together SHGs to deal with issues beyond the reach of these small groups. Therefore, an organization or entity identifying themselves as the RAJAGIRI UNIT, Valacode, Idukki was formed by SHGs themselves under the guidance of the Peermade Development society on the 6th of December, 2009, consisting of representatives from all member SHGs within the radius of 3 kilometers, to facilitate member SHGs in achieving the goals of economic and social empowerment, combined with capacity building.

The federation was initially a network of 14 SHGs and is now comprising 24 SHGs where 9 of which are male groups. Their major activities include addressing the

economic needs of the federation's members. The federation operates its bank account, promoting members to save, and providing low-interest small loans whenever needed. The federation has a set of rules and regulations of its own which are being followed to date. The federation has a yearly audit and clarity in functioning especially with its decentralized decision-making and systematic maintenance of records and accounts. This provided them with the confidence to manage their affairs and critically liberated them from rapacious money lenders. The federation meetings are held on the first Sunday of every month. The group initially collected an amount of Rs. 100 and monthly savings from each SHG, which later evolved to Rs. 500 and is currently Rs. 1000 per month. The federation has a capital of Rs. 23.38 Lakhs per SHG and allows its members to draw a maximum loan of Rs. 2 Lakhs at a minimum interest which can be cleared within 30 months. The federation guides and coordinates the SHGs in taking loans from PDS.

In short, the federation enables its member SHGs to engage themselves in all social and political activities in the region. The federation fulfills its main objective of federating the SHGs, i.e., making them stronger and ensuring their organizational, operational, and financial sustainability.



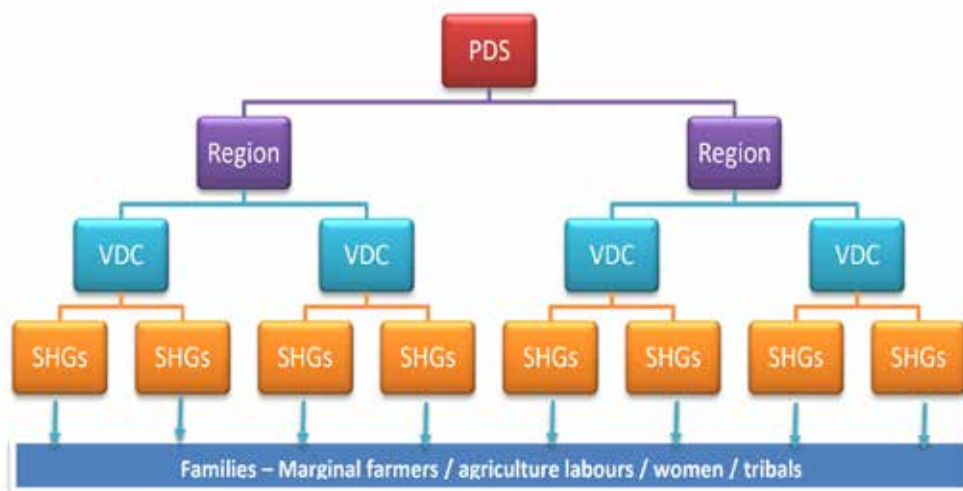
Village Development Council (VDC)

VDCs are community-based organizations promoted irrespective of politics, caste and creed at village level. The objectives of VDC are to plan and implement various programmes for the development of the people. VDCs are represented by SHGs, social workers, local leaders and village animator. Currently there are 65 VDCs affiliated with PDS.

Region

A cluster of VDCs is known as regions. The number of VDCs in each region ranges from 10 to 16. Kattapana, Upputhara, Kumily, Mundakayam, Pathanamthitta and Kanjirapally are the regions.

PDS' Network of People's Organisations



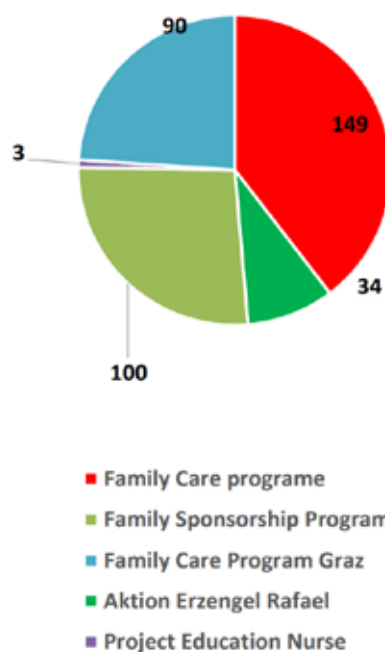
2. FAMILY DEVELOPMENT PROGRAMMES

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 livelihoods.

Family Sponsorship Programme

In this programme, ultra-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 and field coordinators. Presently, the programme exists in 102 villages in Idukki, Kottayam and Pathanamthitta districts covering 376 ultra-poor families. This year total assistance of INR 7.96 million was paid to 376 families for various purposes.

Profile of Agencies Involved



Ultra Poor to APL Family

Pre-intervention status of the family

Mrs. Rani (Anonymous name) is a widow whose husband died six years back. Her husband was undergoing treatment for Cancer at Regional Cancer Centre, Thiruvananthapuram. The family is residing in a terrain land and walks nearly one kilometer through a narrow passage to reach home. Sini was suffering from rheumatic & nerve ailments and was undergoing treatment. Their home required immediate repair and they needed support to initiate some income generating activities.

Intervention

- Supported them to start goat rearing project within homestead for stable income.
- Assisted them in the renovation of the house and apply for a housing support scheme from the local government.
- Assisted them to complete the courtyard construction.

Post-intervention stage

The newly constructed goat cage was spacious and very comfortable to manage. After the completion, they bought 12 goats (eight mother goats and four small ones). This created a source of income for them.

They could also repair their home which was damaged during last monsoon now they are safe and can go for work.



3. PDS MICRO FINANCE

PDS micro finance programme has adopted decentralized and participatory implementation methodology in loan approval, disbursement and repayment functions. Various stakeholders including SHGs, SHG federations, Village Development Council and village animators are involved in the process. Our micro finance includes both on lending to SHGs and credit linkage of SHGs with banks. We are following group lending model.

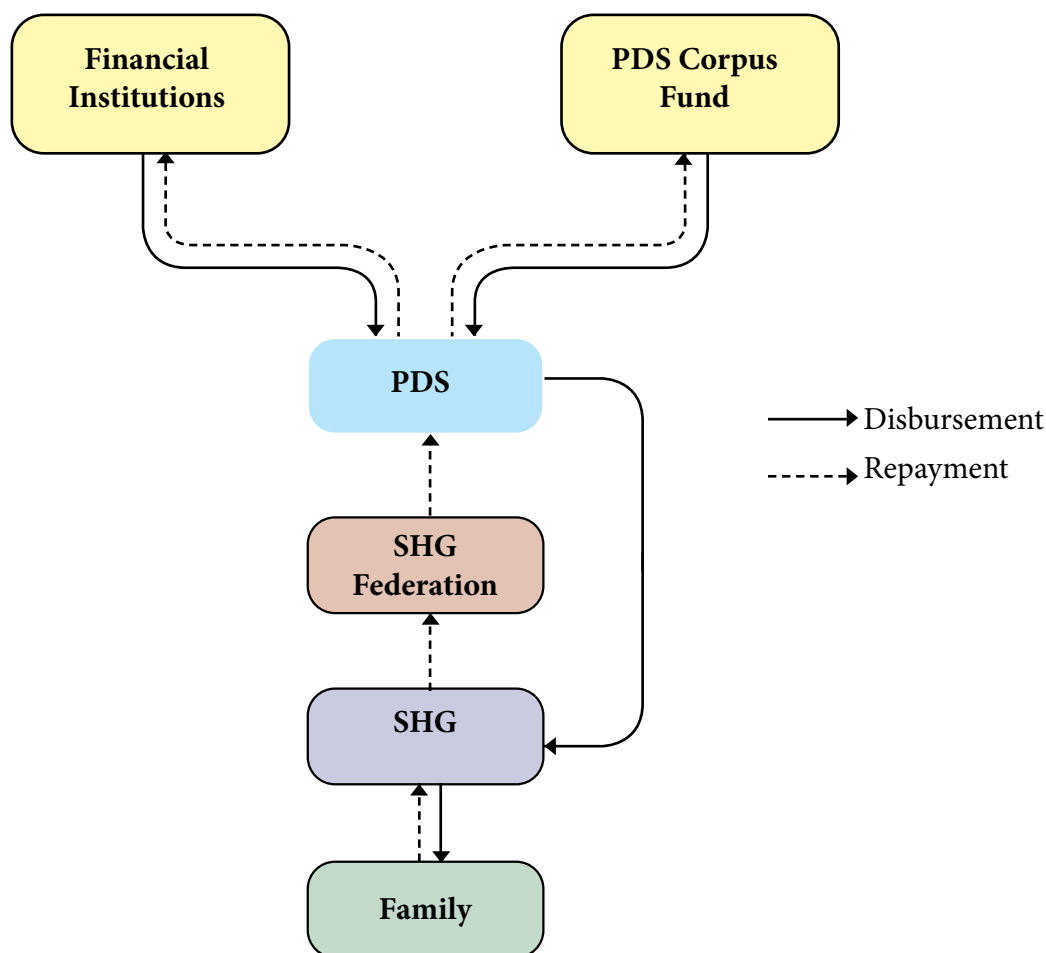
Details of SHGs under PDS Micro Finance Programme

Sl. No	Particulars	Cumulative
1.	Total No. of SHGs	578
2.	Total number of families covered	7414
2.	No. of Village level SHG federations	65
3.	Savings mobilized in SHGs	25.79 crores
4.	Total Lending	38.37 crores

Credit Support

PDS enables marginal farmers, women, agriculture labourers and tribal families to avail timely credit through SHG based micro finance programme. PDS provides micro finance up to Rs.75000 per member on concessional rates with a repayment period of 30 months.

PDS Micro Finance – Cash Flow



Major Micro Finance Programmes implemented by PDS

1. On lending to SHGs

PDS is associated with a number of financial institutions for mobilizing funds for providing micro loans to its SHGs. Federal Bank, Kerala State Backward Classes Development Corporation, Sahyadri Credit Cooperative Society, NABARD, etc are the major partners in this programme. During the current year Rs. 9.72 crores were disbursed to the SHGs under this category.

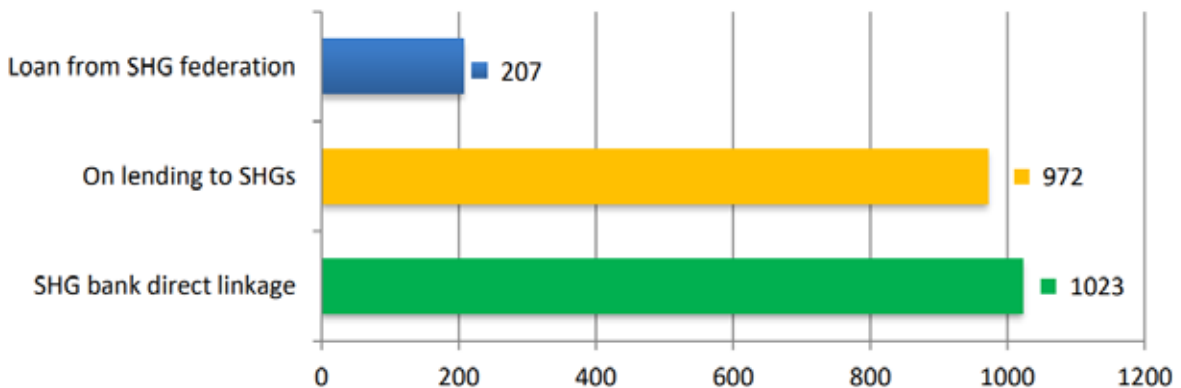
2. Bank Loan through SHG Bank Linkage Scheme

During the current year PDS facilitated 227 SHGs to avail Rs. 10.23 crores 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.

3. On lending by SHG Federations

SHG Federations (VDCs), at the village level, mobilize savings from member SHGs. This amount is revolved among the member SHGs. The monthly mandatory saving to be made in the village level federation 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, 53 federations are engaged in providing these types of loans. In the current year, cumulative total of savings mobilized by the federations is Rs.226 lakhs and loans given to SHGs are Rs.207.20 lakhs. PDS provides training in accounting, internal audit, fund management and management of NPAs to the village level leaders and animators on a regular basis. PDS conducts the external audit also.

Source of Finance (Rs in Lakhs)



4. MICRO ENTERPRISE DEVELOPMENT

Promoting Knowledge Driven Enterprises

Peermade Development Society is always keen to experiment innovative and unique models for addressing location specific needs and creating livelihoods in rural and remote villages of Kerala. i STED project (Innovation, Science, Technology Entrepreneurship Development) supported by National Science and Technology Entrepreneurship Development Board (NSTEDB), Department of Science and Technology (DST), Government of India is one of the best examples of such initiatives. Commercialization of grassroots innovations by linking rural innovators and entrepreneurs and establishing supportive ecosystem for the same is the core objective of this 5-year project.

The major components of the project are

- Establishing agriculture nurseries of farmer developed cardamom and pepper varieties
- Establishing farmer innovated pepper thresher units
- Establishing nutmeg semi processing units
- Establishing Electric rethreading units
- Establishing demonstration units, skill trainings and documentation

Service Enterprises from Farmer Groups

The community-based farmer group named “KaruthaPonnu” is mainly engaged in small agriculture practices and other income-generating activities in the Idukki District of Kerala.

Intervention

Under the i-STED programme, supported by NSTEDB, Govt. of India, PDS explored the possibility of linking with local entrepreneurs for the commercialization of local innovations. The innovation named “Pepper Thresher”, invented by Mr. P.K.Ravi has been popularised through the project, and the KaruthaPonnu group adopted the technology from the innovator and started a new service enterprise in pepper processing and value addition.

Result/Outcome

The group is mainly focusing on providing services in pepper processing to small and marginal farmers in remote areas, which has led to a continuous path of income generation. Currently, the unit processes more than 4500 kg of black pepper per season and over 100 farmers benefit from the target locations. Two direct jobs were generated from the enterprise units, and the income was increased by 40%.

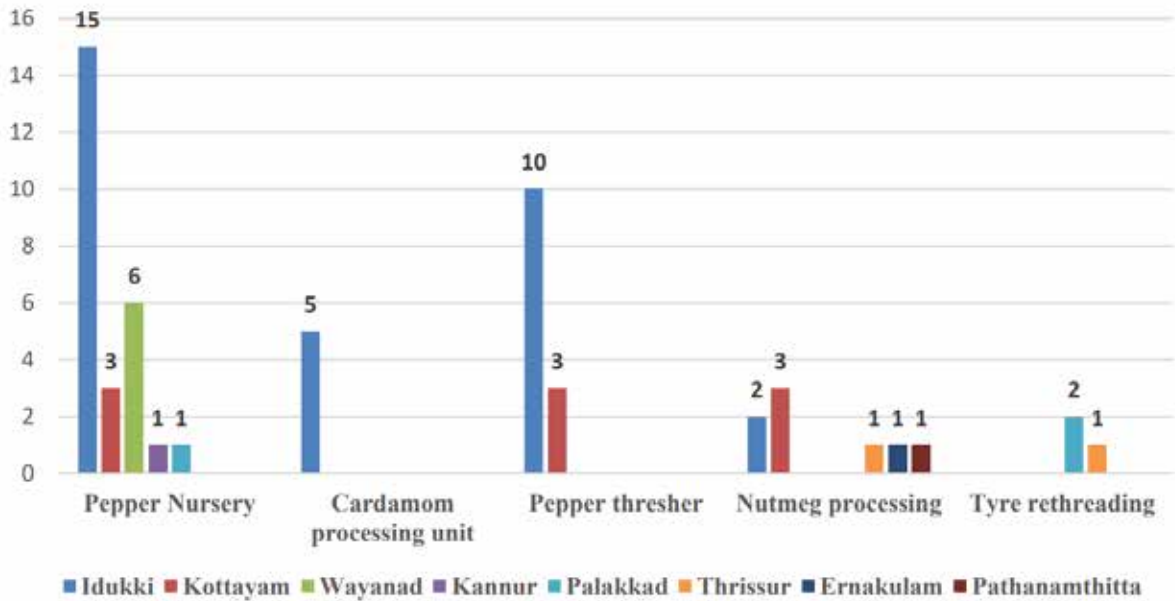
Achievements

PDS supported them to participate and present their achievements in an online programme “TECH-नीव@75” organized by the Ministry of Science and Technology [Department of Science and Technology (DST), Department of Bio-Technology (DBT), and Council of Scientific and Industrial Research (CSIR)] in collaboration with the Ministry of Earth Sciences (MoES) to highlight the impact of Science, Technology, and Innovation in creating social equity and inclusion on the special occasion of Azadi Ka Amrit Mahotsav.

Like the KaruthaPonnu group, Peermade Development Society has been able to promote over 25 such enterprise units in different districts of Kerala. One of the lessons we learned from our experiences is that, for the diffusion of farmer innovations, we need to evolve location-specific innovative business models and strategies. Linking rural entrepreneurs with, and supporting them to establish, enterprises is an extremely effective strategy for the diffusion of farmers’ innovations.



Enterprises Promoted

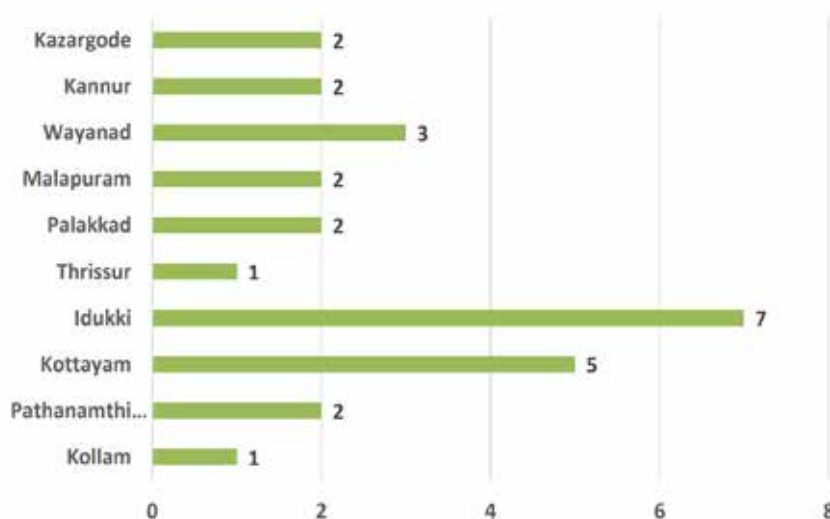


Specific website for promotion of established enterprises and business under i STED project has been launched (www.pdsinnovation.org).The entire details of enterprises and business such as location, address, availability of seedlings for sale, customers’ feedback etc will be available on the site. The entrepreneur can add details such as stock availability, monthly details of sales, profit, etc through the site and could be monitored at our headquarters.

Cluster Based Business Organization (CBBO)

Under the “Central Sector Scheme of promotion of 10000 FPOs” of Ministry of Agriculture & Family Welfare, Gol, PDS was empaneled by NABARD and NCDC (National Cooperative Development Corporation) as Cluster Based Business Organization (CBBO) for the promotion and handholding of Farmer Producer Organisations (FPOs) in Kerala. Under the programme currently 27 FPOs are promoted in 10 districts of Kerala State.

Details of FPOs promoted





Green Highrange Farmer Producer Company Ltd. Idukki

Mushroom Cultivation

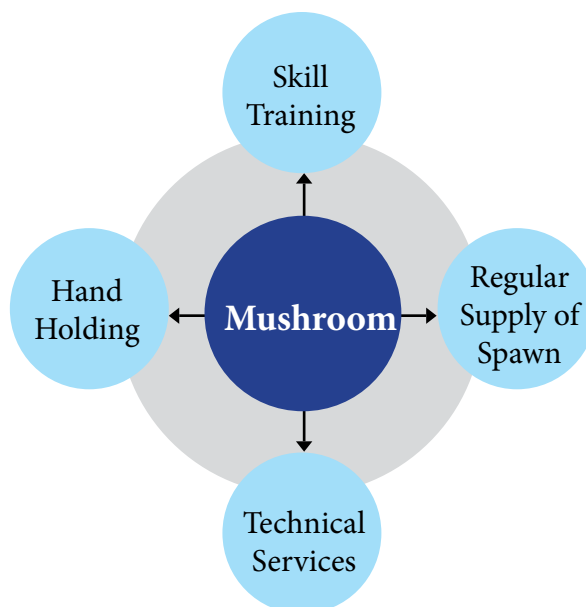
PDS continues to promote mushroom cultivation through farmers, community-based organisations and women groups. Promotional assistance includes skill training, demonstration classes, supply of quality mushroom spawn at nominal rates, supply of mushroom beds and handholding support to mushroom cultivators. A full-fledged resource centre is set up at Mariagiri, Peermade where farmers can get technical support in mushroom cultivation.

Mushroom Varieties promoted

- Pleurotus florida
- Pleurotus Co2
- Pleurotus HU
- Pink Pleurotus
- Florida King



Services provided



Eco Shop

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

5. RURAL HEALTH AND WELLNESS

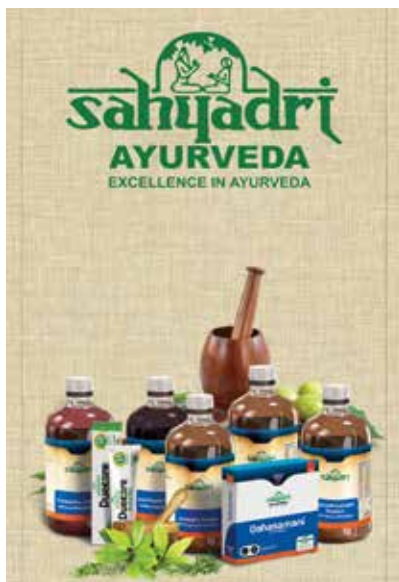
PDS continues to provide health support services to the rural people in the area of primary health care, mental health and medical insurance.

Sahyadri Ayurveda Hospital

Sahyadri Ayurveda Hospital at Pallikkunnu, offers special-tytherapeutic 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

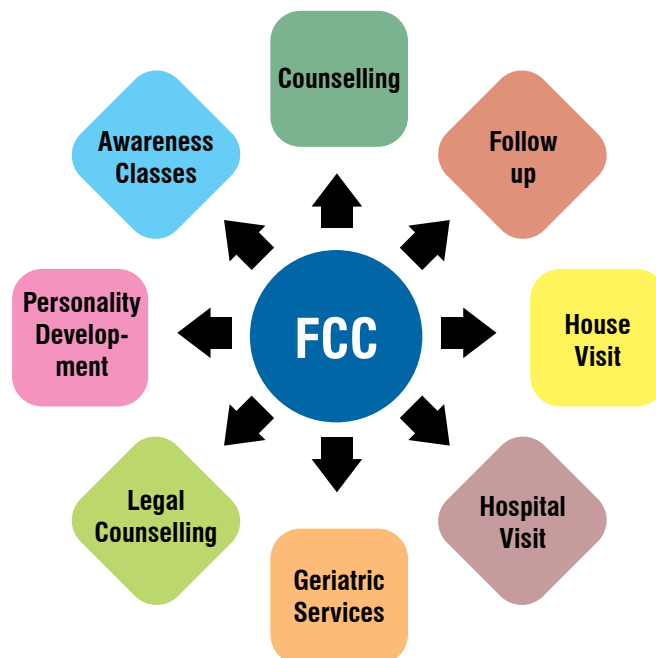


Sahyadri Ayurvedic Pharmaceuticals is a G.M.P. certified Ayurvedic medicine manufacturing unit, having a product range of 240 classical formulations and 18 proprietary formulations. The unit is provided with technical expertise in production, quality control, marketing and office administration. The 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. Sahyadri Ayurvedic Pharmaceuticals is exporting Ayurvedic medicines to various countries across the globe.

Family Counselling Centre, Kattapana

The Family Counseling Centre located at Kattapana, has completed 30 years of selfless service and continues to provide counseling services to people with behavioral disorders, psychiatric and marital problems. The Centre is supported by Central Social Welfare Board, Govt. of India. It works in 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, 322 new cases were registered and 866 follow-up actions were handled at the centre.

Services Offered



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 21 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, 495 families are enrolled and 87 medical claims were settled disbursing Rs.2.39 Lakhs.

6. TECHNOLOGY DEVELOPMENT AND DISSEMINATION

Land to Lab

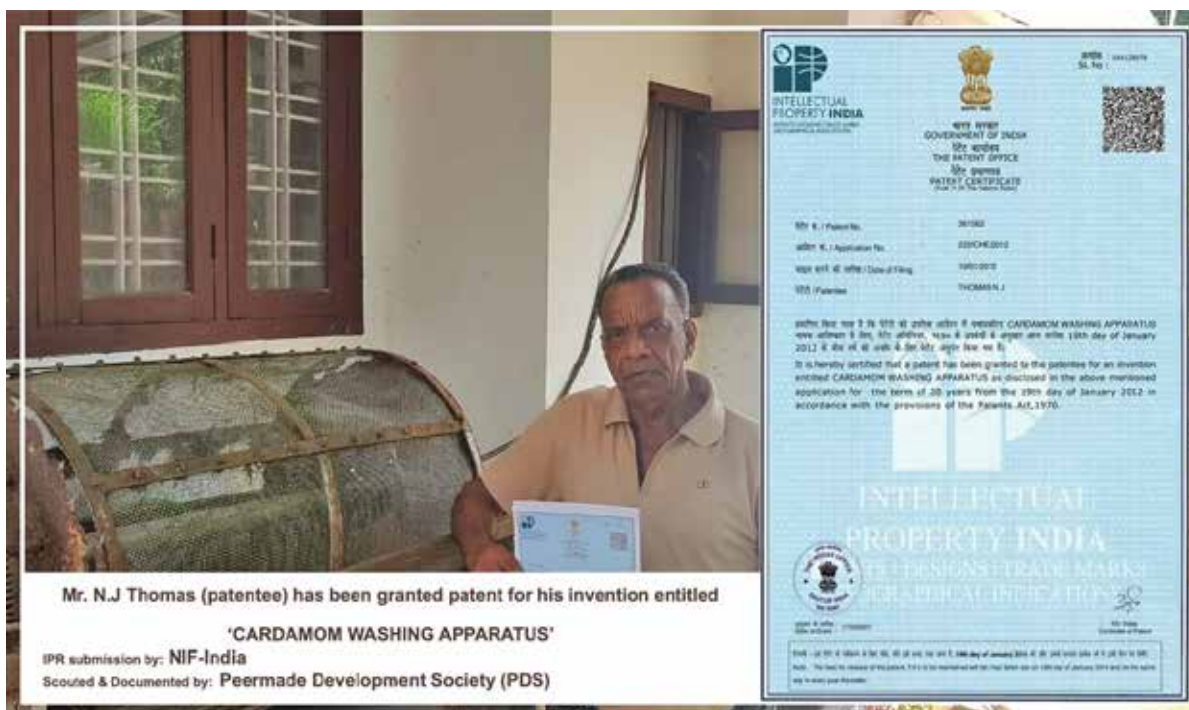
Innovative /progressive farmers and local/indigenous communities have evolved, developed and adapted several innovations and unique knowledge practices for addressing their location specific needs, problems and maximizing their local resources. However, the potential of these innovations/knowledge practices for catering location specific needs are largely underestimated, underutilized and limited to certain areas. Identifying such innovations and promotion of these innovations through various methods is one of the key strategies adopted by PDS. PDS is the regional collaborator of National Innovation Foundation, Government of India, for scouting innovations for national competition of grassroots innovation.

In the reporting period, PDS has scouted and documented more than 200 innovations from different

parts of Kerala. Documentation of several unique community-based knowledge practices/innovations is the key achievement. The documentation includes indigenous pepper varieties cultivated by the Mala-Arayan Tribal groups, indigenous paddy varieties cultivated by Kurichya Tribal community in Wyanad and various local varieties of cassava.

In the reporting period PDS published two issues of quarterly newsletter 'Ini KarshakanSamsarikkatte' in Malayalam for disseminating the documented innovations.

Article entitled 'Farmer Innovations into Rural Enterprises-Success Story from Kerala, India based on our experience in rural innovation has been selected by International Fund for Agricultural Research (IFAD) and invited for poster presentation at international conference which will be held at IFAD headquarters, Italy in June 2022.



Tissue Culture Laboratory

Peermade Development Society has a Plant Tissue culture laboratory at Koovapally in Amal jyothe Engineering College premises which conducts various R&D and mass multiplication activities in plantation crops. The major crops multiplied in the lab are vanilla, ornamental plants and Banana. The aim of this unit is to supply disease free planting material to small and marginal farmers at an affordable price. Currently quality plantlets of Vanilla and Banana are supplied to farmers, agriculture nurseries and through schools. Research studies are in the final stage in the multiplication of indoor ornamental plants.



7. TRIBAL DEVELOPMENT

PDS has been always in the fore front in promoting development of the tribal communities and other vulnerable communities in Kerala. The focus has been on promoting sustainable livelihoods through promoting tribal leadership, education and training, sustainable agriculture and market linkage. Presently PDS is working in Kannampady, Kozhimala, Mullakanam, Kumily tribal settlements in Idukki district and Kombukuthi tribal colony in Kottayam district.

Hill Range Tribal Farmers Producer Company Limited



The Hill Range Tribal Farmers Producer Company Ltd was established at Kannampady tribal colony in 2016 under Indian Companies Act to support the livelihood initiatives of the tribal farmers and provide organized marketing support to their products. The tribal farmers had been heavily exploited by the local traders and middle-men as there were no organized marketing facilities to sell their products including Non-Timber Forest Products (NTFPs). The emergence of the farmer owned company with the support of NABARD has significantly contributed in ensuring reasonable price for their products. At present there are 647 shareholders including 312 tribal farmers. The Company markets its products under the registered brand name - **Vanasree**. The product basket consists of processed MFPs, grass broom, processed food, coffee powder, spices, curry powder, pickles, products of SHGs, products of local farmers and other similar farmer organization. Presently the company has 2 procuring outlets, 1 processing unit, 4 sales outlets and 1 franchisee outlet. The company has 11 employees working in different units.

Turnover in Lakhs

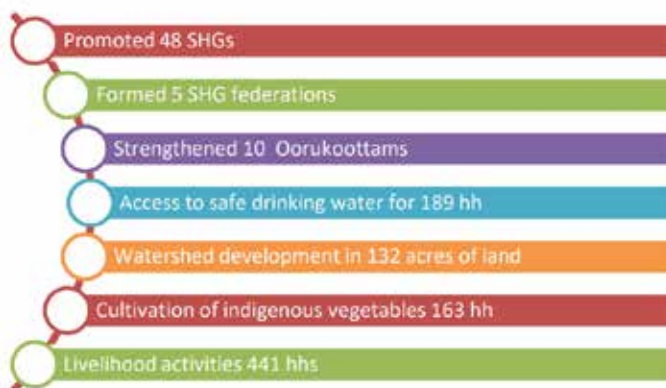


'VANAJOOTHIS'

With the support of BMZ and KKS Germany, PDS has started this project in 2020 to support and facilitate 1000 tribal families to strengthen their livelihoods and link them with formal marketing systems. The project is being implemented in 3 tribal settlements namely Kannampady, Kozhimala in Idukki district and Kombukuthi in Kottayam district.

Major Components

- Strengthening of indigenous tribal organisations and SHGs
- Development of natural water sources and rain water harvesting
- Promotion of local specific livelihoods
- Strengthening of tribal farmer producer organisation
- Strengthening of market support including online marketing



A journey from reliant to self reliance...

The 'Ooral' Tribe belonging to the Kannampady Tribal Settlement situated in the Idukki District of Kerala pushes their livelihood through Marginal farming, collection of forest produce, and poultry farming. Among them, a woman named Santhamma (Anonymous name) successfully demonstrated how to improve livelihood through poultry farming and to find a better income.

PRE-INTERVENTION

Santhamma found that her present job was not her cup of tea as her interest lies in agriculture and farming. Also, the wage she gets was less as a result she struggled to meet her needs. She is unmarried and lives with her sister. So there were a lot of challenges that she had to face in her life. But with the timely engagement of the Peermade Development Society (PDS), there has been a drastic change in Santhamma's Life.

INTERVENTION

The introduction of the 'Vanajyothis' project by the Peermade Development Society to empower the tribal community paved a new dimension to their life. As a result, several SHGs were formed in Kannampady Tribal Area. Santhamma is an active member of Mazhathulli SHG which belongs to the Kannampadi Federation. Santhamma came to know about the project implemented by PDS. As part of the project, the project coordinators distributed chickens along with chicken coops and nets. In the initial stage, she had only 10 chickens which have now grown to 34 chickens. This itself shows the level of growth she had in such a short period.

The training classes provided by PDS in collaboration with the Professionals of Livestock Management Training Center (LMTC) aided Santhamma to acquire as much information and knowledge on poultry farming. Those training classes proved beneficial as she gained the confidence to take her initial pace into the sector.

Presently Santhamma gets 15 eggs each day. Around 1000-1500 eggs are getting from the chickens every month.

HOW IT WILL BE (POST-INTERVENTION)

Now Santhamma has a strong belief that she can achieve many heights through poultry farming and considers poultry farming as one of the main sources of income. It is visible that the living standards of Santhamma have changed. Most of her daily needs are being satisfied through this poultry farming and she has taken a loan from SHG and this loan is being paid with the profit that she is getting from poultry farming.

She had become self-reliant, and self-sufficient and attained self-confidence through this. Even though it's found a bit difficult to expand poultry farming in less amount of land than Santhamma is having, she has that deep desire and confidence of expanding this to another level so that she can set an example to those who are willing to enter in to this field. Santhamma is very much interested to involve in all the projects of PDS in the future. Chandramathi also quotes, "poultry farming is a venture that any one can bravely step into. It will be useful in your life"



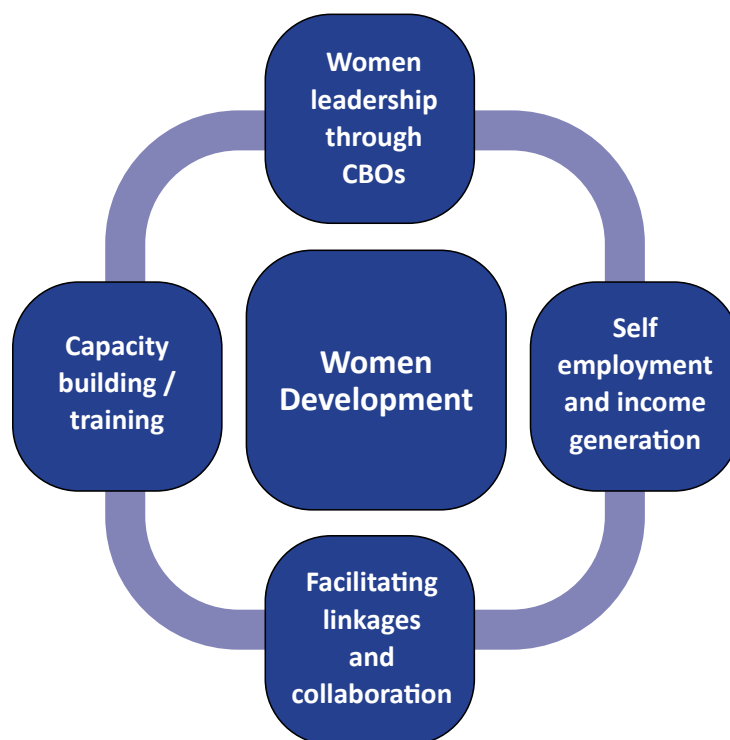
Marketing support for organic spices

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. Presently, there are 411 certified tribal farmers. In the reporting period PDS has collected 24 tonnes of organic spices from the tribals.

8. WOMEN DEVELOPMENT PROGRAMME

Gender and environment being cross cutting themes, PDS seeks equal weightage for both aspects in every intervention it initiates for the development of the society. Participation of both men and women are ensured in different stages of the project cycle. Women still being a marginalized community, special focus is given to highlight their achievements and accomplishments in the development sector. 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

Strategies adopted



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. In spite of the Covid unrest, Women's Day 2022 was celebrated on March 8 at Sahyadri Research Institute Thattathikanam, Peermade. Village animators and representatives of SHG federations have participated in the programme. Miss. Febini M Joseph, Asst. Professor, School of Engineering and Technology Karukutty has felicitated the gathering.



9. SUSTAINABLE AGRICULTURE & AGRO PROCESSING

Promotion of organic farming

The Agro-processing and Export Division of PDS aggregates organic spices and organic tea from its network of more than 3000 certified farmers, who are members of Organic Small Farmer Consortium of PDS. The Mission of the Division is to provide higher income to small and marginal farmers, with focus on ecological & biodiversity sustainability and to ensure highest quality of the products to its customers. The division stands on the principle of 3 "Ts" –Traceability, Transparency & Trust.

Soil Testing Laboratory

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



The parameters analysed in the laboratory are 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

Through this we provide quality seedlings of different varieties of vegetables, medicinal, spices and ornamental plants to the farmers in marginal price. We build a gallery of plants, pots and other organic inputs in the garden for the easy understanding of availability of items in garden for the people who are visiting. As a part of garden, we design herbal garden for some of government institutes in our area. In this year we support organic kitchen gardens by selling different varieties of vegetable seedlings at low price. We receive many enquires and many people visits our vermicompost unit to study its process.

PDS Eco Farm

From Eco farm we distribute different local varieties of pepper seedlings including tribal varieties Shakti and Kutta to the farmers at subsidised rate. Many of the organic inputs were prepared and different types of trials are conducted in Eco farm to identify its effect in the field. We try to make farmers capable for making inputs in their own farm from their farm waste products. As a



part of this we distributed neem seedlings to farmers at free of cost. Most of the organic preparations for PDS farms were prepared in Eco farm. By the request of Agri extension team we make and distribute different organic preparations for pest and disease management.



Research on Bio-Control Agents

Peermade Development Society has a Biological Control Agents laboratory at Thattathikkanam which conducts R&D and multiplication of various Biological Control agents for pests and disease management in spice crops. Inputs were supplied to the organic certified farmers of the region. Training and demonstration programmes were conducted among the spices farmers for the effective dissemination of these technologies. Our main focus is mass multiplication of *Trichoderma harzianum* which is very effective for controlling quick wilt disease and various rotting diseases in black pepper, vegetables and cardamom caused by *Phytophthora capsici*.

The Agro-processing and Export Division of Peermade Development Society aggregates organic spices and organic tea from its network of more than 3000 certified farmers and export quality produce to all major developed countries of the world. All the farmers are grouped under 5 ICS (Internal Control Systems) and are members of Organic Small Farmer Consortium of PDS. The Mission of the Division is to provide higher income to small and marginal farmers, with focus on ecological & biodiversity sustainability and to ensure highest quality of the products to its customers with transparency and traceability. The division stands on the principle of 3 "Ts"—Traceability, Transparency & Trust.

PDS Organic Spices (PDSOS)

PDS Organic Spices is headed by Fr. Jilson James, Executive Director of PDS and together with Dr. Thomas J. as the Technical Advisor and Mr. Sanu Joseph, C.A. as the Financial Consultant, constitute the Management Committee of the Division. Mr. A.M Ravindran Nair has joined with PDS Organic Spices as the chief operating officer in March 2022. The division provides employment to 106 permanent staff/workers and 15 temporary workers. During the year 2021-2022, total turnover of the unit was Rs.21.64 crores and the volume of sales was 244.17 MT of organic spices. Spices were exported to USA, Canada, Germany, UK, France, Switzerland, Spain, Korea, Japan, Dubai, Egypt etc. A drying unit and drying yard were set up in the factory compound to process the spices as per the quality demanded by the buyers.

Objective of PDSOS

- Promote cultivation, processing and marketing of superior quality organic spices to ensure sustainable livelihood of small and marginal farmers.

- Ensure supply of super organic spices confirming to international Food Safety and Quality standards to customers around the world.
- Adhere to principles of nature's sustainability and working towards Sustainable Development Goals (SDG)

Our Quality Certifications

PDSOS farmers and their products confine to all or any of the certifications like NPOP (India), NOP (USA), EU (Europe), JAS (Japan), Korean Organic (S. Korea) and also private labels like Bio Suisse (Swiss), Fair Trade, Naturland Organic and Naturland Fair (Germany), Demeter (Biodynamic Agriculture) and Fairtrade USA.

Farmer's organic products are directly procured from the farm gate through an excellent Internal Control System (ICS) confirming to field level quality standards ensuring traceability and avoiding any middlemen.

The farmers' produce are directly processed at the in-house world class PDS Organic Spices processing facility at Valanjanganam. This processing facility confine to the prestigious



British Retail Consortium (BRC) global standards with a "AA" rating. All the produce are cleaned, graded and processed through steam sterilization. The factory confine to ISO 22000 and 5s compliant. It is also certified under FSSAI, EIA and Spices Board.

During the current year, new KSEB substation was commissioned exclusively for the PDS organic processing center.

The production facility is entirely water neutral. The total requirement of approximately 45 lakh liters of water is being collected during rains and stored in 3 large rain water harvesting water harvesting ponds. Action is also taken to recharge ground water through rainwater recharging of all existing bore wells and open wells.

Farmer Support System

PDSOS ensures one of the best benefit sharing principles by giving high premium to farmer's produce, apart from other direct and indirect support being offered to them. This include, purchase of produce from their farm gate and transportation, organic certification cost of the farms, supply of inputs like organic manures, planting materials, free soil testing and advisory services, field visits by ICS staff and providing necessary technical guidance for farming, payment of fair trade premiums and other farmer support services



Agri-Extension System

To provide better support to farmers as well to ensure stronger biodiversity and environment sustainability action plan, a 6 member Agri-Extension Officers' group was formed during the year 2022. The team look into filed level farming issues as well as help to develop a plan to improve biodiversity conservation within the farm as well as to ensure sustainable natural resource utilization including, land, water and energy. Periodic trainings and field visit are being under by the team in all ICS.

The extension team of the PDS has conducted 15 biodiversity awareness programs for the farmers in various localities of Idukki in accordance with the GIZ project on biodiversity. The awareness programs for the farmers were a part of the GIZ project on Private Business Action Plan on Biodiversity (PBAB) in spices, implemented in Western Ghats Region. The programs were conducted in Peermade, Amalagiri, Kanayankavayal, Cheruvallikulam, Irumbupalam, Karunapuram, Murikkaserry and Mlamala. Many farmers from these regions participated in the program and classes were taken by the PDS extension team. These classes include interaction with the farmers about



their concerns in the field of agriculture and organic input preparation. Training of Trainers (ToT) for the PDS ICS staffs were also conducted by the extension team during the year.

Organically raised pepper seedlings, 2500 kg ginger and 5000 kg turmeric rhizomes were distributed among farmers as a part of this farmers supporting venture. Likewise, 5700 Kg Copper sulphate and 300 L of bio- liquid pesticides were distributed to farmers.

As part of Biodiversity program, we have taken up large scale multiplication of medicinal and aromatic plants apart from spices and distribute to farmers in our network. We are providing individual farm wise soil health card as well as soil microbial status monitoring. This will help farmers to build up their soils and improve production in the long run.

Employee Empowerment

PDS Organic Spices conducted more than 85 training programme during the period 2021-22 which includes internal & external training, show floor training, internal auditor training, safety and mock drill training for staff & workers, induction for new employees and workers etc. Besides the normal and routine production, review and FSSAI meetings, important days like Onam, Christmas etc., are being celebrated well. Scholarships to deserving children are being distributed.

PDS Organic Spices conducted the Skill Development Programme for OSD staff on organic farming and pest and disease management

Ecosystem Services

11. Undertaken a GiZ project of Biodiversity Action Plan in Spices in the Western Ghats
2. Recorded soil nutrient status and Carbon sequestration in selected 100 farms.
3. Action taken for prevention of soil erosion through planting of vetiver grass on farm lands along the contours and developing women entrepreneurship on vetiver baskets. (Photo)

Participation in National and International Conferences and Exhibitions

Participated in the INDEXPO conducted at Kattappana in March 2021.

PDS ORGANIC SPICES

Retail Brand – Trubio

PDS Organic Spices retail brand “Trubio” is now available in Kerala, Karnataka, Tamilnadu, Maharashtra, Rajasthan, GCC countries, Malaysia and also available online. Trubio products are now rolling out from our exclusive building, making use of the most modern fully automated machineries. We have started a new online channel www.bioriginonline.com for promotion of Trubio.

Coffee Unit

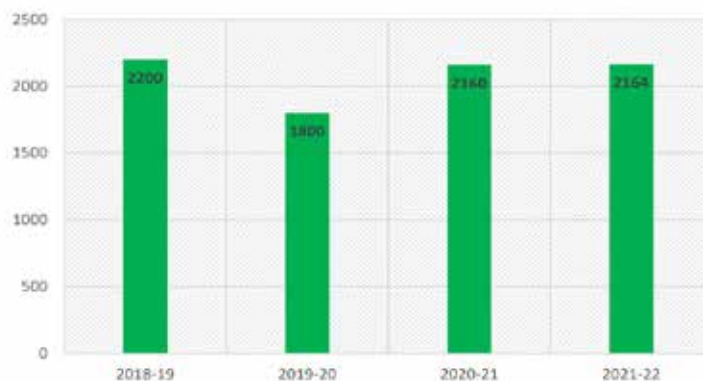
To cater the needs of the growing worldwide demand for coffee, we have installed a new coffee processing unit this venture will definitely add more world class products to our organic supply chain.



PDS Organic Tea

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.

Annual Turnover PDS Organic Spices (Rs. in Lakhs)



10. HUMAN RESOURCES DEVELOPMENT

Internship at PDS

Peermade Development Society is preferred by many students of Social Work, Business Administration, Agriculture and Biotechnology for undergoing their internship as part of their course. During the year we could provide internship opportunity to 84 students in social work, business management and rural health..

Marian College Kuttikanam (Autonomous)

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.

Marin 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 recognition, 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 UG courses of BBA, BCA, B. Com, BSW, BA (Economics), BSc Physics and Maths and PG courses of MMH, MSW, M. Com, MCA and also various diploma courses.

Marian International Institute of Management (MIIM)

This 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 in MBA. It affiliated to Mahatma Gandhi University, Kottayam.



INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2022

<u>PARTICULARS</u>	<u>Year ended 31.03.2022</u>	
	Rs.	Ps
INCOME		
Income from Units	2,02,89,647.61	
Receipts-Grants /Projects/Programmes	78,55,145.24	
General Receipts & Contributions	64,90,889.00	
Interest from Banks	5,71,298.00	
TOTAL	3,52,06,979.85	
EXPENDITURE		
General Administration Expenses	50,84,501.53	
Programme/Projects Expenses	1,02,75,772.45	
Interest & Bank Charges	8,94,746.22	
Vehicle Expenses	1,82,886.00	
Excess of Income over Expenditure	1,87,69,073.65	
TOTAL	3,52,06,979.85	

Peermade
30/09/2022

Sd/-
Fr. Bobby Mannamplackal Alex
President

Sd/-
Fr. Jilson James
Secretary Cum Treasurer

Sd/-
Jose Kappen & Co.
Chartered Accountants

BALANCE SHEET AS AT 31ST MARCH 2022

<u>PARTICULARS</u>	<u>As on 31.03.2022</u>	
	Rs.	Ps.
LIABILITIES		
Capital Fund	44,82,52,999.72	
Corpus Fund	3,41,950.00	
Revolving Fund	48,32,460.00	
Loans & Borrowings from Banks	11,84,58,981.48	
Loans from Funding Agencies	70,00,000.00	
Current Liabilities	1,67,69,595.90	
TOTAL	59,56,55,987.10	
ASSETS		
Fixed Assets	6,76,20,497.35	
Own Units & Projects	38,88,63,029.40	
Loans & Advances	12,84,99,200.57	
Deposits	5,00,000.00	
Receivables	47,25,263.65	
Cash & Bank Balances	54,47,996.13	
TOTAL	59,56,55,987.10	

Peermade
30/09/2022

Sd/-
Fr. Bobby Mannamplackal Alex
President

Sd/-
Fr. Jilson James
Secretary Cum Treasurer

Sd/-
Jose Kappen & Co.
Chartered Accountants

PDS - EMPLOYEE PROFILE



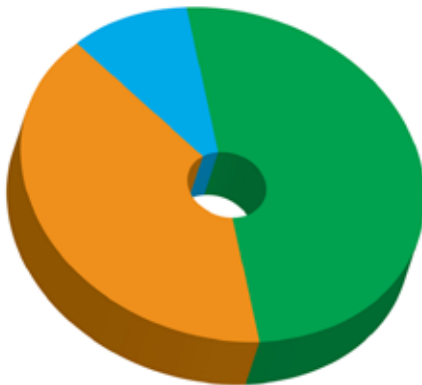
Employee distribution based on nature of work



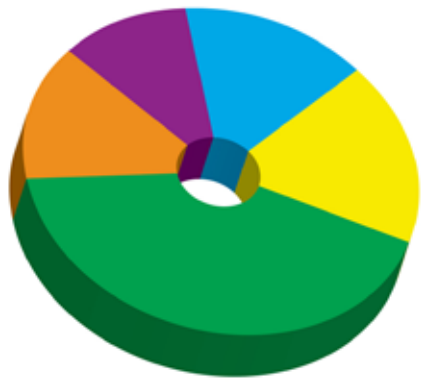
Employee distribution based on years of association



PDS - FINANCE PROFILE



Revenue Source



Fund Utilisation



PDS

PEERMADE
DEVELOPMENT
SOCIETY

- ▶ SAHYADRI AYURVEDA HOSPITAL
PALLIKUNNU. PH: 233496, 9495915562
- ▶ SAHYADRI AYURVEDA PHARMACEUTICALS
PALLIKUNNU. PH: 7025103801
- ▶ SAHYADRI RESEARCH INSTITUTE
THATTATHIKANAM, KUTTIKANAM, PH: +91 9495 581 18
- ▶ SAHYADRI ECO SHOP
KUTTIKANAM, PH: +91 9447220991
- ▶ SAHYADRI MUSEUM
PALLIKUNNU, PH: 04869233496, 9495915562
- ▶ MARIAN COLLEGE
KUTTIKANAM, PH: 04869-232203. 232654
- ▶ PDS ORGANIC SPICES
KUTTIKANAM, PH: 04869-233988, +91 9400175988 FAX: 00914569-233575
- ▶ PDS ORGANIC TEA FACTORY
KUTTIKANAM, PH: 04869-283904. 233905
- ▶ PDS ORGANIC FARM & SOIL TESTING LABORATORY
THATTATHIKANAM, PH: 04869-232197. +91 9495158118
- ▶ PDS INNOVATION CENTRE
PEERMADE, PH 04869232197
- ▶ MARIAN INTERNATIONAL INSTITUTE OF MANAGEMENT
KUTTIKANAM, PH. 04869-233922
- ▶ PDS NATURAL PRODUCTS - BIORGINONLINE
THATTATHIKANAM, KUTTIKANAM,
PH: 9072368480, +91 6282018707

NATURAL
RESOURCE
MANAGEMENT

RURAL
TECHNOLOGY
PROMOTION

COMMUNITY
BASED
ORGANISATION
AND
LIVELIHOODS

RURAL
HEALTH
AND
WELLNESS



“Support Organic Farming
Save Mother Earth”



PEERMADE DEVELOPMENT SOCIETY

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Tel: +91 4869 232197, 232725

e-mail: pdsngo1980@gmail.com

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www.pdsorganicspices.com | www.bioriginonline.com

www.sahyadriayurveda.com